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

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

> **NOTE:** Beginning October 21, 2013, all NMLS transactions that are paid by credit or debit card will have a 2.5 percent service fee added to the charge.

ACH Payments

If payment is made using ACH:

- State licenses will contain an "ACH Payment on [payment date] – [category]" license item.

- 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.

For additional assistance, see the [Paying by ACH Quick Guide](#).

If your bank requires "pre-authorization" before NMLS can perform the ACH transaction, see [ACH Authorization](#).
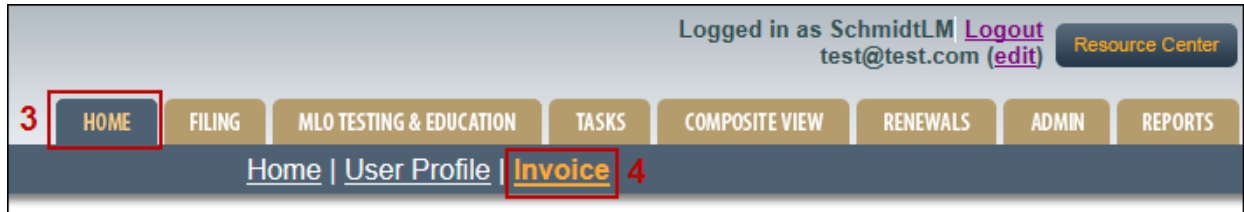
Saving Payment Information

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.
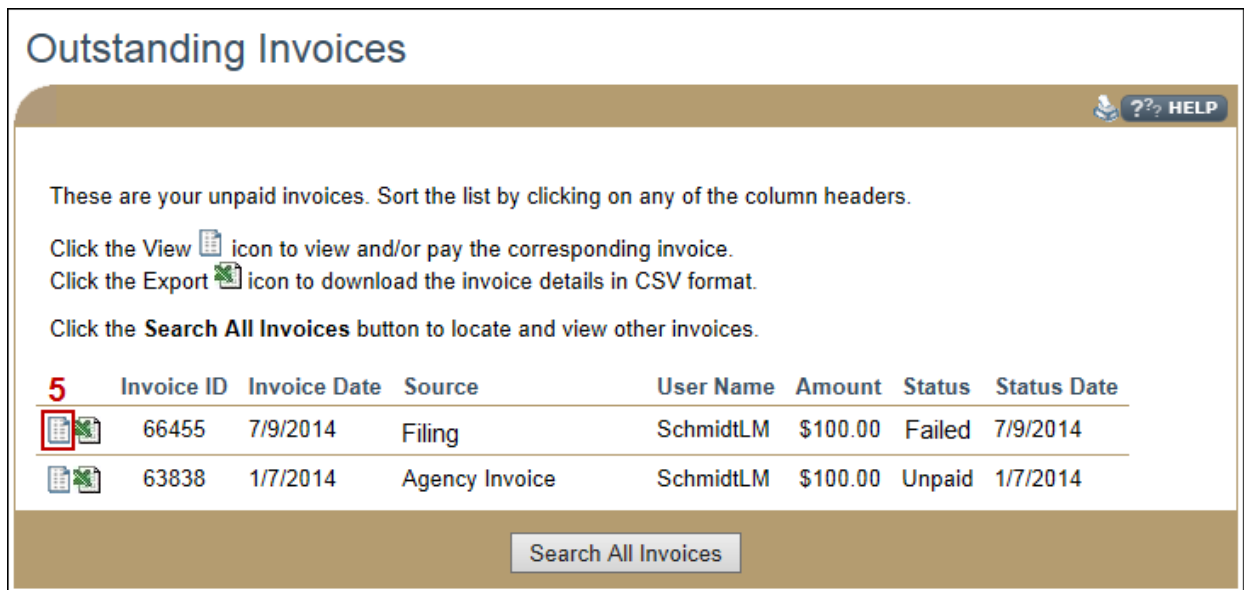
Failed Payments

If a payment fails, a "Returned ACH" license item is placed and a system-generated notification is sent indicating that the payment has failed. You are required to log in to NMLS to repay a failed payment within 30 days. 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 (*see below*).

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

The system will display 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**.

NOTE: Restricting access to NMLS accounts for failed payment invoices will occur if repayment is not made within 30 days. Users whose account is restricted will have the ability to log in to his or her NMLS account only having access to the Invoice and User Profile areas. Full NMLS access can only be restored when all overdue invoices are paid.