

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 Login-Dashboard?

- Anyone can create an account with the DIFS Online Services application. Once an account has been created, users can request access to a specific applications from their DIFS Online Services Dashboard.
- 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?](#)

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

Services Available:

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

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

Need immediate assistance?
Call us toll free at [1-877-999-6442](tel: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](#)

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

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. If you are a licensed individual or affiliate, please use the first and last name that DIFS has on record. Your username can be anything you can easily remember. Usernames are unique in the system, meaning the same Username can only be in the system once. If you choose a Username that is already used, you will have to choose a different one. If you're not sure if you've already registered, select the *Forgot Username?* Link on the DIFS Online Services Login screen.

Note:

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

The screenshot shows a registration form titled "Register an Account" with a "Sign In" link in the top right. A progress bar at the top indicates four steps: 1. Basic Information (current step), 2. Create a Password, 3. Security Questions, and 4. Terms and Conditions. The "Basic Information" section includes a legend for required fields (*). The form contains the following fields: Username, First Name, Middle Initial, Last Name, E-mail Address, and Confirm E-mail Address. A blue "Next" button is located at the bottom right of the form.

Register an Account Sign In

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

Basic Information

*- Required Field

*Username

*First Name Middle Initial *Last Name

*E-mail Address

*Confirm E-mail Address

Step 2 – Create a Password

On the Create a password screen, enter a password according to the required criteria. As criteria is met, you will 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.

The screenshot shows a registration form titled "Register an Account" with a "Sign In" link. A progress bar at the top indicates four steps: 1. Basic Information, 2. Create a Password (current step), 3. Security Questions, and 4. Terms and Conditions. The main heading is "Password". Below it, a note states "*- Required Field". A red-bordered box highlights the password requirements:

- 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 !#\$%()+_*.,;:=?
- ✗ And Password must match the Confirm Password

To the right of the requirements, a note says "Note: Invalid character entries are removed automatically as they are entered". Below this are two input fields: "*Enter Desired Password" (with a masked password ".....") and "*Confirm Password" (with the text "Confirm Password"). A blue "Next" button is located at the bottom right.

Step 3 – Security Questions

In the event you forget your username or 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 includes a 'Sign In' link in the top right corner. The main content area contains the following text:

Terms and Conditions

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.

[State of Michigan Security Policy](#)

At the bottom, there are two buttons: a green 'I agree' button and a red 'I disagree' button.

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.

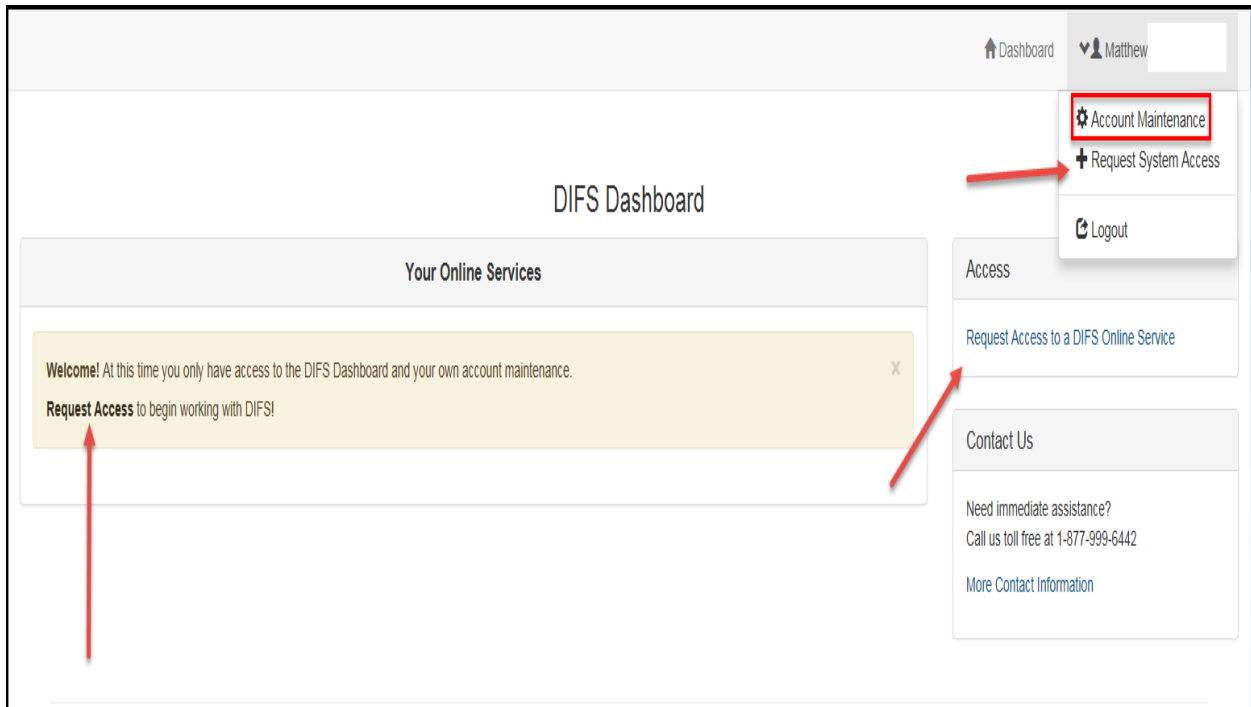
OR

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

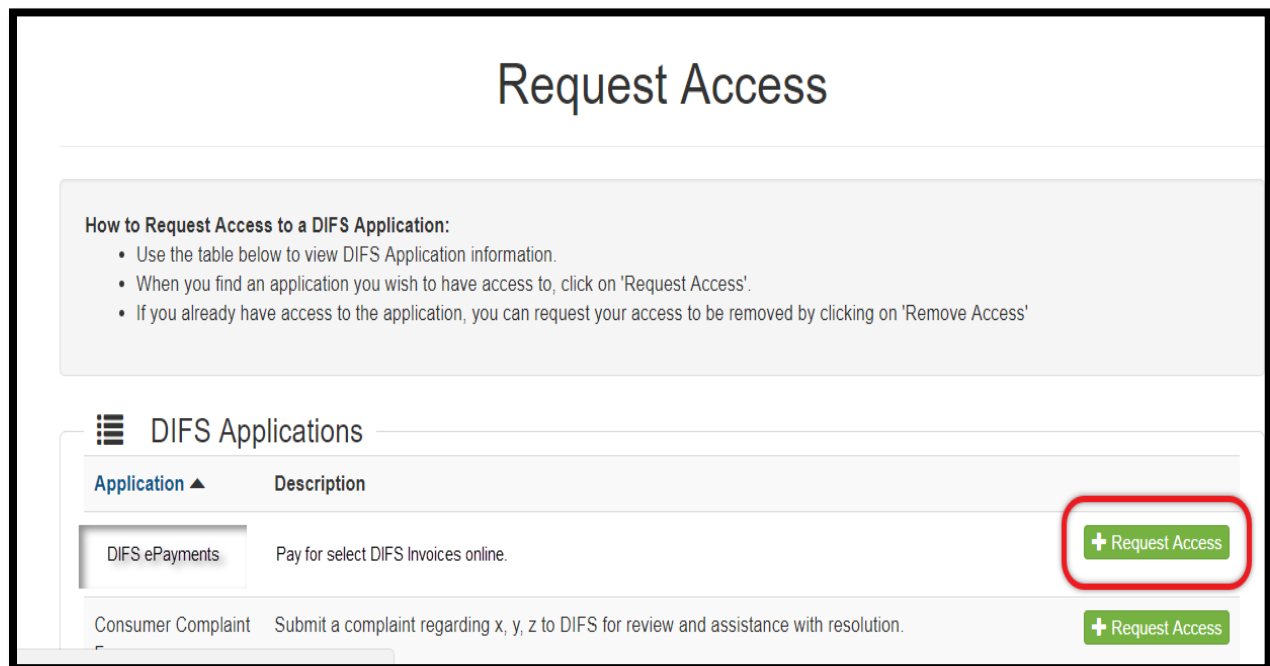
Follow the instructions in your email to activate your DIFS Online Services account. Upon activating the account, you will be directed to the DIFS Online Services Login screen. Enter the Username and Password you just created during registration and select the Login button.

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.



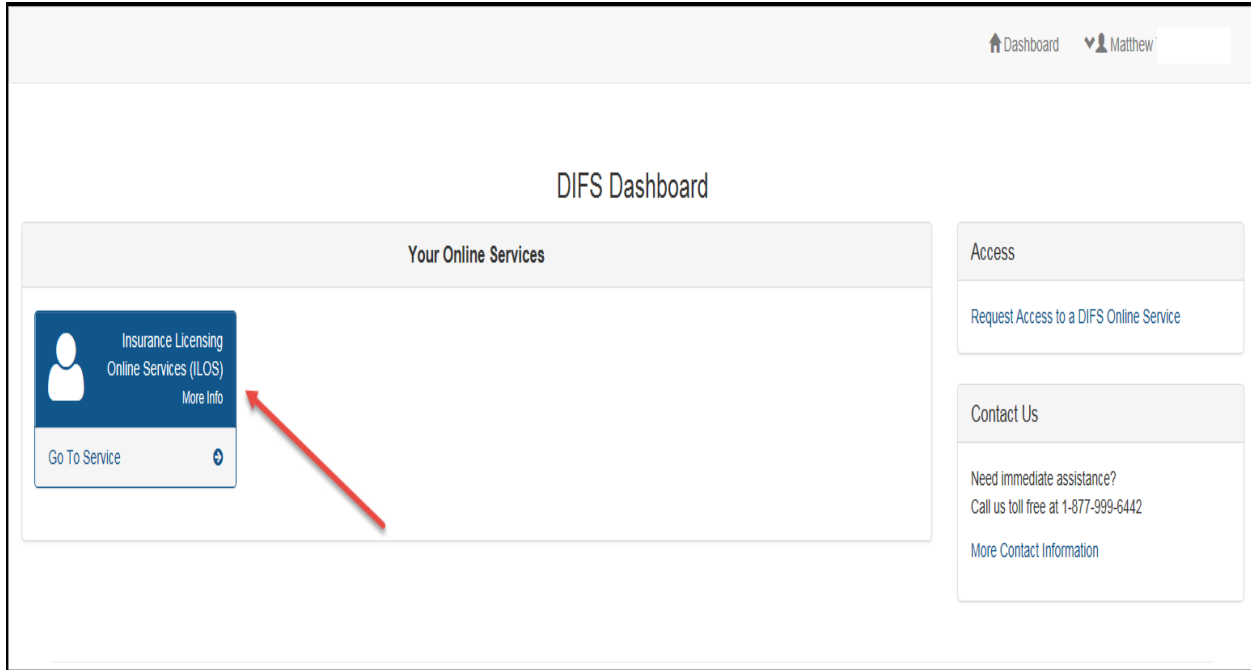
On the Request Access screen, select the green *Request Access* to the right of the application you wish to gain access to.



After selecting the *Request Access* button, you will be directed in one of three ways:

1. If the application is accessible by the public, you will immediately be given access. A notice at the top of 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.
3. Some applications grant access by verifying information known about you. For example, to gain access to one of the DIFS application, you are asked with each login to provide the Last 4 digits of your SSN as well as your date of birth. Upon selecting the *Submit* button, you will be navigated to the home screen of that application.

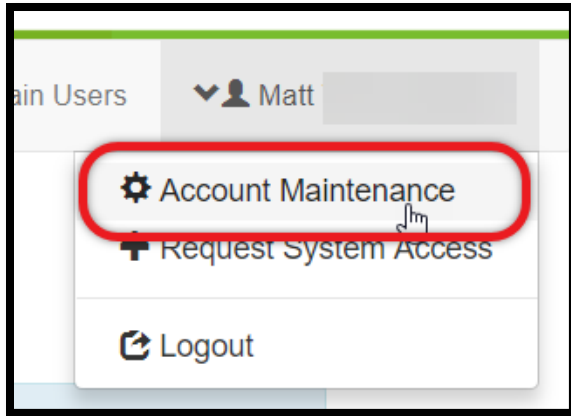
After successfully adding an application, a tile for that application is added to your dashboard for you to access again in the future. Click on the tile on your dashboard to access the application.



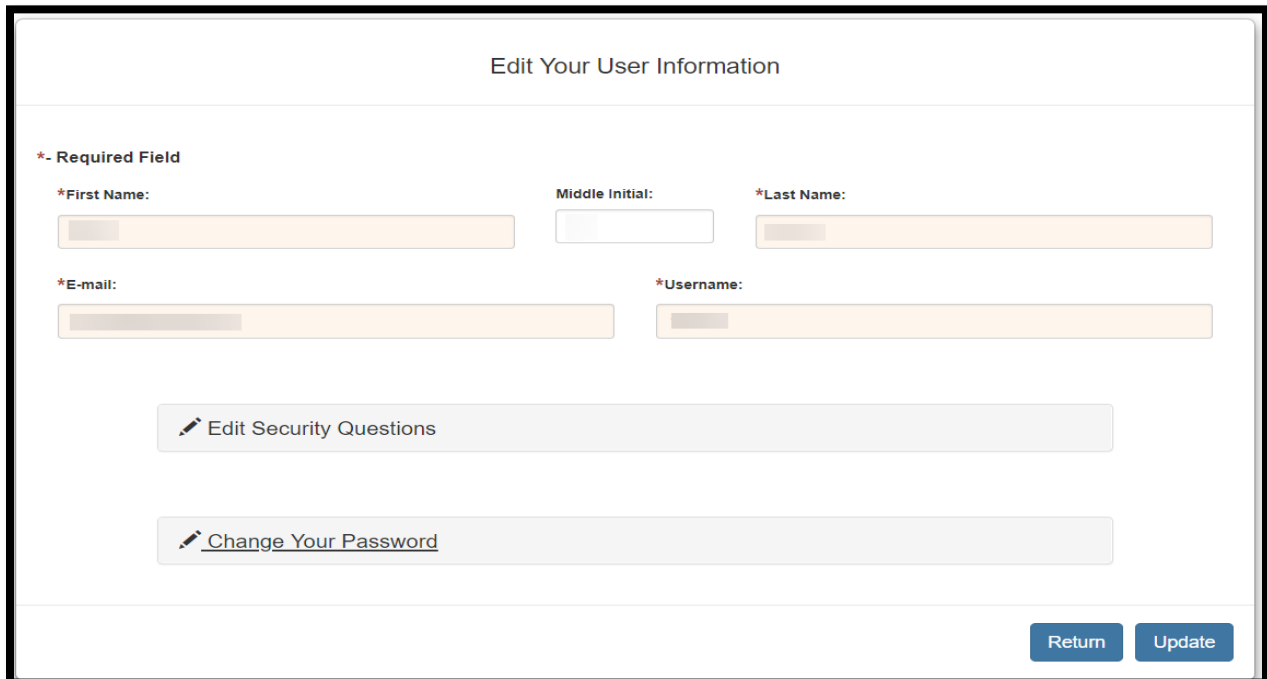
Maintaining Your DIFS Account

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 User Information' form. The form has a title 'Edit Your User Information' at the top. Below the title, there is a section for required fields. The fields are: '*First Name:', 'Middle Initial:', '*Last Name:', '*E-mail:', and '*Username:'. Each field has a corresponding input box. Below the input boxes, there are two buttons: 'Edit Security Questions' and 'Change Your Password'. At the bottom right of the form, there are two buttons: 'Return' and 'Update'.

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 User Information

*- Required Field

*First Name: Middle Initial: *Last Name:

*E-mail: *Username:

[Edit Security Questions](#)

[Change Your Password](#)

Return Update

Other DIFS Online Services Account Information

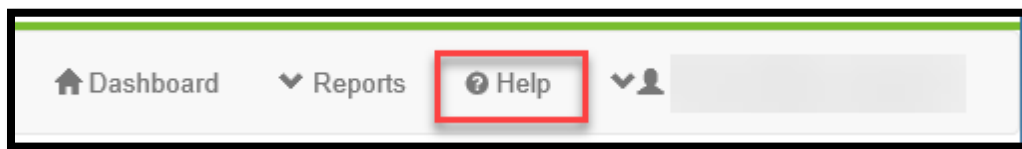
Maintain Application Access

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 or under your user menu in the upper right menu.

Once you are on the Request Access Screen, you will see a “+ Request Access” button next to applications you do not have access to and a “x Remove Access” 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). 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.



Forgot Your Password? Sign In

Please enter your username

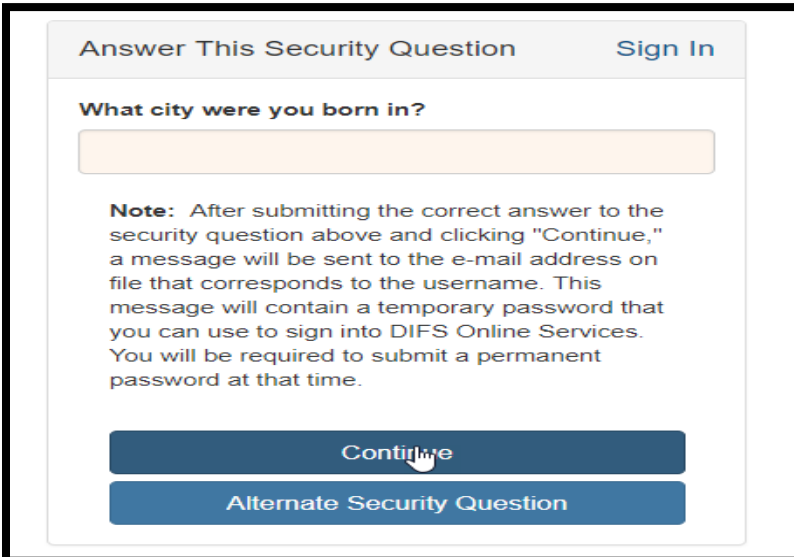
Username

Don't know your username?

Note: 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 account's e-mail address with a temporary password.

Continue

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. After submitting the correct answer to the security question above 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.



Answer This Security Question Sign In

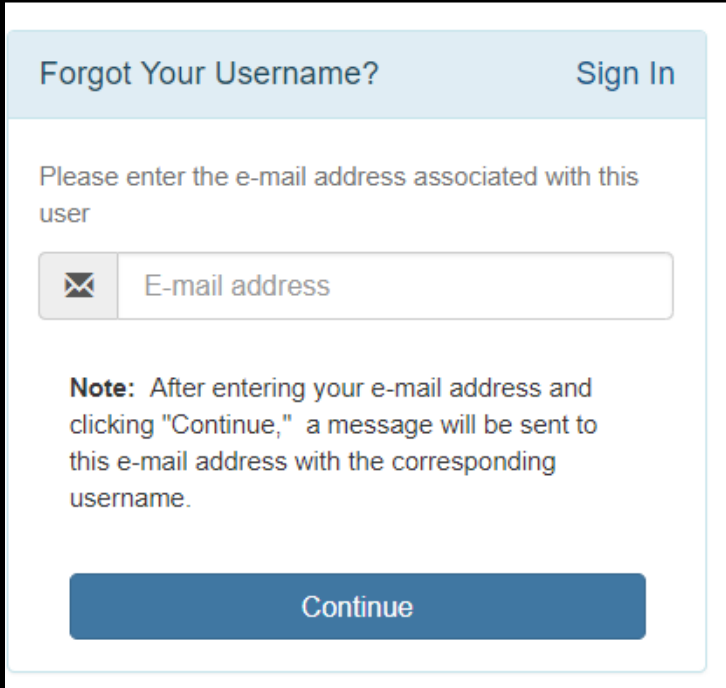
What city were you born in?

Continue

Alternate Security Question

Forgot Username

In the right-hand corner of the DIFS Online Services Login screen, select the *Forgot 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 form contains the following elements:

- A header bar with "Forgot Your Username?" on the left and "Sign In" on the right.
- Instructional text: "Please enter the e-mail address associated with this user".
- An input field with an envelope icon on the left and the placeholder text "E-mail address".
- A **Note:** "After entering your e-mail address and clicking 'Continue,' a message will be sent to this e-mail address with the corresponding username."
- A blue "Continue" button at the bottom.

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