



Paying by ACH

Payments may be easily submitted through NMLS using ACH (Automated Clearing House), in addition to Visa or Master Card.

How to Pay by ACH

1. From the payment screen, select the *Payment Type* “Bank Account.”

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 (\$1.72 service fee will be applied)

Note: Debit cards are not accepted, but NMLS can process a debit card as a credit card if it has a MasterCard or Visa logo.

Bank Account Information

Prior to submitting payment, verify that your account contains sufficient funds to cover the payment amount and has been [pre-authorized by NMLS to complete ACH transactions](#) (if required by your financial institution) to avoid a possible return.

* Indicates a mandatory field where applicable.

Account Type: *

ABA Routing #: *

Bank Account #: *

Bank Account Holder's Full Name: *

Saved Bank Account Name:

Save this payment information for future payments.

Important note about browser compatibility
This site is only certified for the following web browsers: Internet Explorer version 5.0 and above, plus Mozilla FireFox 3 and above.

2. Enter the required *Bank Account Information*
 - a. Account Type (e.g. Checking, Savings)
 - b. ABA Routing Number
 - c. Bank Account Number
 - d. Bank Account Holder's Full Name

3. Click the **Next** button.

NOTE: The system can save the same bank account information for up to 15 users. The 16th user to try and save the same payment information will receive an error message. This user must choose to uncheck the save payment checkbox, or save different payment information.

4. Review the one-time payment information.

5. If all information is correct, click the **Confirm and Submit** button.

NOTE: At this point, a payment may also be canceled or edited. Once you click **Confirm and Submit**, your payment will be processed; you will not have another opportunity to cancel the payment.

6. Review the one-time payment confirmation.

7. Click the **Finish** button.

NOTE: Payment confirmation, including confirmation number, may be printed from this screen.

ACH Payments – Funds Availability

Prior to submitting payment, verify that your account contains sufficient funds to cover the payment amount that has been pre-authorized by NMLS to complete the ACH transactions (if required by your financial institution) to avoid a possible return.

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

ACH Payments – Funds Pending

If payment is made using ACH:

- State licenses will have an “ACH Payment on [payment date] – [category]” license item

NOTE: Regulators have the ability to approve a renewal request with the active license item. For new license requests, the license item will generally have cleared by the time the regulator will have reviewed the license request.

- Federal registrations will be eligible for activation, pending any other requirements (CBC, employment confirmation, etc.)

After 5 business days, if the payment has not failed:

- State license filings will have the license item removed

If the payment fails, a “Returned ACH” license item is placed and repayment will be required to be made within NMLS. Refer to the [Payment Options Quick Guide](#) for more information.