



## NMLS PAYMENT OPTIONS

Payments submitted through NMLS can be made using Visa, Master Card, or ACH (Automated Clearing House).

### Credit Card Payments

If payment is made using Visa or Master Card the payment is processed immediately upon submission. NMLS charges will appear on the credit card statement as “NMLS PMT”.

**Note:** If payment is made using Visa or Master Gift Card, a \$1 authorization hold will be placed for the purpose of verifying information and will only be released after the transaction has been processed. To avoid transaction from being rejected, the gift card used must contain the minimal balance to cover the transaction + \$1 authorization.

### ACH Payments

If payment is made using ACH the system sets the invoice to a pending status for 5 business days. During this period:

- State licenses will contain a “Funds Pending” license item
- Federal registrations will remain inactive

After 5 business days, if the payment has successfully processed:

- State license filings will have the license item removed
- Federal registrations will be eligible for activation, pending any other requirements (CBC, employment confirmation, etc.)

If your bank requires “pre-authorization” before NMLS can perform the ACH transaction, see [ACH Authorization](#).

### Failed Payments

If the payment submitted fails, a system generated notification is sent indicating that the payment has failed. You are required to log in to NMLS to repay. The steps below outline this process.

1. Log in to NMLS
2. Select Invoice
3. Search for “Failed Payments” under Invoice Type



## Invoice Search

Use the search options to access one or more invoices related to submissions made by your Entity Id. Search options include:

*Confirmation Number* – To find a specific invoice (provided when you remit payment).  
*Entity Id* – To find invoices with charges related to a specific NMLS ID.  
*Invoice Type* – To find invoices based on payment status (Failed Payment = requires repayment; Paid = payment completed; Pending = processing payment; Unpaid = requires payment).  
*Begin Date and End Date* – to find invoices from a specified date range.

Click **Search** to return a list of related invoices.


Confirmation Number:

Entity Id:

Invoice Type:

Payment Method:   
Paid  
Pending  
Unpaid

Begin Date:  End Date:

4. Select the icon (  ) to “View/Pay Invoice”
5. Select Pay Invoice
6. Enter Payment Information and Submit