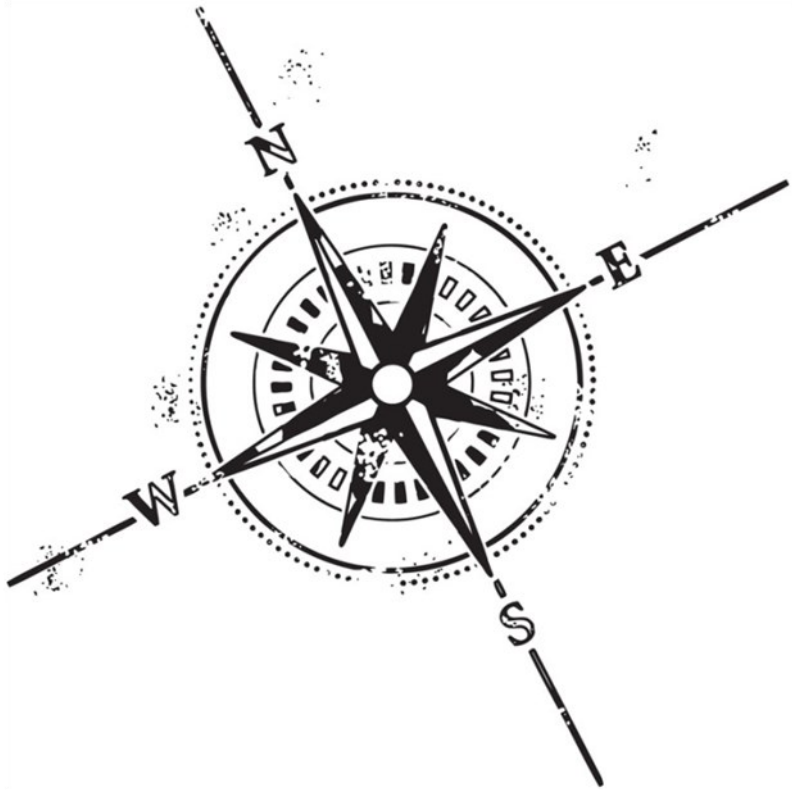




## NAVIGATION GUIDE

### Financial Administration



## **Purpose**

---

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

## **Copyright**

---

©2014 SRR. All rights reserved. Materials may not be reprinted or republished without the express permission of SRR. Individuals, companies, and data mentioned in these materials are fictitious and are presented exclusively for purposes of illustration or example.

## **Resources**

---

Resources for NMLS:

- NMLS Resource Center at: <http://mortgage.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> ..... | 4  |
| <a href="#">Invoice Search</a> .....               | 5  |
| <a href="#">Viewing Payments</a> .....             | 5  |
| <a href="#">Agency Fee Invoices</a> .....          | 8  |
| <a href="#">Repay Failed Payments</a> .....        | 12 |
| <a href="#">Key Terms</a> .....                    | 15 |

## Types of Fees

Payment is required in NMLS prior to submitting all form filings, opening a test enrollment, or creating any sponsorship, that generates a fee. Fees collected are disbursed to the appropriate regulator, five business days after the payment is processed. 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  |
|-------------------------------------|---------------|---|
| Agency Fee                          | N/A           | <ul style="list-style-type: none"> <li>Charges defined by a state regulator and associated with a license for a company or individual.</li> </ul>   |
| Convenience Fee                     | N/A           | <ul style="list-style-type: none"> <li>2.5% fee on agency fee invoices when paying via credit card.</li> </ul>  |
| Application Fee                     | All Filings   | <ul style="list-style-type: none"> <li>Charged for each new license requested for a regulator</li> </ul>  |
| NMLS Processing Fee                 | All Filings   | <ul style="list-style-type: none"> <li>Charged for each new license or transition requested for each Regulator (can be charged on an initial or amendment filing)</li> </ul>  |
| License/Registration Fee            | All Filings   | <ul style="list-style-type: none"> <li>Charged for each new license requested for a regulator</li> </ul>  |
| Legal Name Amendment Fee            | Company (MU1) | <ul style="list-style-type: none"> <li>Charged when the legal name in the Identifying Information - Application Name section has changed</li> <li>Charged for each license with each regulator</li> </ul>   |
| Main Address Amendment Fee          | Company (MU1) | <ul style="list-style-type: none"> <li>Charged when the main address (excluding the Postal Code field) in the Identifying Information - Main Address section - has changed from the previous filing</li> <li>Charged for each license with each regulator</li> </ul>  |
| Other Business Name Amendment Fee   | Company (MU1) | <ul style="list-style-type: none"> <li>Charged for each regulator identified on a new business name (DBA) in the Other Business Names section or a regulator that is added to an existing business name</li> <li>Charged for each license with each regulator</li> <li>Only one fee is charged per license, regardless of how many new Other Business Names are added in a single filing</li> </ul> |
| Qualifying Individual Amendment Fee | Company (MU1) | <ul style="list-style-type: none"> <li>Charged for every regulator that has been added to an existing Qualifying Individual or included on a new Qualifying Individual</li> <li>Charged for each license with each regulator</li> <li>Only one fee is charged per license, regardless of how many Qualifying Individuals are added</li> </ul>   |
| Branch Manager Amendment Fee        | Branch (MU3)  | <ul style="list-style-type: none"> <li>Charged when the branch manager is changed in a filing</li> <li>Charged for each license with each regulator</li> </ul>  |

| Fee Name  | Forms            | When Charge is Applied  |
|---|------------------|---|
| Branch Physical Address Amendment Fee                       | Branch (MU3)     | <ul style="list-style-type: none"> <li>Charged when the physical address (excluding the Postal Code field) in the Identifying Information - Physical Address section has changed from the previous filing</li> </ul>  |
| Other Trade Names Amendment Fee                             | Branch (MU3)     | <ul style="list-style-type: none"> <li>Charged for each regulator included on a new other trade name (DBA) added to a MU3 or added to existing other trade names</li> <li>Charged for each license with each regulator</li> <li>Only one fee is charged per license, regardless of how many Other Trade Names are added in a single filing</li> </ul> |
| Credit Report Processing Fee                                | Individual (MU4) | <ul style="list-style-type: none"> <li>Charged when a Credit Report Request is submitted through the system</li> <li>Charged for any request to generate a new credit report. NOTE: This fee is not charged when electing to use an existing credit report that was generated</li> </ul>  |
| Criminal Background Check (CBC) Processing Fee              | Individual (MU4) | <ul style="list-style-type: none"> <li>Charged when a National Criminal Background Check request is sent to the FBI through the system</li> <li>Charged each time a request is submitted through</li> </ul>   |
| NMLS Processing Fee   | N/A              | <ul style="list-style-type: none"> <li>Charged for every sponsorship on a license except for the first one</li> </ul>   |
| NMLS Renewals Processing Fee                                | N/A              | <ul style="list-style-type: none"> <li>Charged for each license submitted to the regulator requesting renewals</li> </ul>   |
| Renewal Fee   | N/A              | <ul style="list-style-type: none"> <li>Charged by the regulator for each license submitted to the regulator requesting renewals</li> </ul>  |
| Renewal Late Fee  | N/A              | <ul style="list-style-type: none"> <li>Charged by the regulator for each license submitted to the regulator requesting renewals when the requested date of the renewal submission occurs during the reinstatement period</li> <li>This fee is charged in addition to other fees applicable to renewal submissions</li> </ul>                          |
| SAFE Mortgage Loan Originator Test - National Component     | N/A              | <ul style="list-style-type: none"> <li>Charged when a National test enrollment is requested</li> </ul>  |
| SAFE Mortgage Loan Originator Test - Unique State Component | N/A              | <ul style="list-style-type: none"> <li>Charged when a Unique State Component test enrollment is requested</li> </ul>  |
| Subsequent Sponsorship Fee                                  | N/A              | <ul style="list-style-type: none"> <li>Charged by the regulator for every sponsorship on</li> </ul>   |

**NOTE:** Amendment fees are only charged if the licensee is already in an approved status in the jurisdiction when the amendment was filed and the jurisdiction charges a fee.

## 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 Individual or Manage Company and Branch Licenses/Registrations navigation guide for steps to submit the payment as part of the form filing process.

Payment in the form of Visa, MasterCard or ACH is 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.

The *One Time Payment* screen below indicates confirmation of a successful credit card payment.

### 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**

---

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 and view historical payments submitted by an individual or company. Company users with the Financial Administration role can view all payments submitted by all users of their company. Individual and company 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**.

Resource Center

FILING MLO TESTING & EDUCATION TASKS COMPOSITE VIEW RENEWALS ADMIN REPORTS HOME

Home | User Profile | **Invoice** | Logged in as IdonisP | Logout

You are currently: State

Home

### Welcome to NMLS!

Refer to the [NMLS Resource Center](#) for valuable information on licensing requirements and additional support for using NMLS.

**NMLS RECORD** By entering the [Filing](#) tab you can perform the following:

- Request, transition, withdraw, or surrender a license
- Update/Amend a Company, Branch, or Individual Record
- Submit Financial Statements
- Submit an MCR (Mortgage Call Report)
- Establish/Remove Relationships and Sponsorship with Individuals
- View Individuals that have granted you Access

**MLO TESTING & EDUCATION** By entering the [MLO Testing & Education](#) tab you can perform the following:

- Select and pay for the National and State tests for Mortgage Loan Originators (MLOs)
- Access information about pre-licensure and continuing education requirements

**TASKS** By entering the [Tasks](#) tab you can View license items set by your regulator.

**STATUS & HISTORY** By entering the [Composite View](#) tab you can perform the following for your company, branches, or individuals in NMLS:

- View your license/registration status
- View license item(s) requiring action, set by your regulator
- View test results, education history, and the status of your criminal background check and credit report request(s)
- View NMLS records including previously submitted filings
- View status and history of advance change notices

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

You are currently: State

Find Invoice

### 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: 2/13/2013 End Date: 3/15/2013

Search Clear

## 2. Enter **Search Criteria**.

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. An entity may be a company, branch or individual. Each entity will have its own separate permanent Entity Id number.
- Invoice Status - the current status of the payment. Users can search by Failed Payment, Paid or Pending
- Payment Method - credit card (Visa, MasterCard) or ACH
- Begin Date and End Date - search for payments by date range option of when the invoice was created

## 3. Click **Search**.

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

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

| Invoice ID | Invoice Date | Source         | User Name | Amount   | Payment Method | Status    | Status Date |
|------------|--------------|----------------|-----------|----------|----------------|-----------|-------------|
| 2271381    | 2/21/2013    | AgencyInvoice  | IdonisP   | \$100.00 |                | Unpaid    | 2/21/2013   |
| 2270809    | 2/7/2013     | AgencyInvoice  | IdonisP   | \$102.50 | Credit Card    | Paid      | 2/12/2013   |
| 2270795    | 2/7/2013     | AgencyInvoice  | IdonisP   | \$50.00  |                | Cancelled | 2/11/2013   |
| 2269681    | 1/18/2013    | TestEnrollment | IdonisP   | \$248.00 | Credit Card    | Paid      | 1/18/2013   |
| 2269447    | 1/16/2013    | Sponsorship    | IdonisP   | \$30.00  | Credit Card    | Paid      | 1/16/2013   |
| 2269446    | 1/16/2013    | Sponsorship    | IdonisP   | \$30.00  | Credit Card    | Paid      | 1/16/2013   |
| 2269445    | 1/16/2013    | Sponsorship    | IdonisP   | \$30.00  | Credit Card    | Paid      | 1/16/2013   |
| 2269396    | 1/14/2013    | Filing         | IdonisP   | \$415.00 | Credit Card    | Paid      | 1/14/2013   |

Invoice 1 - 8 of 8

**NOTE:** Click New Search to return to the *Invoice Search* screen. To download search results into an Excel spreadsheet, click Download as CSV.



## 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, or sponsorship of a license, or Renewals)
- Amount - the amount charged
- Payment Method - credit card or ACH
- Status - the current status of the payment
- Status Date - the date for the current status of the payment

4. Click the corresponding **View Invoice** icon to view the details of a specific invoice.

| Invoice ID | Invoice Date | Source      | User Name | Amount   | Payment Method | Status | Status Date |
|------------|--------------|-------------|-----------|----------|----------------|--------|-------------|
| 2269447    | 1/16/2013    | Sponsorship | IdonisP   | \$30.00  | Credit Card    | Paid   | 1/16/2013   |
| 2269446    | 1/16/2013    | Sponsorship | IdonisP   | \$30.00  | Credit Card    | Paid   | 1/16/2013   |
| 2269445    | 1/16/2013    | Sponsorship | IdonisP   | \$30.00  | Credit Card    | Paid   | 1/16/2013   |
| 2269396    | 1/14/2013    | Filing      | IdonisP   | \$415.00 | Credit Card    | Paid   | 1/14/2013   |

Invoice 1 - 4 of 4

New Search Download as CSV

**NOTE:** To download the details of a specific invoice into an Excel spreadsheet, click the corresponding Excel icon .

[Result]: The *Invoice* screen displays.

User Name: IdonisP  
 Invoice ID: 2269447  
 Invoice Source: Sponsorship  
 Invoice Date: 1/16/2013  
 Invoice Amount: \$30.00  
 Invoice Status: Paid  
 Invoice Status Date: 1/16/2013

**Charges**

| Entity                 | Subject  | Charge Name         | Amount  |
|------------------------|--|---------------------|---------|
| Moffitt, Phil (980039) | North Carolina Exclusive Mortgage Broker License | NMLS Processing Fee | \$30.00 |

**Payment**

| Confirmation Number                  | Payment Method | Paid By | Acceptance Date       | Processed On | Status  | Status Date |
|--------------------------------------|----------------|---------|-----------------------|--------------|---------|-------------|
| t0758a00-a378-4d87-a8e5-75ba2298013f | Credit Card    | IdonisP | 1/16/2013 12:35:03 PM | 1/16/2013    | Cleared | 1/16/2013   |

**NOTE:** To view the details of the invoice, click the **Download Invoice** (Excel) icon, on the top sandbar.

[Result]: The details of the invoice opens.

| A1 |          | User Name  |        |        |              |            |             |           |           |             |            |                      |           |           |           |
|----|----------|------------|--------|--------|--------------|------------|-------------|-----------|-----------|-------------|------------|----------------------|-----------|-----------|-----------|
|    | A        | B          | C      | D      | E            | F          | G           | H         | I         | J           | K          | L                    | M         | N         | O         |
| 1  | User Nam | Invoice Id | Source | Amount | Invoice Date | Invoice St | Status Date | Filing Id | Entity Id | Entity Nar  | Subject N  | Charge Na            | Charge De | Charge An | Processed |
| 2  | IdonisP  | 1867500    | Filing | 970.9  | 3/16/2012    | PAID       | 3/16/2012   | 2532693   | 847418    | Heidi M M   | Criminal B | CBC Processing Fee   |           | 3.9       |           |
| 3  | IdonisP  | 1867500    | Filing | 970.9  | 3/16/2012    | PAID       | 3/16/2012   | 2532682   | 847438    | The Hills N | Rhode Isl  | NMLS Processing Fee  |           | 1         |           |
| 4  | IdonisP  | 1867500    | Filing | 970.9  | 3/16/2012    | PAID       | 3/16/2012   | 2532682   | 847438    | The Hills N | Rhode Isl  | Application Fee      |           | 55        |           |
| 5  | IdonisP  | 1867500    | Filing | 970.9  | 3/16/2012    | PAID       | 3/16/2012   | 2532682   | 847438    | The Hills N | Rhode Isl  | License/Registration |           | 110       |           |
| 6  | IdonisP  | 1867500    | Filing | 970.9  | 3/16/2012    | PAID       | 3/16/2012   | 2532682   | 847438    | The Hills N | Rhode Isl  | NMLS Processing Fee  |           | 2         |           |
| 7  | IdonisP  | 1867500    | Filing | 970.9  | 3/16/2012    | PAID       | 3/16/2012   | 2532682   | 847438    | The Hills N | Rhode Isl  | Application Fee      |           | 27.5      |           |

## Agency Fee Invoice

Agency Fee Invoices are created by regulators for individuals or companies with a regulator-specified fee. Once the Agency Fee Invoice is created the individual or company receives an email notification. Emails are also generated if an invoice is cancelled, unpaid as of invoice due date, and unpaid and overdue by 30 days.

Invoices paid by a credit card may be subject to a convenience fee in addition to the invoice amount.

To pay an Agency Fee Invoice:

1. From the *Welcome to NMLS!* screen, click **Invoice**.

The screenshot shows the NMLS user interface. At the top, there is a navigation bar with links: Home, User Profile, **Invoice** (circled), and Logout. Below this, the 'Welcome to NMLS!' message is displayed. A sidebar on the left contains a 'You are currently:' dropdown menu and a 'Home' link. The main content area is divided into sections for different NMLS functions:

- NMLS RECORD**: By entering the [Filing](#) tab you can perform the following:
  - Request, transition, withdraw, or surrender a license
  - Update/Amend a Company, Branch, or Individual Record
  - Submit Financial Statements
  - Submit an MCR (Mortgage Call Report)
  - Establish/Remove Relationships and Sponsorship with Individuals
  - View Individuals that have granted you Access
- MLO TESTING & EDUCATION**: By entering the [MLO Testing & Education](#) tab you can perform the following:
  - Select and pay for the National and State tests for Mortgage Loan Originators (MLOs)
  - Access information about pre-licensure and continuing education requirements
- TASKS**: By entering the [Tasks](#) tab you can View license items set by your regulator.
- STATUS & HISTORY**: By entering the [Composite View](#) tab you can perform the following for your company, branches, or individuals in NMLS:
  - View your license/registration status
  - View license item(s) requiring action, set by your regulator
  - View test results, education history, and the status of your criminal background check and credit report request(s)
  - View NMLS records including previously submitted filings
  - View status and history of advance change notices

2. Select **Unpaid** from the Invoice Status drop-down in the search criteria.
3. Click Search.

You are currently: State

[Find Invoice](#)

### 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: **Unpaid**

Payment Method:

Begin Date:  1/13/2013

End Date:  2/12/2013

**Search**

4. Click the View and/or Pay icon.

You are currently: State

[Find 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 |
|------------|--------------|---------------|-----------|----------|----------------|--------|-------------|
| 2270809    | 2/7/2013     | AgencyInvoice | IdonisP   | \$100.00 |                | Unpaid | 2/7/2013    |

Invoice 1 - 1 of 1

**NOTE:** To view the details of the invoice, click the **Download Invoice** (Excel) icon, next to the View icon. To download details for all invoices listed on the screen in csv format, click **Download as CSV**.

[Result]: The *Invoice* screen displays.

## 4. Click Pay Invoice.

**NOTE:** To view the attachment click on the PDF icon under Attachment. The attachment is a document the regulator added to the invoice.

Invoice

Invoice ID: 2270809  
 Agency: Maryland  
 Agency Invoice Number: 3003  
 Invoice Date: 2/7/2013  
 Invoice Amount: \$100.00  
 Invoice Due Date: 2/15/2013  
 Invoice Status: Unpaid  
 Invoice Status Date: 2/7/2013

| Entity                             | Subject                          | Charge Name                     | Amount   |
|------------------------------------|----------------------------------|---------------------------------|----------|
| The Mortgage Company Inc. (978594) | Maryland Mortgage Lender License | Fines                           | \$100.00 |
|                                    |                                  | Fine for Cease and Desist order |          |

**Payment**  
 No payment information.

**Attachment**  
 disclosures.pdf

**Note:** This invoice must be paid through NMLS and NMLS will process your payment. If paying by credit card, a 2.5% convenience fee may be charged in addition to the invoiced amount. To pay this invoice, click **Pay Invoice** below.

[Pay Invoice](#)

## 4. Click I Agree on the One Time Payment screen.

## One Time Payment

### PAYMENT TERMS AND CONDITIONS

Thank you for using NMLS (the Nationwide Mortgage Licensing System & Registry or the Nationwide Multistate Licensing System & Registry) for your licensing or registration needs. Licensing and registration payment services on this web site (the "Payment Site") are provided by the State Regulatory Registry LLC ("SRR"), and are subject to these payment terms and conditions (these "Payment Terms"). To the extent that you use the Payment Site, these Payment Terms supplement, and are incorporated into, the user agreement ([Applicant Agreement](#); [State Agency Agreement](#); [Federal Agency Agreement](#)) applicable to you for your use of NMLS. It is important that you read carefully and understand these Payment Terms. You must agree to these Payment Terms prior to using the Payment Site to make payments to register for SAFE Mortgage Loan Originator Test Components, to apply for, amend or renew a license or registration, or for subscription fees. If you do not agree to these Payment Terms, please do not click "I agree" and do not use the Payment Site to make any payments. We reserve the right at any time to change these Payment Terms. Any changes we make will be effective immediately.

**No Refunds or Changes.** All fees paid through NMLS are non-refundable, non-changeable and non-transferable.

**Making Payments.** The Payment Site is solely provided to allow you and other users to make payments to register for SAFE Mortgage Loan

[Printable Page](#)

[I Do Not Agree](#) [I Agree](#)

4. Select either Bank Account or Credit Card radio button.
5. Click Next.

**NOTE: If Credit Card is selected, then a 2.5% convenience fee will be applied.**

### One Time Payment (Step 1 of 3)

**NMLS PROCESSING FEES ARE NON-REFUNDABLE. FEES PAID TO A STATE AGENCY ARE NON-REFUNDABLE THROUGH THIS ONLINE SYSTEM. Please refer to the [State Licensing Requirements](#) to determine which state fees, if any, are refundable.**

Invoice Details

Payment Amount \$: 
Payment Date: 
User ID:

Payment Type

☒ Bank Account  
☐ Credit Card (\$2.50 convenience fee will be applied)

Bank Account Information

\* Indicates a mandatory field where applicable.

Account Type:

ABA Routing #:

Bank Account #:

Bank Account Holder's Full Name:

### One Time Payment (Step 1 of 3)

**NMLS PROCESSING FEES ARE NON-REFUNDABLE. FEES PAID TO A STATE AGENCY ARE NON-REFUNDABLE THROUGH THIS ONLINE SYSTEM. Please refer to the [State Licensing Requirements](#) to determine which state fees, if any, are refundable.**

Invoice Details

Payment Amount \$: 
Payment Date: 
User ID:

Payment Type

☐ Bank Account  
☒ Credit Card (\$2.50 convenience fee will be applied)

Credit Card Information

\* Indicates a mandatory field where applicable.

Credit Card Type:

Credit Card Number:

Credit Card Expiration: Month:  Year:

Card Security ID Number:  [What's This?](#)

Name on Credit Card:

Billing Address:

City:

State:

Zip Code:

☐ Save this payment information for future payments. Information is saved for 12 months.

4. Click Confirm and Submit.

### One Time Payment – Review Payment (Step 2 of 3)

**NMLS PROCESSING FEES ARE NON-REFUNDABLE. FEES PAID TO A STATE AGENCY ARE NON-REFUNDABLE THROUGH THIS ONLINE SYSTEM. Please refer to the [State Licensing Requirements](#) to determine which state fees, if any, are refundable.**

Invoice Details

Payment Amount \$: 
Payment Date: 
User ID:

Payment Type

Credit Card (\$2.50 convenience fee was applied)

Credit Card Information

Credit Card Type: MasterCard

Credit Card Number: 54545454545504

Credit Card Expiration: 05/2015

Card Security ID Number: 123

Name on Credit Card: Patrick Idonis

Billing Address: 123 Main Street  
Rock MD 20850

Click the **Cancel Payment** button to cancel this payment.

Click the **Edit Payment** button to return to the previous screen to correct the payment information.

Click the **Confirm and Submit** button to submit this payment.

**WARNING: Once you click Confirm and Submit, your payment will be processed. You will not have another opportunity to cancel the payment.**

[Result]: The *One Time Payment - Payment Confirmation (Step 3 of 3)* screen displays.

## 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")**

Amount: **\$100.00**

Pay to the order of: **NMLS Convenience Fee**

Amount: **\$2.50**

User ID: **IdonisP**

Payment Method: **Credit Card**

Payment Date: **2/12/2013**

---

Your **Payment Confirmation Number** is **2806689**

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.

## Repay Failed Payments

In the event that an ACH payment has either been returned or rejected for payment (i.e. the account is not set up to accept ACH debits), the individual or company whose payment was rejected will be required to repay the ACH payment. When an ACH payment fails, an email is sent to the user who submitted the payment, and the regulator is notified. 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**.

[Resource Center](#)

[FILING](#)
[MLO TESTING & EDUCATION](#)
[TASKS](#)
[COMPOSITE VIEW](#)
[RENEWALS](#)
[ADMIN](#)
[REPORTS](#)
[HOME](#)

[Home](#) | [User Profile](#) | **[Invoice](#)**

Logged in as IdonisP | [Logout](#)

You are currently:

★ State

➤ Home

## Welcome to NMLS!

Refer to the [NMLS Resource Center](#) for valuable information on licensing requirements and additional support for using NMLS.

NMLS RECORD

By entering the [Filing](#) tab you can perform the following:

- Request, transition, withdraw, or surrender a license
- Update/Amend a Company, Branch, or Individual Record
- Submit Financial Statements
- Submit an MCR (Mortgage Call Report)
- Establish/Remove Relationships and Sponsorship with Individuals
- View Individuals that have granted you Access

MLO TESTING & EDUCATION

By entering the [MLO Testing & Education](#) tab you can perform the following:

- Select and pay for the National and State tests for Mortgage Loan Originators (MLOs)
- Access information about pre-licensure and continuing education requirements

TASKS

By entering the [Tasks](#) tab you can View license items set by your regulator.

STATUS & HISTORY

By entering the [Composite View](#) tab you can perform the following for your company, branches, or individuals in NMLS:

- View your license/registration status
- View license item(s) requiring action, set by your regulator
- View test results, education history, and the status of your criminal background check and credit report request(s)
- View NMLS records including previously submitted filings
- View status and history of advance change notices

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

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: **Failed Payment**

Payment Method:

Begin Date:  2/13/2013 End Date:  3/15/2013

**Search** **Clear**

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

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

4. Click the corresponding **View Invoice icon** to view the details of a specific 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 |
|--|------------|--------------|----------------|-----------|----------|----------------|----------------|-------------|
|  | 2264002    | 9/17/2012    | TestEnrollment | LopezEK   | \$138.00 | ACH            | Failed Payment | 9/20/2012   |
|  | 2263636    | 9/17/2012    | TestEnrollment | WillmotT  | \$69.00  | ACH            | Failed Payment | 9/20/2012   |
|  | 2263334    | 9/17/2012    | Filing         | DetwileD  | \$183.00 | ACH            | Failed Payment | 9/20/2012   |
|  | 2261285    | 9/13/2012    | Filing         | LopezEK   | \$20.00  | ACH            | Failed Payment | 9/18/2012   |

Invoice 1 - 4 of 4

**New Search** **Download as CSV**

**NOTE:** To download the details of a specific invoice into an Excel spreadsheet, click the corresponding Excel icon .

**NOTE:** Click New Search to return to the *Invoice Search* screen. To download search results into an Excel spreadsheet, click Download as CSV.

[Result]: The *Invoice* screen displays.

5. Click **Repay Invoice** to pay the invoice.

You are currently: ★ State Find Invoice

## Invoice

User Name: StoneO  
Invoice Id: 48354  
Invoice Source: MergerFileUpload  
Invoice Amount: \$3.00  
Invoice Date: 7/31/2012  
Invoice Status: Failed Payment  
Invoice Status Date: 7/31/2012  
Filing Id:

| Charges                  |                     |   |        |
|--------------------------|---------------------|---|--------|
| Entity                   | Subject             | Charge Name   | Amount |
| Montag, Heidi M (847418) | Employment Transfer | NMLS Processing Fee<br>( <small>\$10 per record</small> ) | \$3.00 |

| Payment             |                |         |                       |              |              |             |
|---------------------|----------------|---------|-----------------------|--------------|--------------|-------------|
| Confirmation Number | Payment Method | Paid By | Acceptance Date       | Processed On | Status       | Status Date |
| V25D0B06E1F7        | ACH            | StoneO  | 5/18/2011 10:22:46 AM | 5/18/2011    | Returned ACH | 5/18/2011   |

[Repay Invoice](#)

**NOTE:** When repaying an invoice it, must be paid in full.



## Key Terms

**Agency Fee Invoice** - A charge defined by a state regulator that has been uploaded into NMLS to create an invoice. Agency fees are payable through NMLS Invoice feature.

**Chargeable Item** - A system action that causes the occurrence of a fee charged to a company or individual user.

**Credit Report** - A report containing detailed information on a person's credit history, including identifying information, credit accounts and loans, bankruptcies and late payments, and recent inquiries.

**Criminal Background Check Request** - The event of an individual (or company) submitting an authorization for a Criminal Background Check to be performed on the individual. A request is used to ensure that a Criminal Background Check can be performed using either a new/existing fingerprint record or through a Name Check.

**Criminal History 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 History Record Information (CHRI)** - The information provided by the FBI upon the successful completion of a criminal history background check. This includes the fingerprint status and the RAP sheet (if applicable).

**Fee** - A charge defined for a specific system event. The types of fees are consistent throughout the system, but whether they are charged or not or what the specific charges are vary by jurisdiction. Fees for an event may be charged by regulator(s), NMLS or both.

**Invoice** - A list of chargeable items (fees) grouped for a single payment by a licensee or registrant. Invoices can be viewed and printed through NMLS.

**Mortgage Call Report (MCR)** - A single report which may contain one or both of corporate and state specific information, through the Financial Condition (FC) Report and one or more Residential Mortgage Loan Activity (RMLA) Reports. The MCR may be Expanded (E-MCR) or Standard (S-MCR).

**Mortgage Call Report Filing** - A form type used to manage Mortgage Call Report submissions within NMLS.

**Payee** - The entity (state agency or SRR) to which the chargeable item amount will be disbursed.

**Payment** - An applicant's attempt to pay for charges resulting from filings in the system. Valid payment types include credit card (Visa or MasterCard) or ACH.

**Test** - Generic reference to a test component that may represent a National test component or Unique State test component.