1. What is Bio-Sig and why is it in my course?

NMLS is committed to maintaining the integrity of the Mortgage Education Program as required by the SAFE Act. Accordingly, in 2017, the Mortgage Testing & Education Board (MTEB) and the NMLS Policy Committee, both of which are comprised of state regulators, approved requiring multi-factor authentication for MLOs completing online continuing education courses. The new Student identity verification password system is called BioSig-ID. A primary purpose for employing BioSig-ID is to ensure MLOs are completing annual education requirements in accordance with the SAFE Act. Please note that the BioSig-ID software is designed to inform NMLS of suspicious user behaviors. Such reports may be investigated by the State Regulatory Registry (SRR) in accordance with the Rules of Conduct for Students (ROC) which you agree to at the start of every online course.

At various times during the online course, you, the student will be requested to validate your identity using BioSig-ID. A BioSig-ID validation will be required during the course and prior to taking the end-of-course assessment. The time required to set-up a BioSig-ID and to complete the validation checks should not significantly increase the overall course time.

2. What am I creating with BioSig-ID?

You are creating a unique password using their mouse, stylus, or touch pad. You will draw this password 3 times to create a profile. Holding down the left mouse button, you will be able to draw 4 letters, shapes, numbers or combinations (house, cell number, etc.).

The software picks up behavioral characteristics of length, height, width, speed, angle, direction etc. Only the “real” person can verify himself or herself. It is very important that you remember the password you create and how you draw your unique password.

DO NOT DRAW A CURSIVE SIGNATURE.
3. How do I reset a BioSig-ID Password?

From time-to-time, you may need to reset your BioSig-ID password. After failing to validate three times, you will be prompted to authorize via a token received through email. Below, we have documented the steps in the password reset process.

1.) Fail to validate your identity three times.

2.) You will then be notified that an email has been sent to your email.

3.) Within this email, you will receive an authorization token.

To verify that this email address belongs to you, please enter the following code into the textbox on the website:

30464
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4.) Copy and paste this code into the Authentication Code box in the BioSig-ID Verification window.

5.) Now you will be able to re-enroll and create a new password. If you need help with the enrollment process please see our BioSig-ID™ enrollment step-by-step guide.
4. **Having trouble enrolling a new password?**

**Enrollment Tip #1:** If you cannot repeat your new password during enrollment, change it.

Our biometric software needs to learn your gesture, so you have to successfully repeat it three times. Your first password attempt is what you have to repeat two more times.

If you cannot easily repeat or remember your first password attempt, try a new password. Select the "Start Over" button.

**Enrollment Tip #2:** Go beyond alphanumeric and use any special character you like.

In most cases, a user will create a password with your typical numbers and letters but that is not a requirement. In fact, BioSig-ID will allow you to use any special character you wish.

Feel free to mix them up. Numbers, letters and special characters or combinations all work well with BioSig-ID.

5. **What devices can I use with BioSig-ID?**

A mouse, stylus, touchpad, or touchscreen can be used. Using any PC or laptop you can create a BioSig-ID password on multiple devices, however, try to use the same password on all your devices.

6. **Why do I have to draw the password 3 times to create my BioSig-ID profile?**

This repetitive registration procedure with BioSig-ID is necessary for the software to pick up enough information to build a unique profile for each user. Upon successful registration with BioSig-ID, this unique profile is stored in an encrypted database.

When an end-user attempts to validate their ID, the software system compares the entered password to the end-user's stored profile. If it falls within certain metrics, access is granted.
7. Troubleshooting

If you are having a problem setting-up, resetting, or have another question about your BioSig-ID please click the following link to request help. Please be sure to include your NMLS ID number in the description field.

Link to: https://biosig-nmls.zendesk.com/hc/en-us/requests/new