




REGISTERING A CREDENTIAL

To meet federal data security standards, NMLS requires any Federal Registry 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 the Federal Registry.


Institution users will be subject to two-factor authentication. Individual mortgage loan originators who only have access to their own personally identifying information will only need their system-generated username and password to access NMLS. Each institution user must acquire a credential directly from NMLS's approved two-factor authentication vendor – [Symantec](#).

Paying NMLS Credential Subscription Fee:

1. [Obtain your VIP Credential](#) by clicking the **Download** button on the landing page and have your NMLS username and temporary password available.
2. Navigate to the [NMLS Federal Registry Resource Center](#).
3. Select  in the upper right corner.
4. Select the appropriate context: State: Non-depository or Federal, if applicable, and enter your username and temporary password.
5. Click **Pay Fee**.
6. Click **Pay Invoice**.
7. Remit payment. You must select "I Agree" to the terms and conditions and complete the payment process. Acceptable forms of payment are VISA, MasterCard, and ACH.

NOTE: Using ACH is simple; all you need is your bank account number and bank's routing number located on your check. NMLS will guide you through the rest.

Registering a Credential:

1. Navigate to the [NMLS Federal Registry Resource Center](#).
2. Select  in the upper right corner.
3. Select the appropriate context: State: Non-depository or Federal, if applicable, and enter your username and temporary password.
4. Click **Register**.

5. Enter the Credential ID, this alphanumeric code can be found on your VIP Credential. Click ***Where is the Credential ID?*** if you have difficulty finding the ID on your Credential.
6. Enter the two different, six-digit security codes generated from your Credential. Click ***How do I generate a (a second) Security Code?*** if you have difficulty generating either of the codes.
7. Click **Register**.
8. If the Credential ID and security codes were entered properly, NMLS will display a page with a message indicating your VIP Credential has been registered successfully. Click **Login** on this page to complete the login process.

NOTE: If this is the first time you are logging into your account, you will be prompted to Change your Password and Create a Security Question first.

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