



# NMLS Enhancement: Reset an NMLS Username and Password with Ease

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**CSBS has enhanced NMLS to provide users more self-service options to reset their username and password without having to contact the NMLS Call Center or their account administrator.** This enhancement puts the ability to manage a personal task back into the hands of system users.

The new username and password reset process follows best practices for maintaining secure NMLS access, including continued use of multi-factor authentication to better manage user identification.

## How it works

- The first time an NMLS user logs in, they will be asked to add a new recovery email, preferably a personal email to which they will always have access, even if they change employers. Users can choose to provide a second recovery email as a backup recovery method.
- Recovery email address can be used to:
  - Log in (using a username or initial recovery email address)
  - Reset a password
  - Recover a username
  - Enable and unlock an account
- Users also can add a mobile phone number, which can be used when resetting a password. An NMLS user's account will still lock after five unsuccessful attempts. However, users can follow the system prompts to reset it easily.

## Purpose of Recovery Information

The recovery method provides a self-service capability for forgotten login credentials. We recommend providing more than one recovery method and at least one email address for easy recovery in the event that you change employers.

## **NMLS user benefits**

- Save time managing NMLS account access and spend more time focusing on your business.
- Self-service password options 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.

Visit [csbs.org/mod](https://csbs.org/mod) to sign up for updates on NMLS modernization activities. You can also [sign up](#) to join the NMLS User Experience Group.

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