This guide provides instructions on how to pay an invoice through your NMLS account.

The *Invoice* section of the Home tab allows a user to view outstanding invoices. Users can also search for, review, pay and/or print invoices that are paid, unpaid, cancelled, or have failed payment.

NMLS will restrict access for all users associated with an NMLS entity that has an unpaid or failed payment invoice that has not been repaid within 30 days. The exception to this rule is for an Agency Fee Invoice (AFI) that is created by the regulator. Unpaid AFIs will not restrict your access to NMLS but may impact your ability to request the renewal of your license. Full access will be restored when all invoices sufficiently overdue to restrict access are paid.
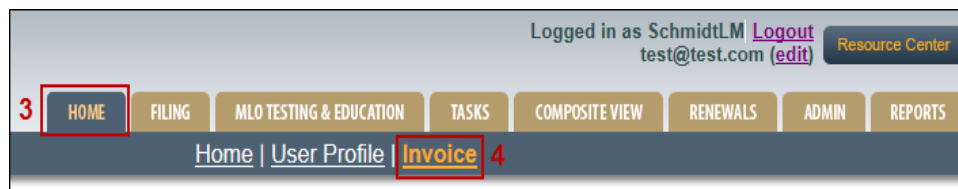
How to Pay an Unpaid Invoice
How to Repay a Failed Payment
How to Repay an Unpaid or Failed Payment when Restricted

How to Pay an Unpaid Invoice

1. Navigate to the NMLS Resource Center.

2. Click the **Log in to NMLS** button in the upper right corner.

3. Click the **Home** tab.

4. Click the *Invoice* link in the submenu.

The system displays all outstanding invoices (those in a "Failed" or "Unpaid" status).

5. Click the **View Invoice** 📄 icon to view the details of the specific invoice.

6. Click the **Pay Invoice** button.

7. Follow the payment screens to complete the repayment process. If a payment is not completed within 15 minutes, the user will be redirected to a page preceding the payment submission section.

   NOTE: All NMLS transactions that are paid by credit or debit card will have a 2.5 percent service fee added to the charge.
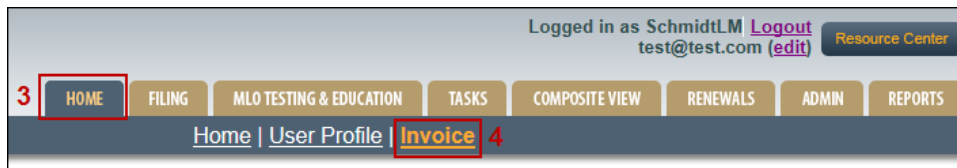
8. Submit payment by Visa, MasterCard or ACH.

   NOTE: If payment is made using ACH,, state licenses will contain an "ACH Payment on [payment date] – [category]" license item. The license item will automatically clear after the payment has been processed.

How to Repay a Failed Payment

If a payment 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. Navigate to the [NMLS Resource Center.](#)

2. Click the **Log in to NMLS** button the upper right corner.

3. Click the **Home** tab.

4. Click the *Invoice* link in the submenu.

The system displays all outstanding invoices (those in a "Failed" or "Unpaid" status).

5. Click the **View Invoice** icon to view the details of the specific invoice.

6. Click the **Repay Invoice** button.

7. Enter Payment Information and **Submit**. If a payment is not completed within 15 minutes, the user will be redirected to a page preceding the payment submission section.

    NOTE: The system can save the same bank account or credit card 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.

How to Repay an Unpaid or Failed Payment when Restricted

If restricted, NMLS prevents a user from accessing all other pages in NMLS except the *Outstanding Invoices* and *User Profile* sections. The invoices that caused restriction have a "Y" indicator displayed under the Overdue column header.

1. To complete payment for the overdue invoice, click the **View** 📄 icon.
2. Click the **Repay Invoice** button (for a failed payment) or the **Pay Invoice** button (for an unpaid invoice).

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