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## Federal Registry FAQ

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### General / Getting Started

**Q. I've never used NMLS before. How do I get started?**

A. Visit the NMLS Resource Center's [Federal Registration page](#). Whether you are an institution or an individual MLO, this page will provide up-to-date information and news regarding the NMLS Federal Registry and the federal registration process. It also contains step-by-step "getting started" instructions for both institutions and MLOs, support documentation such as Navigational Guides and Quick Guides, and information regarding available training opportunities.

**Q. I've reviewed the information on the NMLS Resource Center, but have some questions regarding the SAFE Act, the Final Rule, and/or implementing the federal registration requirements. Who can help me with these questions?**

A. Any questions about interpretation or compliance regarding the SAFE Act or the Final Rule should be directed to your federal regulator. See the [Federal Agency Contacts](#) section of the Resource Center for contact information. Questions about how your institution will go through the federal registration process should be directed to your employing institution.

**Q. What is the NMLS Unique ID number?**

A. The NMLS Unique ID number is assigned to each entity (institution, subsidiary or natural person) at the time an account is created (see Getting Access to the NMLS Federal Registry below). Once

assigned, an NMLS Unique ID number is never duplicated and the specific entity will always use the same NMLS Unique ID number. See  [NMLS Unique Identification Number Specifications](#) for more information.

**Q. Does NMLS provide electronic notifications to users when actions are taken within the Federal Registry?**

A. Yes, electronic notifications are delivered to both the individual MLO and the institution. Please see the  [Notifications Navigation Guide](#) for a full review of all notifications related to the federal registration process.

**Q. What e-mail address do these notifications come from?**

A. All e-mail notifications come from NMLS\_Notifications@NMLSNotifications.com. You may need to update your e-mail provider's spam or junk mail settings to ensure timely delivery of notifications from this address.

**Q. What fees are associated with the federal registration process?**

A. NMLS Federal Registry processing fees can be found [here](#). Fees associated with the criminal background check process can be found [here](#).

**Q. How are fees paid?**

A. All fees are collected through the NMLS system. See the  [Financial Administration](#) navigation guide and  [NMLS Payment Options](#) for more information

## Getting Access to the NMLS Federal Registry – Institution

**Q. How does an institution or subsidiary get access to the NMLS Federal Registry?**

A. First, institutions should review the [Getting Started: Institutions](#) page on the Resource Center. An institution must submit a Company Account Request in order to be granted access, or "entitled", to the NMLS Federal Registry. See the  [Account Administration Navigation Guide](#) for more information. NMLS requires institutions to identify two Account Administrators. Prior to selecting these individuals and submitting your Company Account Request you should review the  [Choosing Your Account Administrators](#) document. Once a Request has been approved, NMLS will email each Account Administrator with their system-generated user name and temporary password which can be used to access the Federal Registry.

**Q. What does NMLS do with the information submitted in a Company Account request?**

A. The NMLS Entitlement Group will validate the institution's information provided in a Company Account Request against information contained in the Federal Reserve System's National Information Center (NIC) database. Institutions can review that information by performing an Institution Search on the [NIC website](#). NMLS will not approve a Company Account Request if the information does not match the NIC database. Therefore, if information about your institution is incorrect or out of date in the NIC database, please contact your  [district Reserve Bank](#) to have that information properly reflected or updated in the NIC database.

**Q. The Company Account Request requires an RSSD number. What is this?**

A. The RSSD number is the Research Statistics Supervision Discount (RSSD) number. Information regarding your RSSD number can be obtained from either the Federal Reserve Board's NIC database. Federally chartered or insured institutions must provide their RSSD numbers. Subsidiaries of federally chartered or insured institutions that are not federally chartered or insured themselves must provide both their RSSD number and the RSSD number of their parent institution.

**Q. Who should be an Account Administrator?**

A. Account Administrators should be individuals that an institution determines is authorized to manage that institution's account and submit information on behalf of that institution. Additional factors to consider when identifying Account Administrators include:

- NMLS automatically provides the Account Administrator with all roles, including the ability to view MLOs' personally identifiable information and any criminal history record information generated by the criminal background check. The Federal Bureau of Investigation (FBI) has advised NMLS individuals employed solely by a depository institution's subsidiary are not authorized to view criminal background check results. To ensure that only authorized individuals have access to this sensitive information, NMLS will require that the Account Administrators for a subsidiary match the Account Administrators for that subsidiary's parent depository institution.

- The Final Rule addresses certain circumstances under which the same individual can be both a registered MLO and an institution's Account Administrator or Organization User. Institutions should review the Final Rule and consult their federal regulators if they have further questions about this topic.

**Q. What is the difference between an Account Administrator and an Organization User?**

A. Both Account Administrators and Organization Users are account types that access the Federal Registry to perform tasks on behalf of an institution. Account Administrators are users that have the ability to perform all tasks available to institutions. Organization Users can be created by Account Administrators and are delegated specific roles to assist them in managing the institution's account on the Federal Registry. An Institution can create as many Organization Users as it deems necessary. If an institution determines that the two existing Account Administrators are sufficient, it does not need to create additional Account Administrators or Organization Users. See the



[Account Administration Navigation Guide](#) for more information on creating Organization Users and assigning various roles to them.

**Q. When is an institution or subsidiary assigned an NMLS Unique ID number?**

A. The NMLS Unique ID number is assigned when the Company Account Request is approved. However, it is not considered active until the institution or subsidiary files a Form MU1R (see Creating Filings below).

**Q. My company already has an account in NMLS for state licensing purposes. Does it need to establish a new account with a new NMLS ID number for the Federal Registry?**

A. No. An institution or subsidiary with an existing account in NMLS will not need to create a new account. Instead, the Account Administrator will request federal filing authority within the existing

state account, and will continue to use the same NMLS Unique ID number. See the  [Requesting Federal Filing Authority Quick Guide](#) for more information.

**Q. My Company Account Request has been approved and my Account Administrators have received their system-generated user names and passwords. What's next?**

A. The Federal Registry requires two-factor authentication for all Account Administrators and Organization Users. This means that institution users will need to have a security credential available the first time they attempt to log into NMLS. See Two-Factor Authentication below. Once an Account Administrator has registered his or her security credential with NMLS, he or she may begin creating filings on behalf of the institution.

## Two-Factor Authentication

**Q. What is two-factor authentication?**

A. Two-factor authentication is a process by which two independent authentication methods (such as a security code in addition to a user name and password) are utilized to increase confidence that an individual is authorized to access a secure system. This process has been implemented in the Federal Registry to satisfy federal data security standards by requiring individuals who have access to multiple individuals' personally identifying information to provide an additional level of verification prior to gaining access to the system. Please see the [Two Factor Authentication](#) page for more information.

**Q. Who is required to have two-factor authentication?**

A. It applies to an institution's Account Administrators and Organization Users, federal agency users, and support users. It does not apply to individual MLOs who only have access to their own information in NMLS. Therefore, MLOs should not obtain security credentials.

**Q. How do I choose and obtain a security credential?**

A. Review the  [VeriSign Security Credential Choices](#) document for more information about the options available and instructions on how to obtain a security credential.

**Q. Is there a fee associated with the two-factor authentication?**

A. Yes. There is a \$55 annual subscription fee paid through the Federal Registry for each user account that requires two-factor authentication. This fee covers the annual expenses of supporting the two-factor authentication process.

**Q. What is my next step after I have paid my subscription fee?**

A. The security credential needs to be registered with NMLS. See the  [Register a Credential Quick Guide](#) for more information about this process. Once the credential has been registered, the Account Administrator or Organization User will need that specific credential every time he or she attempts to log into NMLS.

**Q. Can one credential be used by multiple people within the same institution?**

A. No. The same credential cannot be shared by multiple individuals within the same institution. If an Account Administrator or Organization User leaves an institution, the credential can be deregistered and used by a new user. However, two-factor annual subscriptions cannot be transferred between users.

**Q. I need to access multiple institution accounts – do I need a different credential for every account?**

A. No. A credential can be registered by the same individual for multiple institution accounts (a parent institution and subsidiary, or multiple institutions within the same corporate family, for example). However, the annual subscription fee will be charged per account.

## Getting Access to the NMLS Federal Registry – Individual MLO

**Q. How does an individual MLO get access to the NMLS Federal Registry?**

A. Before attempting to establish an account on the NMLS Federal Registry, individual MLOs should consult their employer(s). Institutions have the ability to create accounts on behalf of their MLOs. If an institution or subsidiary decides the MLO will be creating their own individual account, the MLO can request an account directly through NMLS. See the  [Create an Individual Account Quick Guide](#) for more information.

**Q. When is an MLO assigned an NMLS ID number?**

A. The NMLS Unique ID number is assigned when the account is created. However, it is not considered active until the federal registration process is complete.

**Q. As an MLO, I already have an account and NMLS Unique ID number. Do I need a new account and NMLS Unique ID number?**

A. No. You will continue to use the same account and NMLS Unique ID number for federal registration purposes. To become federally registered, you will need to grant your employer access (after the institution has created its own account and submitted its Form MU1R) and follow your institution's instructions for completing the Form MU4R (see Creating Filings below). See the  [Granting Institution Access Quick Guide](#) for more information.

## Creating Filings

**Q. What filings does an institution have to complete on the NMLS Federal Registry?**

A. Once entitled onto NMLS, an institution should first complete the  [Form MU1R](#). The MU1R establishes the institution's record in NMLS and subsequently allows them to begin the MLO registration process, including submitting batch upload files or confirming the employment of MLOs.

See the  [Creating and Submitting the Initial MU1R Quick Guide](#) for more information.

**Q. What filings does an MLO have to complete on the NMLS Federal Registry?**

A. The MLO must complete and attest to the  [Form MU4R](#). Before creating a new Form MU4R, MLOs should consult their employer, as employing institutions and subsidiaries have the ability to create and complete portions of the Form MU4R on their behalf. Depending on which process an institution has chosen for its MLOs, please see the appropriate Quick Guide for further clarification:

-  [MU4R Attestation](#): the institution is creating, submitting and paying for the MU4R
-  [Submitting Your MU4R: Institution Initiated](#): the institution is creating the MU4R, but the MLO is responsible for submitting and paying for the MU4R
-  [Submitting your MU4R: MLO Initiated](#): the MLO is responsible for creating, submitting and paying for the MU4R.

**Q. Can an institution submit and pay for its MLOs Form MU4Rs on behalf of the MLO?**

A. Yes. NMLS allows institutions to pay for MLOs' registration fees, including the Form MU4R processing fee and criminal background check fee, in bulk. See the  [Paying MU4R Fees for Institution Submitted MU4R Filings Quick Guide](#) for more information.

**Q. Can information in a Form MU4R be amended after submission?**

A. Yes. If the Form MU4R has already been submitted, but the employing institution believes information should be changed prior to confirming the employment and activating the registration, it can request a correction. See the  [Employment Record Management Instructions Quick Guide](#). If the MLO needs to update information after he or she has an active registration, changes can be made through an amended MU4R. See the  [Amending an MU4R Quick Guide](#) for more information.

## Criminal Background Check

**Q. How can an MLO submit fingerprints to the NMLS Federal Registry?**

A. After a MLO's Form MU4R, including the criminal background check request, has been submitted and paid for, the MLO can visit the NMLS fingerprint scheduling website and arrange an appointment at an approved Livescan location. NMLS has established a nationwide network of over 700 Livescan locations, and MLOs will be offered a list of geographically convenient sites. Once the fingerprints are electronically captured, they are automatically transmitted to NMLS for the purpose of being channeled to the FBI for a criminal background check. See the Resource Center's [Criminal Background Check](#) page for additional information.

**Q. What is the cost for the Criminal Background Check (CBC)?**

A. The fee for the criminal background check is \$39. This is paid when the MU4R is submitted to NMLS. An additional \$10 fee is assessed if, at the time of scheduling, physical print cards are selected.

**Q. I have a large number of MLOs at one location. Is it possible to have an approved vendor visit my location to collect fingerprints?**

A. Yes. See the Resource Center's [Group Appointments and Group Scheduling for Fingerprints](#) page for more information about this option.

**Q. There are no approved Livescan locations near me. What should I do?**

A. If there are no convenient Livescan locations, the scheduling website will offer the ability to receive physical print cards that can be taken to a local law enforcement department and then returned through the mail. There is an additional \$10 charge for this option in order to cover additional costs associated with mailing and processing physical print cards. Additionally, local law enforcement agencies may charge a fee for performing this service.

**Q. An MLO's fingerprints came back as "illegible". Do I need to repay the criminal background check fee to schedule a new appointment?**

A. No. The criminal background check fee covers the collection and submission of a second set of fingerprints if the first set is deemed illegible by the FBI. If the second set of fingerprints is deemed illegible, the MLO does not need to submit a third set of prints. Rather, the FBI will attempt to locate any pertinent criminal history record information using the MLO's name and demographic information provided in the MU4R.

**Q. Can institutions use prints that are on file? Can the institution continue to use their existing vendor?**

A. Currently, NMLS can only accept prints collected through an existing network outside of NMLS under certain circumstances. See the Resource Center's [Submitting Fingerprints](#) page for more information.

**Q. If an MLO already has fingerprints on file with NMLS for state licensing purposes, can those fingerprints be used for the Federal Registry?**

A. Yes. If an MLO has fingerprints already on file with NMLS that are less than three years old, those existing prints can be used for Federal registry purposes. The \$39 fee will still apply.

**Q. Who will have access to the CBC results?**

A. Employing institutions will have access to the CBC results. Account Administrators by definition will have access to this information, and can create additional Organization Users as necessary to help review CBC results. See the  [Viewing CBC Results Quick Guide](#) for instructions on how to access this information in the system. It is important to note that the FBI has stated that only employees or authorized representatives of a federally chartered or insured institution may have access to view the Criminal Background Check results in NMLS. Employees of an institution's subsidiaries are not permitted to access CBC results.

**Q. When is a criminal background check required?**

A. A criminal background check is only required at the time of initial registration and whenever an MLO changes employers. If an MLO does not change employers, subsequent criminal background checks are not required.

**Q. What is the turnaround time for a CBC to be completed and results to be available?**

A. Once the MLO has submitted fingerprints to NMLS, NMLS channels the fingerprints to the FBI. The FBI generally returns results within 24-48 hours. Often, the results are available in a shorter time frame.

## Batch Upload

**Q. What is the batch upload process?**

A. NMLS allows an institution to batch upload basic information on its MLOs in order to create accounts on their behalf. The batch upload process also allows the institution to determine the level of control it will have over its MLOs throughout the registration process. The  [Institution Management of MLO Navigation Guide](#) and  [Creating & Uploading an MLO Batch Upload File](#) provide further information about this process

**Q. What information is contained in a batch upload?**

A. See the  [Batch Upload Specifications](#) document for detailed information regarding the required content and format of a batch upload. Once you have gathered that information, use the "Batch Upload Template" found in Step 8 on the [Getting Started: Institutions](#) page to begin constructing your batch upload file.

**Q. How do I submit a batch upload?**

A. The  [Institution Management of MLO Navigation Guide](#) and  [Creating & Uploading an MLO Batch Upload File](#) provide instructions on submitting and managing batch upload files.

**Q. Is a Batch Upload required?**

A. Although the submission of a Batch Upload is not required, it is the recommended process for all institutions employing MLOs that are required to be registered. This function will allow institutions to create accounts and initiate the MU4R filings for their MLOs. It also provides institutions with control over the MU4R completion process and the ability to designate who will pay applicable fees.

**Q. Is there a fee per batch upload?**

A. There is no fee for Batch Uploads.

## Registration

**Q. What needs to happen to be actively registered on the NMLS Federal Registry?**

A. An MLO must complete and submit the MU4R and submit fingerprints to NMLS for a criminal background check. The institution, after reviewing the information contained in the MU4R and any information generated by the CBC, confirms the MLO's employment. Upon that confirmation, NMLS will generate an e-mail notification to the MLO that he or she is now actively registered.

**Q. I understand that registrations need to be renewed annually. How does that work?**

A. All registrations completed before July 1 must be renewed by the end of 2011, whereas registrations completed on or after July 1 are not required to be renewed by the end of 2011. All registrations must be renewed on an annual basis in years following, regardless of the initial registration date. The exact process for renewing registrations has not been finalized. Information regarding the renewal process will be posted to the Resource Center as it becomes available.

## Consumer Access

**Q. How will the public be able to verify registration?**

A. Federal registrants will appear in [NMLS Consumer Access](#) shortly after the 180 day initial transition period ends.

**Q. What information will be available for the public?**

A. The exact fields that will be publically available have not been determined. However, sensitive personally identifying information such as an MLO's date of birth or Social Security Number will not be made public.