



# NMLS Two-Factor Authentication

## Obtaining a Security Credential

Electronic security credentials may be acquired directly from the NMLS-approved two-factor authentication vendor, [Symantec](#). Physical security tokens may be acquired through third-party retailers.

## Security Credential Options

When choosing a credential, keep in mind that each user can have only one security credential registered to their account, and that specific security credential must be used when logging in to NMLS. Security credentials cannot be shared by multiple users.

Type	How does it work?	Timeframe to Receive Credential	Unit Cost	Annual Subscription Cost*
<b>Phone Credential</b>	An app on your phone displays your credential	Immediate Download	Free	\$55
<b>Desktop Credential</b>	A desktop application on your computer displays your credential	Immediate Download	Free	\$55
<b>Security Token</b>	A key fob displays your credential	Dependent on retailer		\$55

\*NMLS regulators do not have an annual subscription cost for their security credential.

## Registering a Credential

1. Open Symantec VIP on your computer or mobile app.
2. Type the **Credential ID** and two sequential **Security Codes**.
3. Click **Finish**.

## Migrating Your Credential to a New Mobile Device

1. Open Symantec VIP on mobile app.
2. Select **Migrate Credential** from the menu.



3. Click the **Generate Code** button to generate a migration code on your current device.
4. Download Symantec VIP on your new device.
5. Use the Symantec VIP app on your new device to scan the code generated on your current device.

## De-Registering a Credential

NMLS Account Administrators can de-register an organization user's VIP Subscription credential.

1. Log in to NMLS.
2. Select the **Admin** tab.
3. Select **User Account Profiles**.
4. Enter the individual's username, first, or last name, or leave the search criteria blank to get a list of all users.
5. Select the **Search** button.
6. Select the desired username hyperlink.
7. Select the **Delete** button under the *VIP Subscription* section.

**RESULT:** The next time the user logs in to NMLS, they are prompted to register a new credential.

## Annual Security Credential Subscription Fees

NMLS Account Administrators and Organizational Users must pay a \$55 annual subscription fee for each NMLS user account that requires two-factor authentication. The subscription is good for one calendar year beginning the day the security credential is registered in NMLS.

NMLS users assigned the Financial Admin role can pay the security credential subscription fee (including renewal fees) for the Organizational Users.

## Security Credential Subscription Renewal

NMLS requires each user to renew the subscription of their security credential every year on or before the subscription expiration date to avoid an interruption in the user's ability to log in to NMLS.



## Paying the Security Credential Subscription Fee in NMLS

1. Log in to NMLS.
2. Select **Invoice**.
3. Select **Unpaid** from the **Invoice Type** drop-down menu.
4. Select **Search**.
5. Select the **View/Pay Invoice** icon (📄) to the left of Credential Subscription invoice.
6. Select **Pay Invoice**.
7. Follow the prompts to complete payment.

## Two-Factor Authentication Policy Information

Two-factor authentication is a process by which two independent authentication methods (such as a security code produced by a physical token in addition to a username and password) are utilized to increase confidence that an individual attempting to access a secure system is authorized to do so.

To satisfy federal data security standards, NMLS requires any user who has access to more than one individual's personally identifying information (i.e., information that is not his or her own) to use two factors of authentication to access NMLS.

**Contact the NMLS Call Center with any questions.**

1-855-665-7123

Monday - Friday from 9:00AM to 9:00PM ET

Available from all U.S. States and Territories.