



NMLS Enhancement: Making it Easier to Manage Usernames and Passwords

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With so many usernames and passwords required to securely access technology systems it is not surprising an NMLS user may lose or forget their NMLS credentials occasionally. Today's limited options to recover an NMLS username and password often require users to contact the NMLS Call Center – which takes time away from focusing on their business.

That is why CSBS is enhancing NMLS to provide users more self-service options to reset their password instead of having to contact the NMLS Call Center or their account administrator. NMLS enhancements will also allow users to manage access to NMLS through one username and password, instead of multiple ones.

Fast Fact

In 2022, the NMLS Call Center received nearly 33,000 calls from state-licensed and federally registered MLOs regarding password resets, accounting for 13% of total annual calls received from MLOs.

How the username and password recovery process works today

NMLS does not provide a comprehensive self-service option for system users to recover their username or password. The password recovery process requires users to create their own challenge question, which can be easily forgotten. In addition, users have only one way to recover their username which is an email address and NMLS ID. If a user changes employers, they may lose access to their email address and ability to recover their account information without assistance from the NMLS Call Center.

Future username and password recovery process

The new username and password recovery experience will use best practices. These best practices include requiring NMLS users to provide additional validation when creating their NMLS account, multiple login and recovery methods, self-service options to recover lost or forgotten passwords, and continued use of multi-factor authentication to better manage user identification.

NMLS user benefits

- Save time managing NMLS account access and spend more time focusing on their business
- Self-service password options will eliminate the need to contact the NMLS Call Center for support
- Greater satisfaction using NMLS knowing username and password changes can be handled easily and quickly

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