

# #43 - Account Creation (Individual Licensee)

Version 2, Delivered 4/06/17

## Personas:

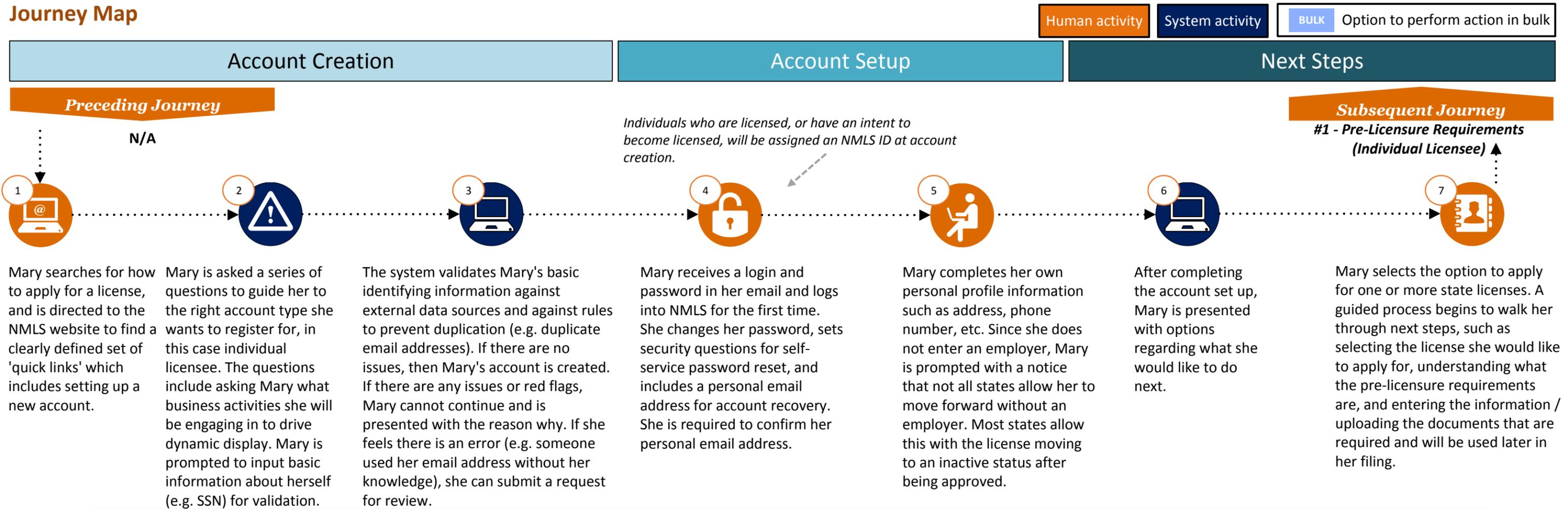


**Mary**

Individual Licensee (State)

**Background:** Mary is a recent college grad who is currently looking for a job, and is interested in obtaining a license in her state. Mary searches for how to apply for a license, and is directed to the NMLS website to find the instructions on how to request a new account. After creating and setting up her account, Mary will be able to begin all of the necessary licensing activities, such as selecting the license she would like to apply for, understanding what the pre-licensure requirements are, and entering the information / uploading the documents that are required and will be used later in her filing.

## Journey Map



## User Experiences:

- I am able to view detailed and easy-to-use instructions on how to create an account. Mary
- A complete list of all the information I need to create an account is included right on the screen. Mary
- If I have a question while I am creating an account, I can access specific help resources right on the screen I am working on. Mary
- I can change my password without having to call the contact center. Mary
- The system automatically validates the information that I enter, such as my SSN, address, etc. Mary
- Personal profile information will be automatically pre-populated into state filings later. Mary
- The system cross-references data to ensure consistency across records. Mary
- The system walks me through the process of setting up my account. Mary
- The system performs a completeness check and notifies me of any missing information before allowing me to complete the records. Mary

## #43 - Account Creation (Individual Licensee)

### NMLS 1.0 Pain Points:

- Difficulty locating help resources on the Resource Center.
- The account request process is currently done outside of the system through the call center.
- The system doesn't validate if a user already has an account, leading to the creation of duplicate accounts.
- Profile information is not validated against third party data sources.
- Individuals without a SSN have challenges receiving an NMLS ID.
- Email addresses are not validated and sometimes users will enter an incorrect email address.
- There is no ability to auto-fill filings which leads to entering data that is already in the system.

### NMLS 2.0 Capabilities:

- Ability to assist users with a step in the process based on the stage of the process and also directly on the page (i.e., contextual help resources).
- Ability to provide access to FAQs, quick reference guides, job aids, training videos and tutorials.
- Ability to integrate with third party data sources during data entry/upload to validate data (SSN, EIN, addresses, etc.).
- Ability to have a single login/profile, with access and association to multiple entities.
- Ability to populate form data from existing data in NMLS or based on business rules based on the action being taken or the form being completed.
- Ability to notify users via email. (e.g., NMLS login credentials).
- Ability to reset password without calling the Contact Service Center.
- Ability to attach personal details to personal profile, such that changing companies does not invalidate certain personal details (e.g. valid fingerprints).
- Ability to capture multiple email addresses (work and personal) in a user profile.
- Ability to suggest properly formatted addresses upon received error (any bulk uploads / API integrations).
- Ability to validate that addresses are consistent across filings.
- Ability to indicate what fields are required prior to entry and after form submission (if required fields were omitted).
- Ability to check submitted forms for completeness against requirements and provide immediate user feedback on gaps/errors/omissions.
- Ability to combine logical workflow components to facilitate the user experience and reduce confusion / duplication (e.g., streamlined, intuitive user interface).

# #44 - State License Filing Submission for an Individual Seeking Licensure

Version 2, Delivered 4/06/17

## Personas:



**Mary**

Individual Licensee

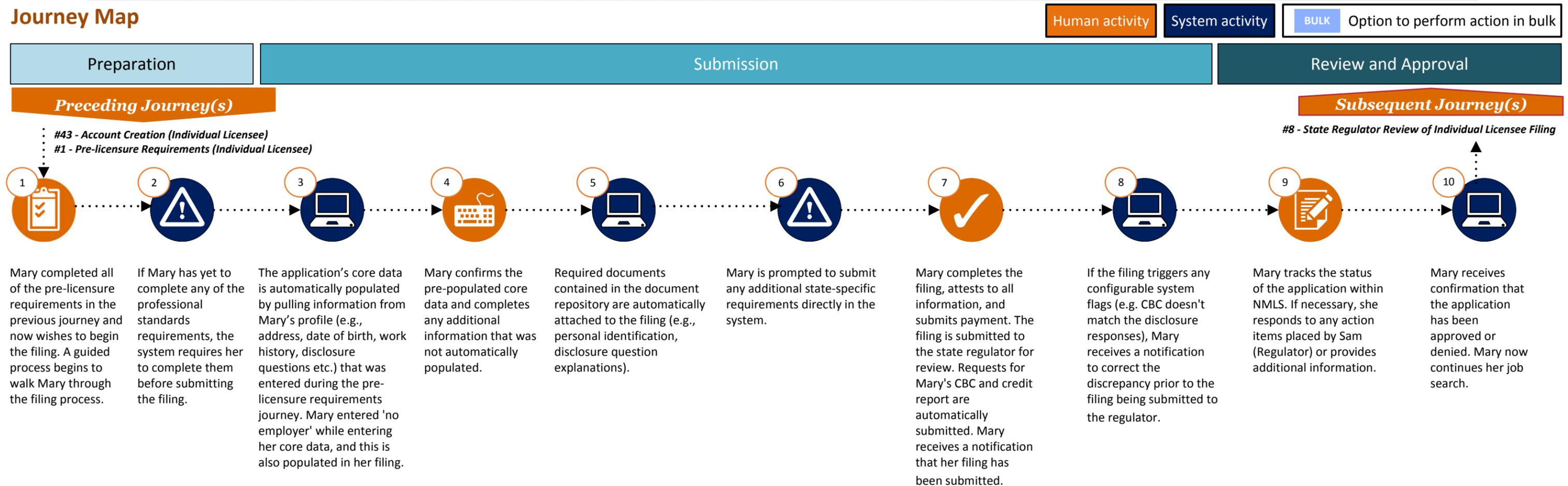


**Sam**

Regulator Account Administrator (State)

**Background:** Mary completed all of the pre-licensure requirements in the previous journey, such as populating the core data, uploading required documents, and completing the professional standards requirements such as pre-licensure education, testing (e.g., SAFE Act), getting fingerprinted, and authorizing a credit check. Mary now wishes to begin the filing. A guided process begins to walk Mary through the filing process, and the filing is automatically populated from the core data that Mary entered while any required documents are automatically attached from the document repository. After completing the filing, Mary attests and submits payment, and the filing is sent to the applicable state regulator (Sam) for review and approval.

## Journey Map



## User Experiences:

- Mary:** When applying for a license, the guided process walks me through the filing step-by-step.
- Mary:** I am able to quickly and easily navigate throughout the different sections of the filing and the on-screen status bar keeps track of my progress.
- Mary:** The system pre-populates my filing by pulling information stored in my record.
- Mary:** I am able to complete all steps of the application filing process within NMLS, including communicating with other users and uploading/submitting all documents.
- Mary:** The system performs a completeness check and notifies me of any missing information before allowing me to submit.
- Mary:** If I have a question while I am completing the filing, I can access specific help resources right on the screen I am working on.
- Mary:** I can come back to the filing later and my information will be saved, even if I get timed out.
- Mary:** I am able to track the status of my application after submitting and have insight into where in the review process my application stands.

## #44 - State License Filing Submission for an Individual Licensee With No Employer

### NMLS 1.0 Pain Points:

- Licensees are often unsure of where to start in the licensing process.
- The application workflow is complex, not intuitive, and does not provide transparency on where the applicant is in the process.
- Varying state checklist requirements (which are external to the NMLS system) create confusion during the application submission process.
- Difficulty locating help resources on the Resource Center.
- Applicants are unsure of the status of their application after submitting.
- Unable to communicate with other users in the system.

### NMLS 2.0 Capabilities:

- Ability to combine logical workflow components to facilitate the user experience and reduce confusion/duplication (e.g., streamlined, intuitive user interface).
- Ability to see progress while completing the filing (e.g., visually represent with a status bar where the user is in the overall application workflow).
- Ability to re-use background and credit checks that are stored in a user's record.
- Ability to leave and come back to a filing and resume in the same location (i.e., save and continue).
- Ability to populate form data from existing data in NMLS or based on business rules based on the action being taken or the form being completed.
- Ability to integrate with third party data sources during data entry/upload to validate data (SSN, addresses, etc.).
- Ability to include State Agency requirements and allow State Agencies to edit these requirements.
- Ability to assist users with a step in the process based on the stage of the process and also directly on the page (i.e., contextual help resources).
- Ability to provide access to FAQs, quick reference guides, job aids, training videos and tutorials.
- Ability to upload multiple files at one time.
- Ability to tag documents with metadata in the document upload section based on workflow and context.
- Ability to provide e-signature capability for any forms / documents requiring a signature.
- Ability to upload documents for review by the selected state licensing authorities.
- Ability to communicate with other users within the system.
- Ability to assign tasks to individuals/groups.
- Ability to make multiple payments in one invoice similar to a shopping cart concept.
- Ability to have insight into state regulator review progress.

# #37 - Pre-Licensure Requirements (Control Person)

Version 2, Delivered 3/15/17

## Personas:

**Ryan**  
Company Control Person  
(Direct Owner)

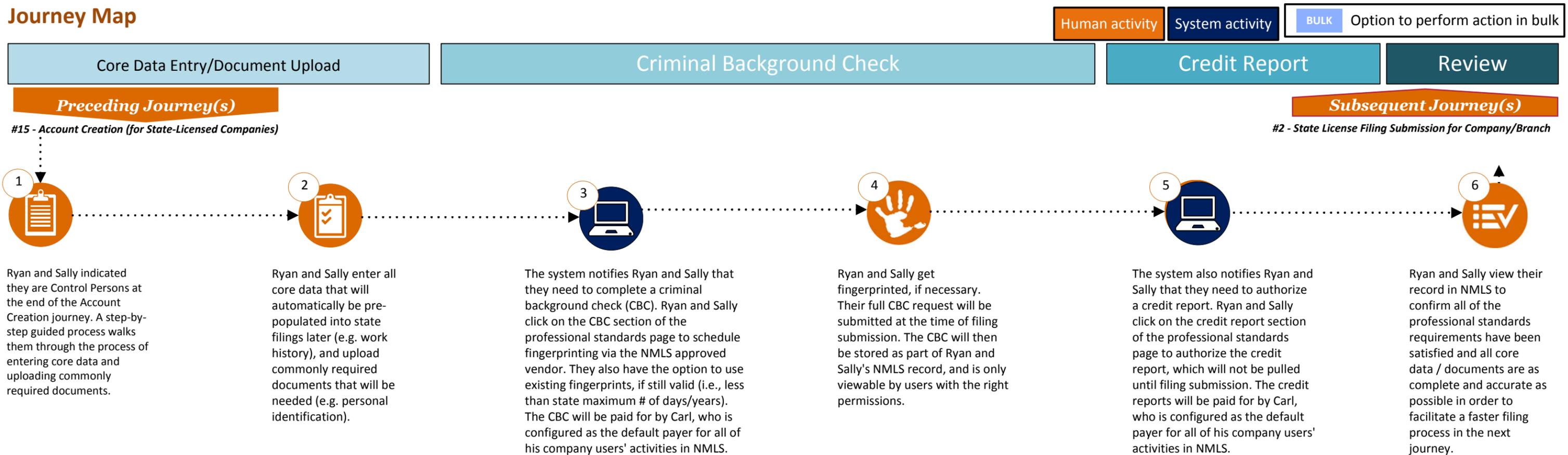
**Carl**  
Company Organization  
User (State)

**Sally**  
Company Control Person  
(Branch Manager)

**Background:** Ryan and Sally indicated they are Control Persons at the end of the Account Creation journey, and now wish to complete all of the pre-licensure requirements. A step-by-step guided process begins which walks them through the process of entering the information / uploading the documents that are required for their filings. In addition, Carl, the Company Organization User, guides Ryan and Sally through the process of completing their professional standards requirements.

**Note:** Some states require control persons to fulfill additional requirements, such as obtaining an individual license or completing education credits. In these instances, control persons would also go through journey #3 - State License Filing Submission for a Licensee and / or journey #1 - Pre-Licensure Requirements (Licensee).

## Journey Map



## User Experiences:

**Ryan Sally** The easy-to-follow guided process walks me through all of the steps that I need to complete as a Control Person.

**Ryan Sally** The guided process makes it easy to select the license my company/branch is applying for and lays out all of the requirements in a single place.

**Ryan Sally** I am able to view detailed instructions on how to complete all of the professional standards requirements.

**Ryan Sally** If I have a question while I am completing tasks, I can access specific help resources right on the screen I am working on.

**Ryan Sally** My professional standards requirements become part of my NMLS record, and can be used across multiple filings.

**Ryan Sally** My NMLS record displays the status of all of the pre-licensure professional standards requirements.

**Carl** I can configure the system to be the default payer for all of my company users' activities in NMLS.

**Ryan Sally** The system pre-populates my filing by pulling information stored in my record.

**Ryan Sally** I am able to use my mobile device to complete aspects of the pre-licensure requirements.

# #37 - Pre-Licensure Requirements (Control Person)

## NMLS 1.0 Pain Points:

- Users are unsure where to start in the licensing process.
- Varying state requirements (which are external to the NMLS system) create confusion during the filing submission process.
- Difficulty locating help resources on the Resource Center.
- Users have difficulty determining which license they should be applying for.
- Profile information is not validated against third party data sources.
- Email addresses are not validated and sometimes users will enter an incorrect email address.
- The application workflow is complex, not intuitive, and does not provide transparency on where the applicant is in the process.
- Criminal Background Check process does not include fingerprint scheduling.
- Payments collected through NMLS are non refundable.
- There is no ability to auto-fill filings which leads to entering data that is already in the system.
- Users are able to complete certain actions that their company may not want them to complete.

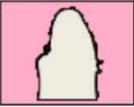
## NMLS 2.0 Capabilities:

- Ability to combine logical workflow components to facilitate the user experience and reduce confusion / duplication (e.g., streamlined, intuitive user interface).
- Ability to attach personal details to personal profile, such that changing companies does not invalidate certain personal details (e.g. valid fingerprints)
- Ability to capture multiple email addresses (work and personal) in a user profile.
- Ability to integrate with third party data sources during data entry/upload to validate data (SSN, EIN, addresses, etc.).
- Ability to attach professional standards requirements to a user's record.
- Ability to see progress while completing the pre-licensure requirements (e.g., visually represent where the user is in the overall workflow).
- Ability to include state requirements and allow state agencies to edit these requirements.
- Ability to assist users with a step in the process based on the stage of the process and also directly on the page (i.e., contextual help resources).
- Ability to provide access to FAQs, quick reference guides, job aids, training videos and tutorials.
- Ability to re-use background and credit checks that are stored in a user's record.
- Ability to suggest properly formatted addresses upon received error (any bulk uploads / API integrations).
- Ability to validate that addresses are consistent across filings.
- Ability to indicate what fields are required prior to entry and after form submission (if required fields were omitted).
- Ability to check submitted forms for completeness against requirements and provide immediate user feedback on gaps/errors/omissions.
- Ability to have role-based security access.
- Ability for users to assign roles and permissions.
- Ability for companies to control what steps individuals have access to.
- Ability to perform file validations on uploaded files.
- Ability to tag documents with metadata in the document upload section based on workflow and context.
- Ability to upload multiple files at one time.
- Ability to populate form data from existing data in NMLS or based on business rules based on the action being taken or the form being completed.

# #18 - Employment Relationship Lifecycle

Version 2, Delivered 4/10/17

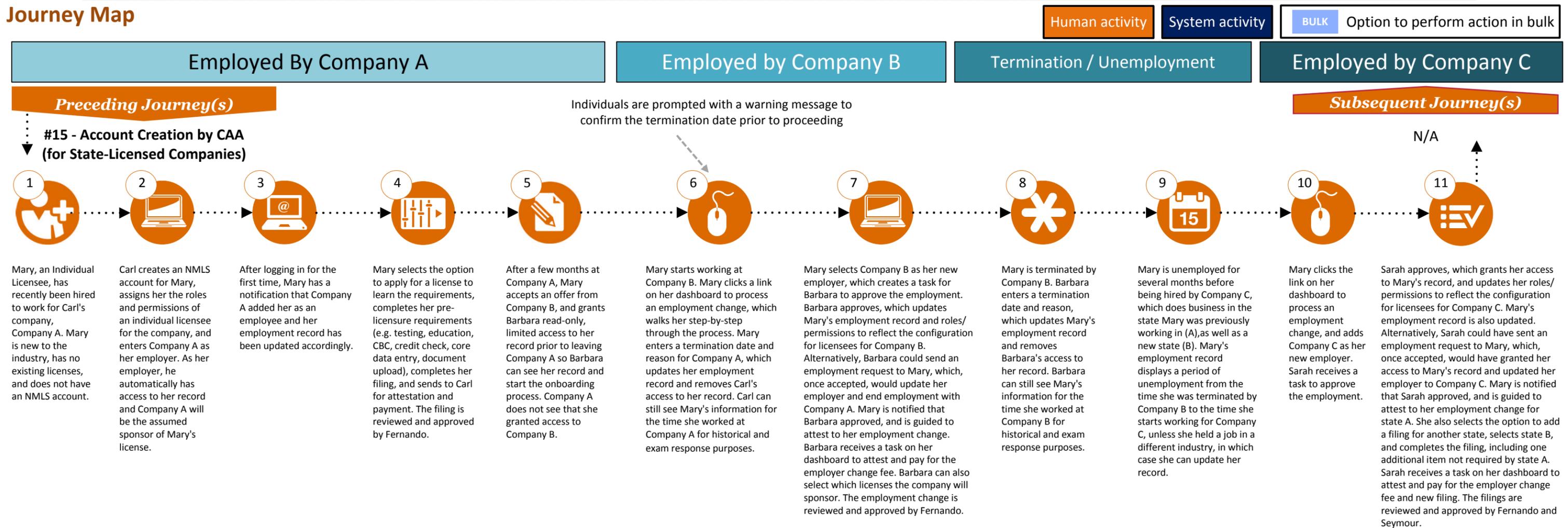
## Personas:

 <b>Mary</b> Individual Licensee (State)	 <b>Sarah</b> Company Organization User (State) (Company C)
 <b>Carl</b> Company Organization User (State) (Company A)	 <b>Fernando</b> Regulator Organization User (State A)
 <b>Barbara</b> Company Organization User (State) (Company B)	 <b>Seymour</b> Regulator Organization User (State B)

**Background:** This journey discusses the proposed changes to employment, relationships, and sponsorships that will be implemented in 2.0. There will be a concept of "active employment", and a concept of "access". 'Active employment' with an entity means the entity has access to the licensee/registrant's record, and for state-licensed companies, the company is the assumed sponsor of the license. However, sponsorship will not be a separate activity outside of employment. 'Access' means licensees/registrants can grant access to an entity without actually being employed by that entity. If you have an employer and are creating a new account yourself, you can select your employer, which will create a task for the employer's org user to confirm employment. If the employer sets up the account, the employment is confirmed by default. When changing employers, the individual and new employer both must accept the new employment.

This journey walks through the full employment relationship lifecycle, demonstrated by the experiences of a prospective individual licensee, Mary. Mary is new to the industry, has no existing licenses or NMLS account, and has recently been hired to work for Company A. The journey details the initial creation of Mary's account and establishment of employment with Company A. After a few months at Company A, Mary accepts an offer from Company B, and grants Barbara access to her record prior to leaving Company A. After a few months at Company B, Mary is terminated and remains unemployed for a period of time before being hired by Company C.

## Journey Map



## User Experiences:

 <p><b>I am able to configure and assign different roles and permissions to users within my company.</b></p>	 <p><b>As an employer, I automatically have access to my licensees' accounts and am the assumed sponsor of their licenses.</b></p>	 <p><b>I can reset my password and recover my account without involving my company or calling customer support.</b></p>	 <p><b>I am able to assign tasks to my licensees when establishing an employment relationship.</b></p>	 <p><b>I can configure the system to be the default payer for all of my licensees' activities.</b></p>	 <p><b>When I approve a license, I am also acknowledging the company's sponsorship of that license.</b></p>
 <p><b>I can grant access to entities of my choosing, even if they are not my employer.</b></p>	 <p><b>The system guides me through the process of changing employers step-by-step.</b></p>	 <p><b>Beginning/ending employment with an entity automatically updates my employment record and access to my account.</b></p>	 <p><b>I have access to my employees' records for the time they were employed by my company, even after they leave.</b></p>	 <p><b>I am able to add a termination reason when terminating an employee.</b></p>	

# #18 - Employment Relationship Lifecycle

## NMLS 1.0 Pain Points:

- Users are unsure where to start in the licensing/registration process.
- Varying state requirements (which are external to the NMLS system) create confusion during the filing submission process.
- Difficulty locating help resources on the Resource Center.
- Users have difficulty determining which license they should be applying for.
- Profile information is not validated against third party data sources.
- Email addresses are not validated and sometimes users will enter an incorrect email address.
- The application workflow is complex, not intuitive, and does not provide transparency on where the applicant is in the process.
- Users are able to complete certain actions that their company may not want them to complete.
- There is an insufficient level of granularity when it comes to existing permissions.
- Users often don't know what exactly they are granting access to when providing access to another user.
- The system doesn't validate if a user already has an account, leading to the creation of duplicate accounts.
- When a company is granted access by an individual, they receive a notification that they were granted access, but it does not say who it was that granted access.
- The sponsorship approval process is currently an additional step after the license has been approved.
- Unable to communicate with other users in the system.

## NMLS 2.0 Capabilities:

- Ability to have role-based security access.
- Ability for users to assign roles and permissions.
- Ability to request account access from an individual, or individual to request sponsorship.
- Ability to reset password without calling the Contact Service Center.
- Ability to integrate with third party data sources during data entry/upload to validate data (SSN, addresses, etc.).
- Ability to configure if company or individual is primary payer (need to determine if this is a company or individual choice).
- Ability to populate form data from existing data in NMLS or based on business rules based on the action being taken or the form being completed.
- Ability to attach personal details to personal profile instead of to license, such that changing companies and getting a new license does not invalidate certain personal details (e.g. valid fingerprints carry over when changing companies and getting a new license/registration).
- Ability for individual to grant access to disclosure history (even at other companies) to their current employer.
- Ability to assist users with a step in the process based on the stage of the process and also on a page (i.e., context-aware help guides and videos to assist people with the process) – help resources should be right on the page.
- Ability to provide access to FAQs, quick reference guides, job aids, training videos and tutorials.
- Ability to function as a real-time system where changes are reflected throughout the application immediately.
- Ability to send multiple notifications to different parties when actions are taken (e.g. individual is terminated by company, then individual, company, and regulator could all be notified). Notifications will be logged in audit trail.
- Ability to provide reminders for scheduled activities or other important dates.
- Ability to publicly (within NMLS, not Consumer Access) notate the reason why a change was made and capture free form notes to further describe the nature of the change.
- Ability to remove access to legal entities after leaving an entity either from termination or change in employment.
- Ability to view a MLOs record for periods employed (even if individual is no longer an employee).
- Ability for employers to manage an internal employee status (active / inactive, e.g. for military or other roles).
- Ability to combine logical workflow components to facilitate the user experience and reduce confusion/duplication (e.g. combine license and sponsorship approval).
- Ability to initiate tasks based on user actions, another user's actions (who create a task for you), or system generated activities.
- Ability to assign tasks to individuals/groups.
- Ability to see progress while completing the filing. (progress bar)
- Ability to dynamically require additional steps or uploaded document(s) based on pre-defined rules on fields such as license type and state.
- Ability to allow company or individual to indicate what a filing was for (e.g. on MU filings) so the filings can be identified later on (company level notes).
- Ability to upload data files from company HR systems to perform a validation against data in NMLS (reconciliation between HR systems and employees' NMLS records). Includes workflow and processing to compare uploaded data to NMLS data and provide a screen to decide which version to apply to NMLS (keep/overwrite).

# #20 – State License Surrender/Withdrawal

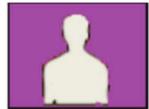
Version 2, Delivered 4/10/17

## Personas:



**Sam**

Regulator Account Administrator (State)



**Jim**

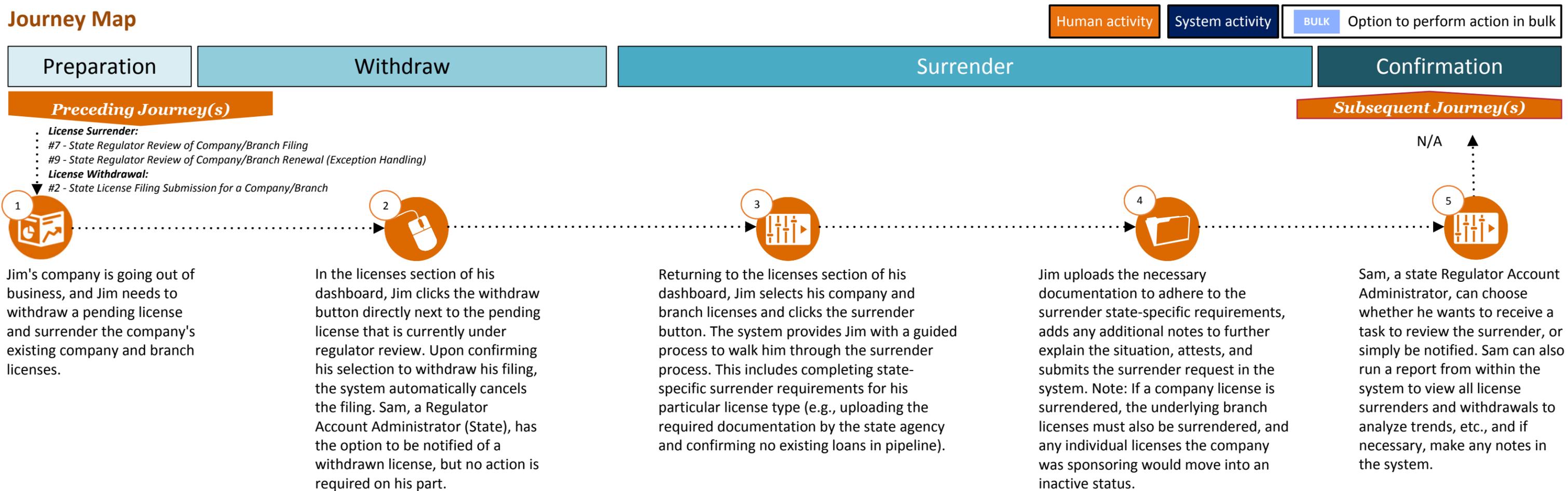
Company Account Administrator (State)

**Background:** The purpose of this journey is to highlight the key user experiences associated with surrendering an active state license and withdrawing a pending state license under regulator review. Surrendering a license takes place when an individual or company wants to give up the right to conduct business in a given state. This decision requires the individual or company to “turn in” the active license to the state agency and comply with any additional state-specific surrender requirements. Withdrawing a license occurs when an entity no longer wishes to obtain a license and removes a pending license from state regulator consideration. The scenario below captures the key user experiences that Jim, an NMLS User with an active company and branch license in the system, encounters when he learns that his company is going out of business and withdraws a pending license and surrenders the existing licenses.

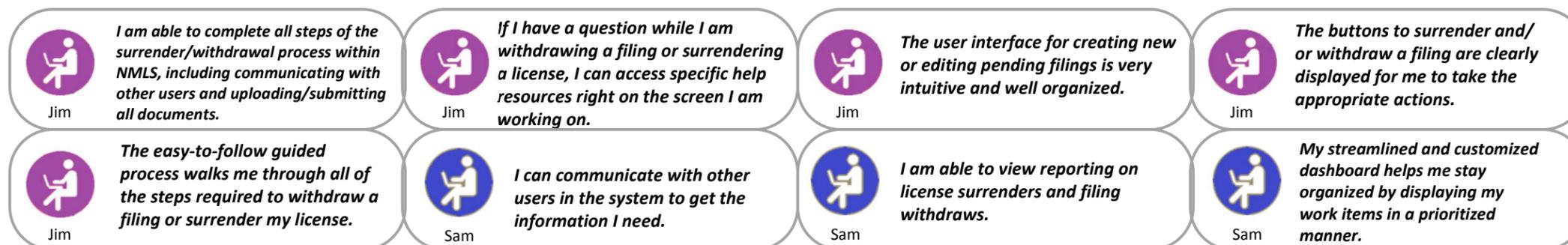
Note: If an individual or company does not renew their license, they can either surrender, or allow the license to become “inactive”. If the individual keeps their professional standards current while the license is “inactive”, they can easily re-activate it by submitting a pre-populated filing.

Note: the license surrender process is different for company, branch and individuals based on state requirements.

## Journey Map



## User Experiences:



## #20 – State License Surrender/Withdrawal

### NMLS 1.0 Pain Points:

- Varying state checklist requirements (which are external to the NMLS system) create confusion during the filing process.
- Regulators have to deal with incorrect interpretation of checklist items.
- The review workflow is complex, not intuitive, and does not provide transparency into what items I need to review.
- Difficulty locating help resources on the Resource Center.
- The action buttons to edit a filing and withdraw and/or surrender are not easy to find on the screen.
- Unable to communicate with other users in the system.
- There is no ability to track changes to records or provide an audit trail of actions.
- The system does not provide licensing history.
- The worklist is very confusing, does not allow a user to prioritize items, and contains items that don't even require action.
- Users are unable to customize the view of a worklist.
- The worklist doesn't provide an accurate picture of a user's true workload.
- No ability to mark items as resolved or clear them from the worklist.

### NMLS 2.0 Capabilities:

- Ability to include state agency requirements and allow state agencies to edit these requirements.
- Ability to dynamically require additional steps or uploaded document(s) based on pre-defined rules on fields such as license type and state.
- Ability to combine logical workflow components to facilitate the user experience and reduce confusion / duplication (e.g., streamlined, intuitive user interface).
- Ability to assist users with a step in the process based on the stage of the process and also directly on the page (i.e., contextual help resources).
- Ability to provide access to FAQs, quick reference guides, job aids, training videos and tutorials.
- Ability to customize the view of the dashboard by task, industry, company, or other attribute.
- Ability to prioritize and assign workload.
- Ability to limit access to sensitive documents / data in the system by group / user.
- Ability to see other state regulator notes on credit report reviews (need to think through privacy concerns).
- Ability to bulk upload data or bulk complete actions (multi-record select) in order to complete actions on multiple records at once (e.g., approve multiple licensees).
- Ability to send multiple notifications to different parties when actions are taken (e.g. license is approved)
- Ability to configure automatic approval (e.g., the ability to automatically approve a sponsorship with an approved license and employment relationship).
- Ability to provide insight into state regulator review progress.
- Ability to provide e-signature capability for any forms / documents requiring a signature.
- Ability to download documents for review.
- Ability to communicate with other users within the system.
- Ability to ensure positive confirmation of what is being worked by the regulator (and who is working it, particularly where problems are identified).