

#52 - Federal Institution End-to-End Journey

Version 2, Delivered 4/10/17

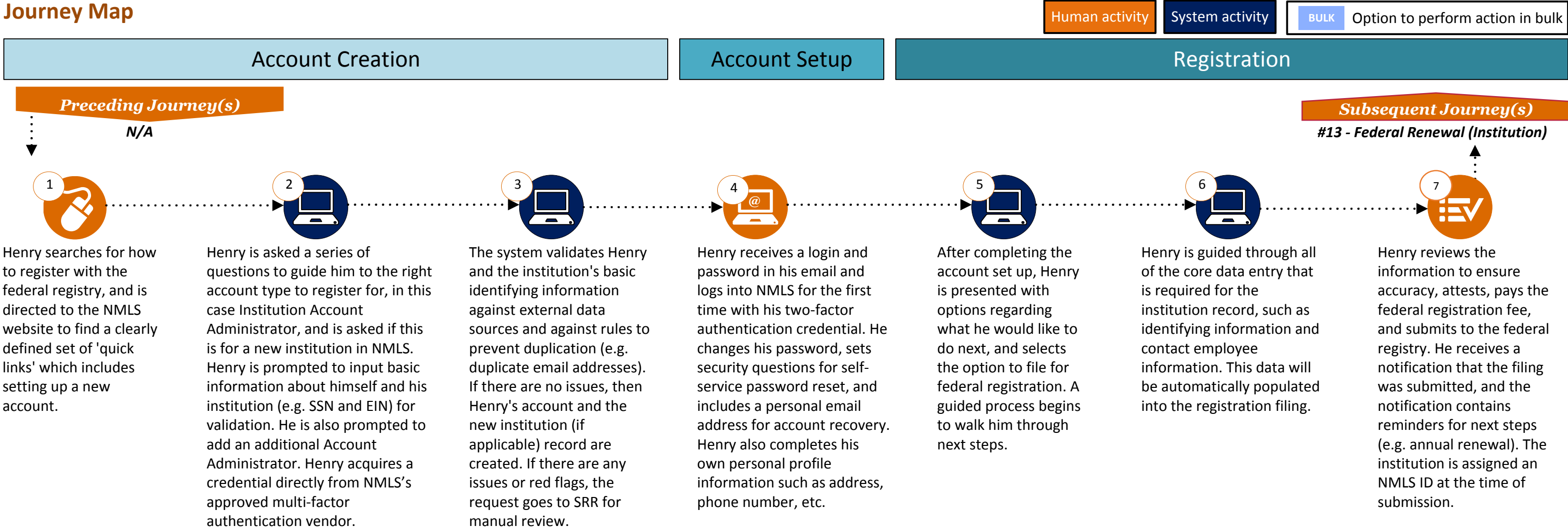
Personas:



Henry
Institution Account Administrator (Federal)

Background: Henry, an Institution Account Administrator (Federal), is responsible for his institution's federal registration activities, which means ensuring his institution and individual registrants maintain registration on the federal registry. As the institution is newly established, they have not used NMLS to file for registration in the past. Henry searches for how to register with the federal registry, and is directed to the NMLS website to find the instructions on how to request a new account. After creating an account, Henry will be able to begin all of the necessary registration activities, such as creating the institution record, and submitting a filing for federal registration for his institution.

Journey Map



User Experiences:

-  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.
-  When filing for federal registration, the system automatically populates the filing from the institution record.
-  I receive a notification that my filing was successfully submitted.
-  The system performs a completeness check and notifies me of any missing information before allowing me to submit.
-  I am provided with a clearly defined set of 'quick links' which includes setting up a new account.
-  A complete list of all the information I need to create an account is included right on the screen.
-  The system automatically validates the information that I enter for myself and institution, such as SSN and EIN.
-  The single login gives me the ability to establish and manage all related institution and individual records.
-  The user interface for entering data is very intuitive and well organized.
-  The easy-to-follow guided process walks me through all of the steps required to complete my institution filing.
-  If I have a question while I am completing the record, I can access specific help resources right on the screen I am working on.

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NMLS 1.0 Pain Points:

- The filing workflow is complex, not intuitive, and does not provide transparency on where the applicant is in the process.
- The account request process is currently done outside of the system through the call center.
- Registrants are often unsure of where to start in the registration process.
- Users do not receive confirmation that their filing has been successfully submitted.
- Unable to communicate with other users in the system.
- Difficulty locating help resources on the Resource 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.
- Email addresses are not validated and sometimes users will enter an incorrect email address.
- Users have to maintain multiple logins and passwords to manage the various entities they are affiliated to.
- Users spend too much time logging in and out of the system to manage various entities.
- The system is not validating legal entities, but simply checking if the EIN exists or not.
- There is no ability to auto-fill filings which leads to entering data that is already in the system.

NMLS 2.0 Capabilities:

- Ability for users to assign roles and permissions.
- Ability to initiate tasks based on user actions, another user's actions (who created a task for you), or system generated activities.
- Ability to assign tasks to individuals/groups.
- Ability for companies to control what steps individuals have access to.
- Ability to have role-based security access.
- 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 communicate with other users within the system.
- Mobile capability for core licensing workflow functionality (smartphone, tablet).
- Ability to leave and come back to a filing and resume in the same location (i.e., save and continue).
- Ability to have a single login/profile, with access and association to multiple entities.
- 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 filing workflow).
- Ability to reset password without calling the Contact Service Center.
- Ability to upload and tag documents with metadata in the document upload section based on workflow and context.
- Users are able to withdraw a filing at any time in the process.
- Ability to send multiple notifications to different parties when actions are taken (e.g. registration is submitted).
- Ability to provide e-signature capability for any forms / documents requiring a signature.
- Ability to make multiple payments in one invoice similar to a shopping cart concept.
- Ability to integrate with third party data sources during data entry/upload to validate data (SSN, addresses, etc.).
- Ability to provide access to FAQs, quick reference guides, job aids, training videos and tutorials.
- 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 easily toggle between one entity and another for which the user has an admin or organization role.

#53 - Federal Individual End-to-End Journey (Institution-Driven)

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Personas:



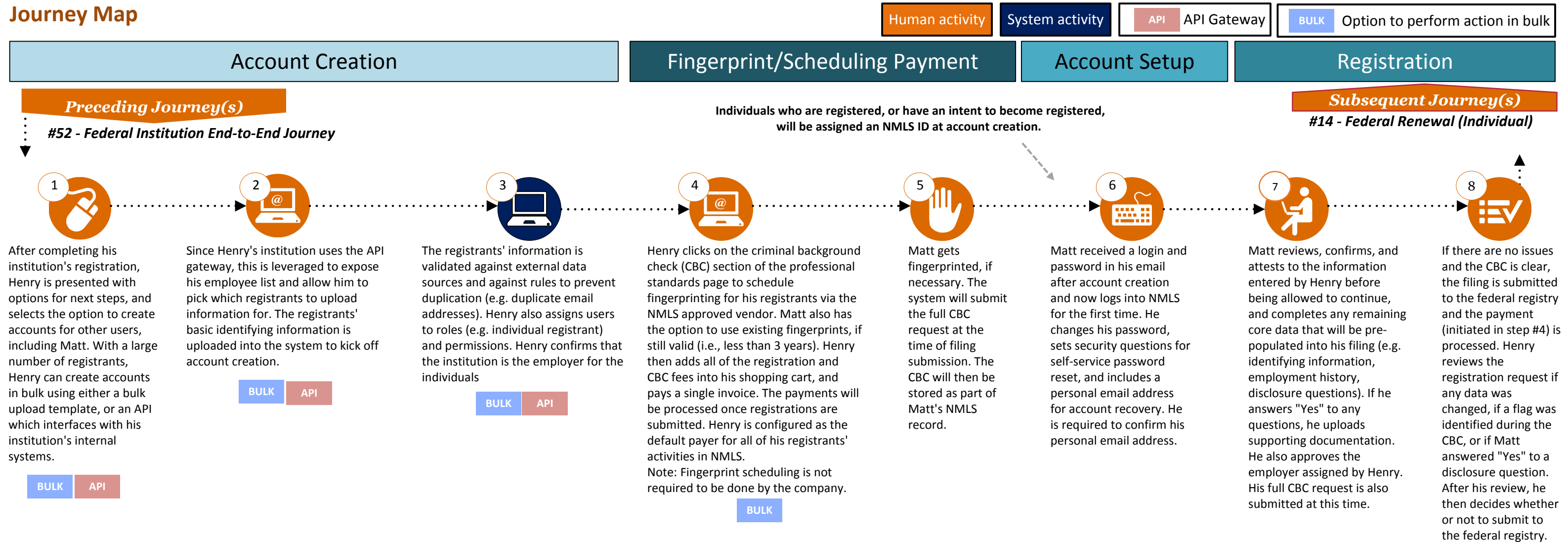
Henry
Institution Account Administrator (Federal)



Matt
Individual Registrant

Background: Henry, an Institution Account Administrator (Federal), is responsible for his institution's federal registration activities, which means ensuring his institution and individual registrants maintain registration on the federal registry. Henry has submitted his institution's registration, and now wants to create accounts for his individual registrants, including Matt, which he does in bulk. After the accounts are created, Henry pays a single invoice for all of his registrants and schedules fingerprinting appointments. Matt's activities within the system are very limited as his institution manages the registration process for him. He completes his fingerprinting, logs into his account for the first time, and reviews and confirms the information that Henry entered, completing any remaining information. Once he attests, his filing is submitted to the federal registry.

Journey Map



User Experiences:



#53 - Federal Individual End-to-End Journey (Institution-Driven)

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- Registrants are often unsure of where to start in the registration process.
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- Unable to communicate with other users in the system.
- Difficulty locating help resources on the Resource 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.
- Email addresses are not validated and sometimes users will enter an incorrect email address.
- Criminal Background Check process does not include fingerprint scheduling.
- There is no ability to auto-fill filings which leads to entering data that is already in the system.
- Federal institutions currently have to pay for individual registrants one at a time.
- 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.
- Users are able to complete certain actions that their company may not want them to complete

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- Ability to assign tasks to individuals/groups.
- Ability to bulk upload data (file upload) or bulk complete actions (multi-record select) in order to complete actions on multiple records at once (e.g., file for multiple registrants).
- Ability to request account access from an individual.
- Ability for companies to control what steps individuals have access to.
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#54 - Federal Individual End-to-End Journey (Individual-Driven)

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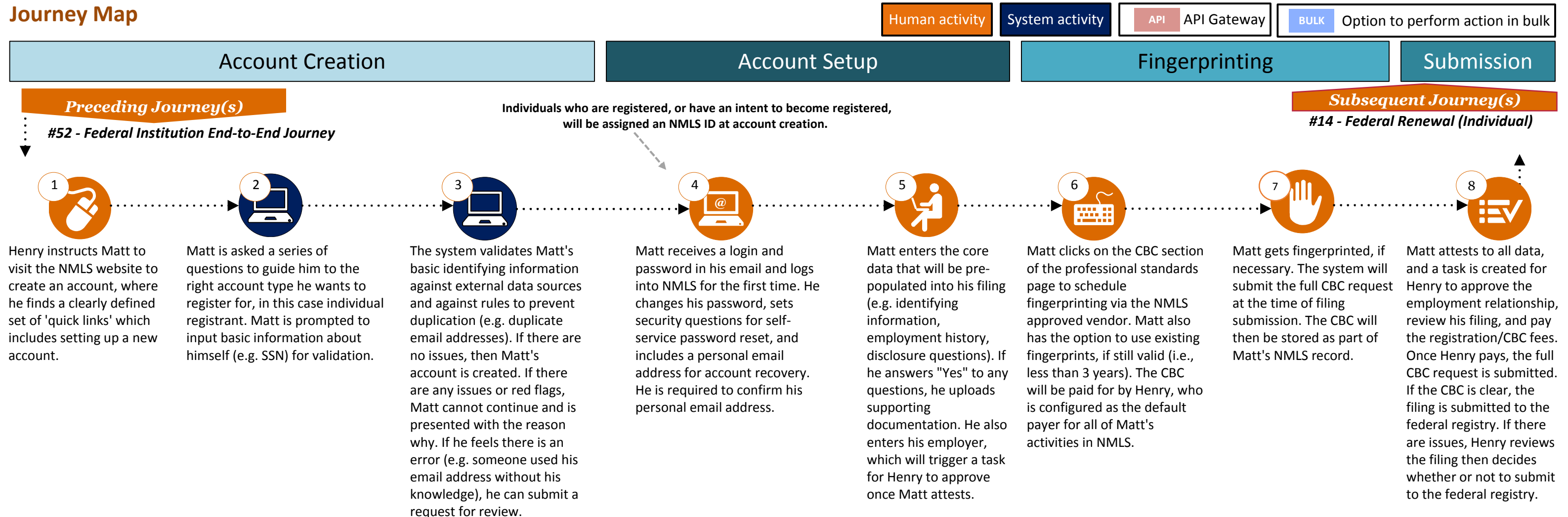
Henry
Institution Account Administrator (Federal)



Matt
Individual Registrant

Background: Matt, an Individual Registrant, was recently hired by a federally-registered institution. The institution requires their individuals to manage the registration process on their own, with the institution doing a final review and paying on behalf of the individual. Henry, an Institution Account Administrator (Federal), has instructed Matt to visit the NMLS website to create an account to begin his registration activities. Matt then sets up his account, completes the core data entry, and gets fingerprinted. After attesting, a task is created for Henry to approve the employment relationship, review his filing, and pay the registration/CBC fees, which submits the filing to the federal registry.

Journey Map



User Experiences:



#54 - Federal Individual End-to-End Journey (Institution-Driven)

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