

DIFS ONLINE SERVICES

End User's Guide to the DIFS Online Services Application



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Introduction

Welcome to the DIFS Online Services application. This user's manual will provide information on:

- Creating a user account with the Department of Insurance and Financial Services Online Services application
- Requesting access to a DIFS-specific application from the Dashboard
- Maintaining account details
- Utilizing the Help section

Additional Information

Who can use DIFS Online Services?

- Anyone can create an account with the DIFS Online Services application. Once an account has been created, users can request access to specific applications from their DIFS Online Services Dashboard.
- Accounts are NOT tied to specific companies. Where necessary, to gain access to company information, additional verification information is required before system access is given.
- A DIFS Online Services account should be registered to individuals who need to use DIFS systems. Please keep these important considerations in mind as you register:
 - Do not use a shared company email address as your account registration email address during Step 1 of the registration process.
 - If you are a licensed individual or affiliate, please use the first and last name that DIFS has on record.

To get started, use the following link to access the DIFS' Online Services login screen:

<https://difs.state.mi.us/DIFSLogin/>

Creating a DIFS Online Services User Account

To access a Department of Insurance and Financial Services (DIFS) specific application, you must first register and create an account. At the [DIFS Online Services Login](#) screen (see image below), select the *Register a New Account* link.

DIFS Online Services

Sign In [Forgot username?](#) [Forgot password?](#)

Username/Email

Password

Login

Don't have an account? [Register a New Account](#)

Services Available:

- Consumer Finance Reporting [More Info](#)
- ePayments [More Info](#)
- FIS 322 Michigan Health Insurance Enrollment, Premiums & Losses [More Info](#)
- Insurance Licensing Online Services (ILOS) [More Info](#)

Need Help? [View the DIFS Online Services User Guide](#)

Need immediate assistance?
Call us toll free at 1-877-999-6442

System Use Notice:

DIFS Online Services Applications are the property of the State of Michigan, Department of Insurance and Financial Services. All applications are provided as a public service.

You may not use this application or any of its content for any purpose that is unlawful or to solicit the performance of any illegal activity or other activity that infringes upon the rights of the State or others.

There are 4 steps to registering an account: Provide basic information, create a password, answer security questions, and agree to terms and conditions.

Register an Account [Sign In](#)

NOTICE: Accounts are NOT tied to companies

A DIFS Online Services account should be registered to **individuals** who need to use DIFS systems. Please keep these important considerations in mind as you register:

- Do not use a shared company email address as your account registration email address during Step 1
- If you are a licensed individual or affiliate, please use the first and last name that DIFS has on record for you

1 Basic Information 2 Create a Password 3 Security Questions 4 Terms and Conditions

Step 1 – Basic Information

On the Basic Information screen choose a Username, and provide your first name, last name, and email address. You may optionally provide your middle initial and/or suffix.

- If you are a licensed individual or affiliate, please use the first and last name that DIFS has on record for you.
- Username can be anything you can easily remember. Usernames are unique in the system, meaning the same username can only be used once. If you choose a username that is already in use, the system will warn you as such and you will have to choose a different one.
- Email address is also unique in the system, meaning the same email address can only be used once. If you choose an email that is already in use, the system will warn you as such. Should this occur it is likely that you have already registered and can attempt to use forgot username or forgot password to regain access.
- If you're not sure if you've already registered, select the Forgot Username? Link on the DIFS Online Services Login screen. (Click Sign In in the upper right, then the link will be in the upper right of the sign in box)

Note:

Do not use a shared company email address as your account registration email address.

1 Basic Information 2 Create a Password 3 Security Questions 4 Terms and Conditions

Basic Information

* - Required Field
Username is limited to 50 characters and may contain any of the following special characters !#@\$%()+_*!,:;=?.

*Username

*First Name Middle Initial *Last Name Suffix

*Email Address

*Confirm Email Address

Next

Step 2 – Create a Password

On the Create a password screen, enter a password according to the required criteria. As criteria is met, notice the red X will turn into a green checkmark.

If you ever forget your password, use the *Forgot Password?* link found on the DIFS Online Services Login screen.

1 Basic Information 2 Create a Password 3 Security Questions 4 Terms and Conditions

Password

*- Required Field

A valid password must consist of:

- ✗ At least 8 characters
- ✗ At least one uppercase letter
- ✗ At least one lowercase letter
- ✗ At least one numeral
- ✗ At least one special character !#\$%()+_*,:;=?.
- ✗ No invalid characters
- ✗ And Password must match the Confirm Password

Note: Hover over the 👁 to reveal the password you have typed

*Enter Desired Password 👁

*Confirm Password 👁

Next

Step 3 – Security Questions

In the event you ever forget your password, you will be required to recall one of the answers to the security questions you've answered on this screen.

You must choose and answer 2 standard questions from the given list as well as formulate 2 of your own custom questions and answers.

Register an Account Sign In

1 Basic Information 2 Create a Password 3 **Security Questions** 4 Terms and Conditions

Security Questions

***- Required Field**

Select and Answer 2 Standard Security Questions and 2 Custom Security Questions:

*Hint: It is best to **choose standard questions** and **create custom questions** that will let you give answers*

- that will be easy for you to remember, and
- that will not change over time, but
- that will be very difficult for others to discover through guessing, and

***Select Standard Question 2**

Please select a security question...

***Answer to Standard Question 2**

***Create Custom Question 1**

***Answer to Custom Question 1**

***Create Custom Question 2**

***Answer to Custom Question 2**

Step 4- Terms and Conditions

You must agree to the Terms and Conditions to create an account and access the DIFS Online Services application.

The screenshot shows a registration process with four steps: 1. Basic Information, 2. Create a Password, 3. Security Questions, and 4. Terms and Conditions. The current step is 'Terms and Conditions'. The page title is 'Register an Account' and there is a 'Sign In' link in the top right corner. The text on the page reads: 'DIFS Online Services Applications are provided as a public service. These applications are owned and operated by the State of Michigan (the State). If you access this application, you agree to these terms and policies. You may not use this application or any of its content for any purpose that is unlawful or to solicit the performance of any illegal activity or other activity that infringes upon the rights of the State or others. The Michigan Department of Insurance and Financial Services (DIFS) is committed to protecting your confidential information. To continue the registration process you must review and agree to the Michigan Security Policy below. Your future use of this website acknowledges that you have read, understood, and agreed to the Security Policy.' Below this text is a link for 'State of Michigan Security Policy' and two buttons: 'I agree' (green) and 'I disagree' (red).

After selecting the “I agree” button you will either:

- Receive an account creation confirmation message directing you to check your email to activate your account.

OR

- Receive a list of corrections that need to be made throughout the 4 registrations steps.

Follow the instructions in your email to activate your DIFS Online Services account. Upon activating the account, you will be directed to the DIFS Online Services Login screen. Enter the Username and Password you just created during registration and select the Login button.

IMPORTANT: You must click on the link sent to activate your account within 24 hours or the account will be purged and you will need to re-register.

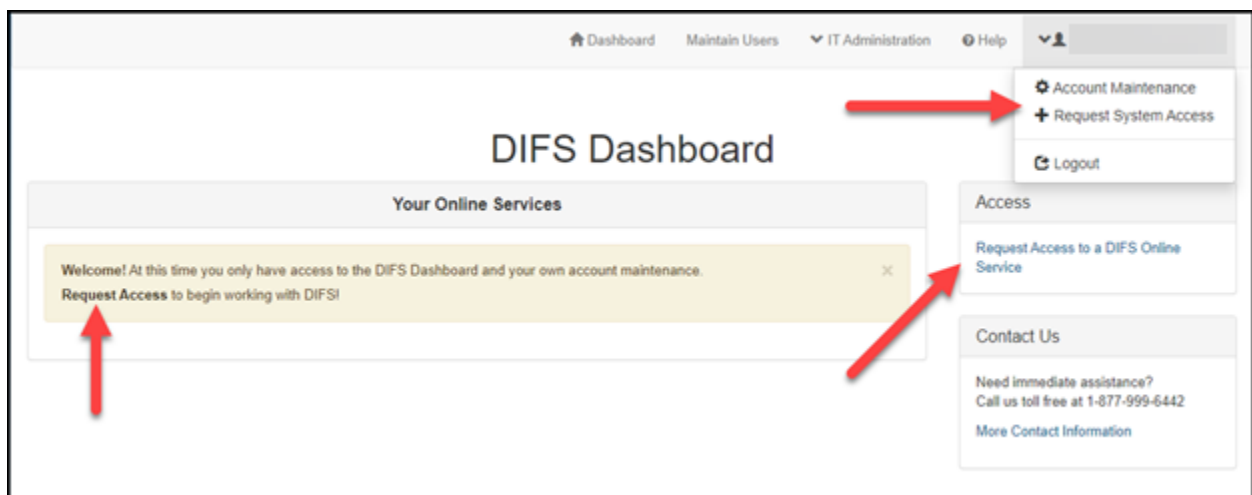
Requesting and Gaining Access to an application

The DIFS Online Services application's Dashboard screen is your central location for access into any online service offered by DIFS.

From this screen, you can request and gain access to applications relevant to you.

You can also maintain your account information by selecting the *Account Maintenance* option under the drop down by your name in the upper right-hand corner.

If you are newly registered, you will not have access to any online services. Select one of the *Request Access* links found on the screen.



On the Request Access screen, select the green *Add to Dashboard* to the left of the application you wish to gain access to.

The screenshot shows the 'DIFS Applications' screen. It features a table with columns for 'Application' and 'Description'. Each row has a button to either 'Add to Dashboard' (green) or 'Remove from Dashboard' (red). The applications listed are Consumer Finance Reporting, ePayments, FIS 322 Michigan Health Insurance Enrollment, Premiums & Losses, and Insurance Licensing Online Services (ILOS).

Application	Description
Consumer Finance Reporting	To provide the public with a place to submit annual information regarding their consumer finance affiliation
ePayments	Pay for DIFS Invoices online. Currently a limited number of invoice types may be paid online. Your invoice will indicate if it is payable online at the top right.
FIS 322 Michigan Health Insurance Enrollment, Premiums & Losses	Submit annual data regarding health insurance enrollment, premiums and losses.
Insurance Licensing Online Services (ILOS)	ILOS is used to view and modify business entity (agency) information, including demographics, affiliations and DRLP designations. Individual licensee information is not accessible through ILOS at this time. In order to use ILOS, each affiliate who is authorized to make changes on behalf of the agency must have their own personal login.

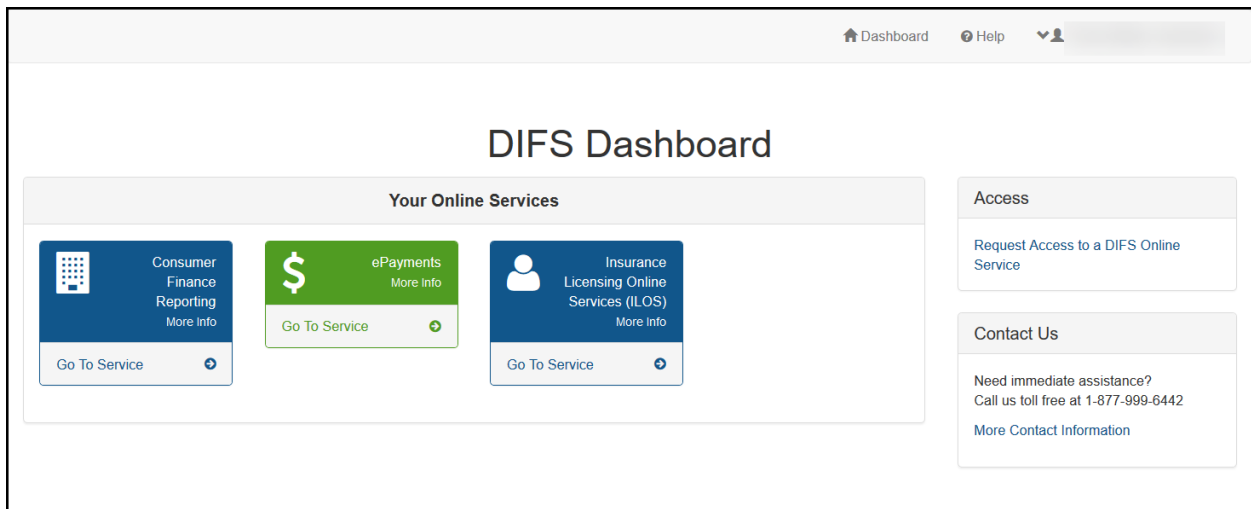
After selecting the *Add to Dashboard* button, you will be directed in one of three ways:

1. If the application is accessible without additional information needed, you will immediately be given access. A notice on the screen will inform you of this.
2. You will be directed to a form where you must state why you are requesting access to the application.
Enter your comments and click 'Submit Access Request'. An administrator for the application will review your request and approve/decline access appropriately. You will receive an email notification when your access has been approved/declined.
3. Some applications grant access by verifying information known about you or an entity you maintain information for.

Examples:

- Last 4 of your SSN and your date of birth
- System ID for an organization and an access code

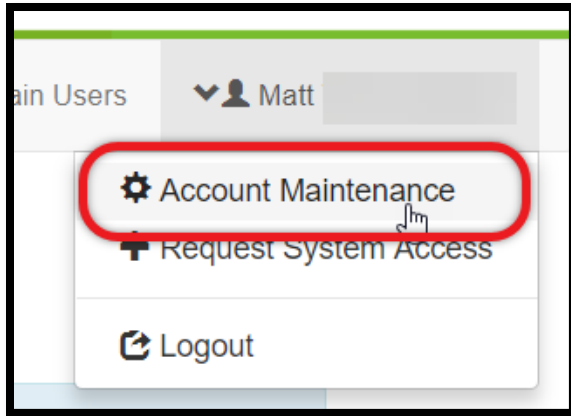
After successfully adding an application, a tile for that application is added to your dashboard for you to access again in the future. Click on the "Go To Service" area of the tile to access the application.



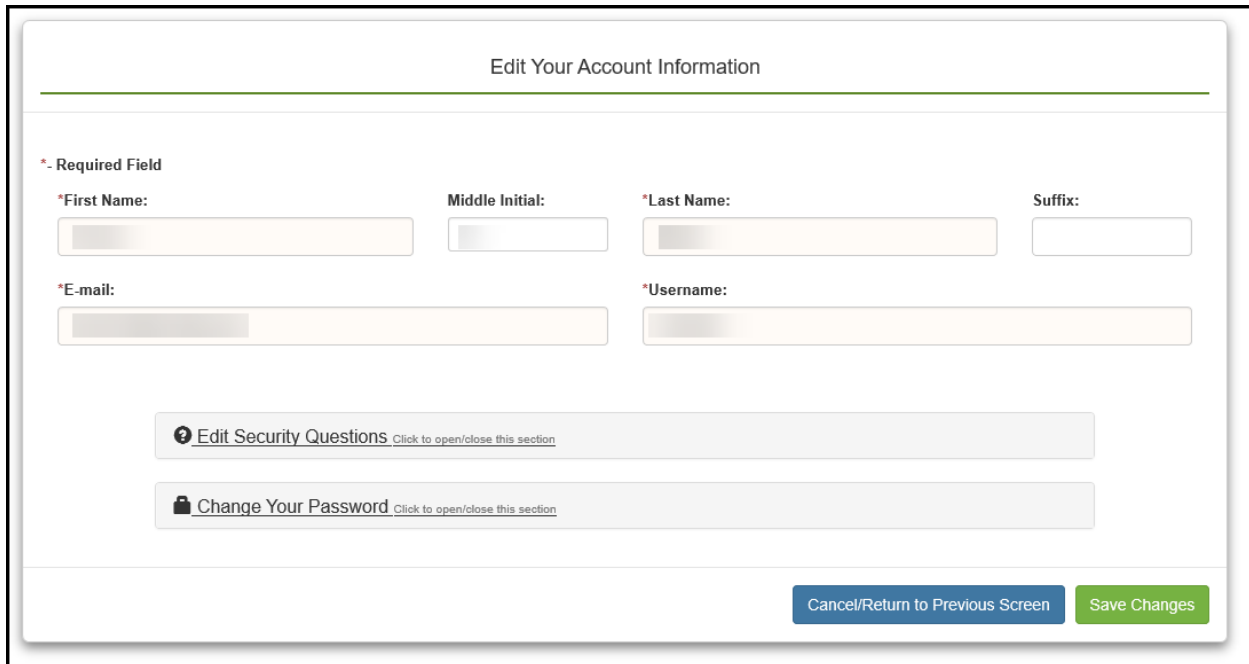
Maintaining Your DIFS Account

Maintain Account Information

To maintain your account information, first login to DIFS Online Services. In the upper righthand corner of the Dashboard screen, click on your name and select Account Maintenance.



On the Account Maintenance screen, you can change your first, middle, or last name, as well as your email address or username. If the username or email address you wish to use has already been claimed, you will be notified when you click 'Update'.

A screenshot of the 'Edit Your Account Information' form. The form is titled 'Edit Your Account Information' and contains several input fields. The fields are: '*First Name:', 'Middle Initial:', '*Last Name:', 'Suffix:', '*E-mail:', and '*Username:'. The asterisk indicates required fields. Below the input fields, there are two expandable sections: 'Edit Security Questions' and 'Change Your Password'. At the bottom right of the form, there are two buttons: 'Cancel/Return to Previous Screen' and 'Save Changes'.

Update Security Questions

You can also update your security questions on the Account Maintenance Screen. Click the Edit Security Questions heading to view the questions and answers you previously provided. From here you may do any of the following:

- Change an answer to a security question you've previously selected
- Pick a new security question from the pool for standard questions one and two
- Enter a new security question/answer set for custom question one or two

Once you have made your changes, click 'Finish Editing Security Questions' to close the section. You must click 'Update' at the bottom of the screen for the changes to be saved.

Update Your Password

On the Account Maintenance Screen, click the Change Your Password heading. Here you will see the requirements for a valid new password.

Enter the new password you wish to have. Retype the password to confirm.

Once you have made your changes, click 'Close Changing Your Password Section' to close the section. You must click 'Update' button at the bottom of the screen for the changes to be saved.

Edit Your Account Information

*- Required Field

*First Name: Middle Initial: *Last Name: Suffix:

*E-mail: *Username:

[Edit Security Questions](#) Click to open/close this section

[Change Your Password](#) Click to open/close this section

Cancel/Return to Previous Screen Save Changes

Other DIFS Online Services Account Information

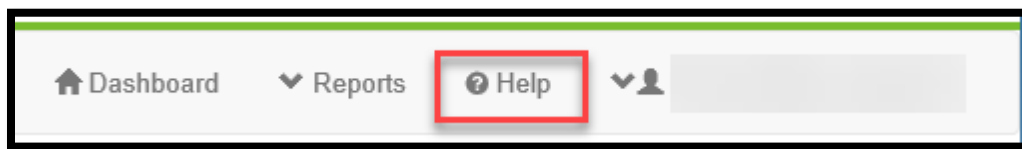
Maintain Application Access

If at any time you wish to add or remove access to one or more DIFS applications, you may do so by visiting the Request Access to a DIFS Online Service link. This link can be found on the right side of your dashboard as well as under your user menu in the upper right.

Once you are on the Request Access Screen, you will see a “+ Add to Dashboard” button next to applications you do not have access to and a “x Remove from Dashboard” button next to applications you currently do have access to. Select the appropriate action and follow prompts to complete the addition/removal process.

Application Help

Should you require assistance with an application, click the Help link in the top menu on your dashboard.



This section lists your applications along with the contacts and help manuals that are available for that application.

Account Suspension

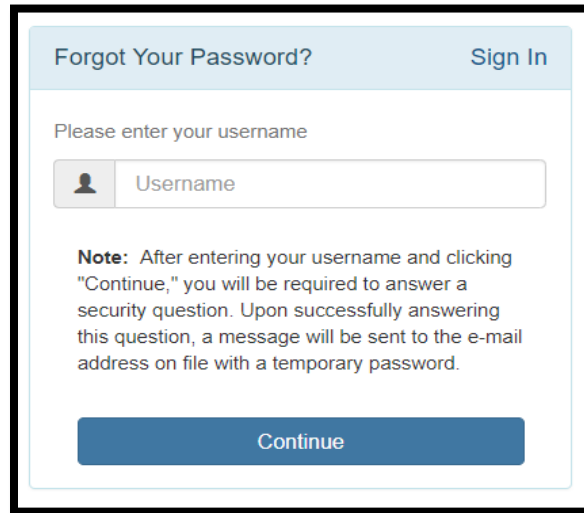
The system automatically disables user accounts after a period of inactivity (currently 60 days).

You will receive a warning email 10 days prior to this suspension taking place. If you login before that timeframe your account will remain active

If this happens to you, simply attempt to login. You will be taken through a process similar to the 'forgot password' process, after which a temporary password will be emailed to the email address on file. Complete the sign in and change your password to reactivate your account.

Forgot Password

In the right-hand corner of the DIFS Online Services Login screen, select the *Forgot Password?* link to initiate the Forgot Password feature. On the first screen of the process, enter your username or email you registered with and select the Continue button. If you don't recall the Username or the email you registered with, select the *Don't know your username?* link.



The screenshot shows a web form titled "Forgot Your Password?". In the top right corner, there is a "Sign In" link. Below the title, the text "Please enter your username" is displayed. A text input field contains the placeholder text "Username" and has a person icon on the left. Below the input field, a "Note" states: "After entering your username and clicking 'Continue,' you will be required to answer a security question. Upon successfully answering this question, a message will be sent to the e-mail address on file with a temporary password." At the bottom of the form is a blue "Continue" button.

On the second screen of the process, you'll be required to answer a security question that you established when you initially registered your account. If you cannot recall the answer to the question presented, you may click the *Alternate Security Question* button once to receive a different question from the ones you set up during registration.

Answer This Security Question [Sign In](#)

What city were you born in?

Note: After submitting the correct answer to the security question above and clicking "Continue," a message will be sent to the e-mail address on file that corresponds to the username. This message will contain a temporary password that you can use to sign into DIFS Online Services. You will be required to submit a permanent password at that time.

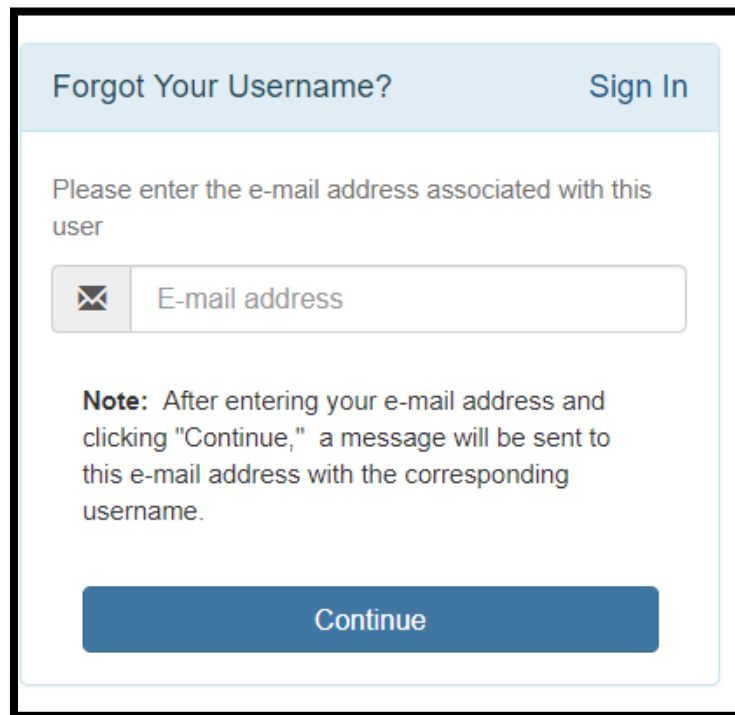
[Continue](#)

[Alternate Security Question](#)

After submitting the correct answer to the security question and clicking the *Continue* button, a message will be sent to the e-mail address on file that corresponds to the username. This message will contain a temporary password that you can use to sign into DIFS Online Services. You will be required to submit a permanent password at that time.

Forgot Username

In the right-hand corner of the DIFS Online Services Login screen, select the *Forgot Your Username?* link to initiate the Forgot Username feature. On the first screen of the process, enter the email you used when you created your DIFS Online Services account and select the *Continue* button.



The screenshot shows a web form titled "Forgot Your Username?" with a "Sign In" link in the top right corner. The main heading is "Forgot Your Username?". Below the heading, there is a prompt: "Please enter the e-mail address associated with this user". Underneath this prompt is a text input field with an envelope icon on the left and the placeholder text "E-mail address". Below the input field is a note: "Note: After entering your e-mail address and clicking 'Continue,' a message will be sent to this e-mail address with the corresponding username." At the bottom of the form is a blue button labeled "Continue".

After entering your e-mail address and clicking "Continue," a message will be sent to your e-mail address with the corresponding username.