Two-factor authentication is required in connection with the Federal Registry to satisfy federal data security standards. Institution Users (Account Administrators and Organizational Users) will be subject to this requirement to provide an additional level of verification to NMLS prior to gaining access to personally identifying information. The Account Administrators and Institution Users with Financial Admin role have the capability of paying the Credential Subscription fee (including renewal fees) for the Organizational Users.

**Subscription Renewal:** NMLS requires each Institution user to renew the subscription of their two-factor authentication credential (i.e. physical token, desktop application or phone application) every year on or before the subscription expiration date to avoid an interruption in the user’s ability to log on to NMLS. An email notification will be sent to each user 30 days prior to the expiration of his/her subscription. Notification also will be provided to the Institution 30 days prior to the expiration of the subscription for one or more institution users.

**To Pay an Organizational User Credential Subscription Fee:**

1. Log into the institution’s NMLS account.
2. In the *Welcome* screen, click *Invoice* in the sub-menu.
3. Click the View/Pay Invoice icon (🔒) to the left of the corresponding invoice.

*Figure 1: Outstanding Invoices*
4. Click the **Pay Invoice** button to submit payment.

![Invoice Image]

**Figure 2: Invoice**

5. Click the **I Agree** button on the *Payment Terms and Conditions* page.

6. Input payment information and click the **Confirm and Submit** button.

7. Your **Payment Confirmation Number** will display. You may print the confirmation for your records. Click the **Finish** button.

![Payment Confirmation Image]

**Figure 3: Payment Confirmation**

For information on how to register the credential, see the [Registering a Credential Quick Guide](#).

For further assistance please contact the NMLS Call Center at 1-855-NMLS-123 (1-855-665-7123).