# #43 - Account Creation (Individual Licensee)

### Version 2, Delivered 4/06/17

## **Personas:**



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** BULK Option to perform action in bulk Human activity System activity **Account Creation Next Steps Account Setup** Preceding Journey Subsequent Journey Individuals who are licensed, or have an intent to #1 - Pre-Licensure Requirements N/A become licensed, will be assigned an NMLS ID at account (Individual Licensee) creation.

to apply for a license, and is directed to the clearly defined set of 'quick links' which includes setting up a new account.

Mary searches for how Mary is asked a series of questions to guide her to the right account type she NMLS website to find a wants to register for, in this case individual licensee. The questions include asking Mary what business activities she will be engaging in to drive dynamic display. Mary is prompted to input basic information about herself (e.g. SSN) for validation.

The system validates Mary's basic identifying information against external data sources and against rules to prevent duplication (e.g. duplicate email addresses). If there are no issues, then Mary's account is created. If there are any issues or red flags, Mary cannot continue and is presented with the reason why. If she feels there is an error (e.g. someone used her email address without her knowledge), she can submit a request for review.

Mary receives a login and password in her email and logs into NMLS for the first time. She changes her password, sets security questions for selfservice password reset, and includes a personal email address for account recovery. She is required to confirm her personal email address.

Mary completes her own personal profile information such as address, phone number, etc. Since she does not enter an employer, Mary is prompted with a notice that not all states allow her to move forward without an employer. Most states allow this with the license moving to an inactive status after being approved.

After completing the account set up, Mary is presented with options regarding what she would like to do next.

Mary selects the option to apply for one or more state licenses. A guided process begins to walk her through next steps, 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.

## **User Experiences**:



I am able to view detailed and easy-to-use instructions on how to create an account.



A complete list of all the information I need to create an account is included right on the screen.



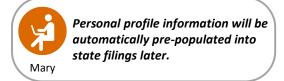
If I have a question while I am creating an account, I can access specific help resources right on the screen I am working on.

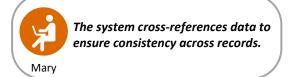


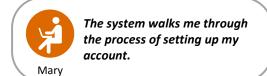
I can change my password without having to call the contact center.



The system automatically validates the information that I enter, such as my SSN, address, etc.









The system performs a completeness check and notifies me of any missing information before allowing me to complete the records.

# #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.

- 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 prelicensure 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**

System activity

Option to perform action in bulk

Preparation

Submission

**Review and Approval** 

Subsequent Journey(s)

#8 - State Regulator Review of Individual Licensee Filing

#### Preceding Journey(s)

#43 - Account Creation (Individual Licensee)

#1 - Pre-licensure Requirements (Individual Licensee)



Mary completed all

of the pre-licensure

requirements in the

previous journey and

now wishes to begin

the filing. A guided

process begins to

the filing process.

walk Mary through



If Mary has yet to

professional

standards

the filing.

complete any of the

requirements, the

to complete them

before submitting

system requires her





The application's core data

is automatically populated

by pulling information from

address, date of birth, work

questions etc.) that was

entered during the pre-

licensure requirements

journey. Mary entered 'no

employer' while entering

her core data, and this is

also populated in her filing.

Mary's profile (e.g.,

history, disclosure



Mary confirms the pre-populated core data and completes any additional information that was not automatically populated.

Required documents contained in the document repository are automatically attached to the filing (e.g., personal identification, disclosure question explanations).



Mary is prompted to submit any additional state-specific requirements directly in the



Mary completes the

submits payment. The

filing is submitted to

the state regulator for

review. Requests for

Mary's CBC and credit

receives a notification that her filing has

report are

automatically

submitted. Mary

been submitted.

filing, attests to all

information, and

If the filing triggers any configurable system flags (e.g. CBC doesn't match the disclosure responses), Mary receives a notification to correct the discrepancy prior to the filing being submitted to the regulator.

Human activity



Mary tracks the status of the application within NMLS. If necessary, she responds to any action items placed by Sam (Regulator) or provides additional information.

Mary receives confirmation that the application has been approved or denied. Mary now continues her job search.

## **User Experiences**



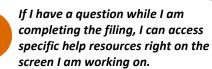
When applying for a license, the guided process walks me through the filing step-by-



The system performs a completeness check and notifies me of any missing information before allowing me to submit.



I am able to quickly and easily navigate throughout the different sections of the filing and the onscreen status bar keeps track of my progress.





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



I can come back to the filing later and my information will be saved, even if I get timed



I am able to complete all steps of the application filing process within NMLS, including communicating with other users and uploading/ submitting all documents.



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.

- 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.

## **Personas:**





Preceding Journey(s)

#15 - Account Creation (for State-Licensed Companies)



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**

**Criminal Background Check** 

Credit Report

System activity

Human activity

Review

Option to perform action in bulk

Subsequent Journey(s)

#2 - State License Filing Submission for Company/Branch



Rvan and Sally indicated they are Control Persons at the end of the Account Creation journey. A step-bystep guided process walks them through the process of entering core data and uploading commonly

Ryan and Sally enter all core data that will automatically be prepopulated into state filings later (e.g. work history), and upload commonly required documents that will be needed (e.g. personal identification).

The system notifies Ryan and Sally that they need to complete a criminal background check (CBC). Ryan and Sally click on the CBC section of the professional standards page to schedule fingerprinting via the NMLS approved vendor. They also have the option to use existing fingerprints, if still valid (i.e., less than state maximum # of days/years). The CBC will be paid for by Carl, who is configured as the default payer for all of his company users' activities in NMLS.



Ryan and Sally get fingerprinted, if necessary. Their full CBC request will be submitted at the time of filing submission. The CBC will then be stored as part of Ryan and Sally's NMLS record, and is only viewable by users with the right permissions.





The system also notifies Ryan and Sally that they need to authorize a credit report. Ryan and Sally click on the credit report section of the professional standards page to authorize the credit report, which will not be pulled until filing submission. The credit reports will be paid for by Carl, who is configured as the default payer for all of his company users' activities in NMLS.

record in NMLS to confirm all of the professional standards requirements have been satisfied and all core data / documents are as complete and accurate as possible in order to facilitate a faster filing process in the next journey.

My professional standards

## **User Experiences**



required documents.

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



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





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



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.





I am able to use my mobile

requirements become part of my NMLS record, and can be used across multiple filings.



Core Data Entry/Document Upload



My NMLS record displays the status of all of the prelicensure professional Sally standards requirements.



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



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





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.

- 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:**



## Mary

Individual Licensee (State)



## Carl

Company Organization User (State) (Company A)



## Barbara

Company Organization User (State) (Company B)



#### Sarah

**Company Organization** User (State) (Company C)



#### Fernando

Regulator Organization User (State A)



Seymour Regulator Organization User 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**

## Employed by Company B

Termination / Unemployment

Subsequent Journey(s)

N/A

Option to perform action in bulk

## Employed by Company C

## **Employed By Company A**

## Preceding Journey(s)

#15 - Account Creation by CAA (for State-Licensed Companies)





be the assumed

sponsor of Mary's

Mary, an Individual Carl creates an NMLS Licensee, has account for Marv. recently been hired assigns her the roles to work for Carl's and permissions of an individual licensee company Company A. Mary for the company, and is new to the enters Company A as her employer. As her industry, has no existing licenses, employer, he and does not have automatically has an NMLS account. access to her record and Company A will

After logging in for the first time, Mary has a notification that Company A added her as an employee and her employment record has been updated accordingly.

Mary selects the option to apply for a license to learn the requirements, completes her prelicensure requirements (e.g. testing, education, CBC, credit check, core data entry, document upload), completes her filing, and sends to Carl for attestation and payment. The filing is reviewed and approved by Fernando.

After a few months at Company A, Mary accepts an offer from Company B, and grants Barbara read-only, limited access to her record prior to leaving Company A so Barbara can see her record and start the onboarding process. Company A does not see that she granted access to Company B.

Mary starts working at Company B. Mary clicks a link on her dashboard to process an employment change, which walks her step-by-step through the process. Mary enters a termination date and reason for Company A. which updates her employment record and removes Carl's access to her record. Carl can still see Mary's information for the time she worked at Company A for historical and exam response purposes.

Mary selects Company B as her new employer, which creates a task for Barbara to approve the employment. Barbara approves, which updates Mary's employment record and roles/ permissions to reflect the configuration for licensees for Company B. Alternatively, Barbara could send an employment request to Mary, which, once accepted, would update her employer and end employment with Company A. Mary is notified that Barbara approved, and is guided to attest to her employment change. Barbara receives a task on her dashboard to attest and pay for the employer change fee. Barbara can also select which licenses the company will sponsor. The employment change is reviewed and approved by Fernando.

Mary is terminated by which updates Mary's response purposes.

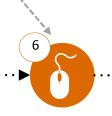
Mary is unemployed for several months before being hired by Company C, which does business in the state Mary was previously working in (A), as well as a new state (B). Mary's employment record displays a period of unemployment from the time she was terminated by Company B to the time she starts working for Company C, unless she held a job in a different industry, in which case she can undate her

System activity

Mary clicks the link on her dashboard to process an employment change, and adds Company C as her new employer. Sarah receives a task to approve the employment.

Sarah approves, which grants her access to Mary's record, and updates her roles/ permissions to reflect the configuration for licensees for Company C. Mary's employment record is also updated. Alternatively, Sarah could have sent an employment request to Mary, which, once accepted, would have granted her access to Mary's record and updated her employer to Company C. Mary is notified that Sarah approved, and is guided to attest to her employment change for state A. She also selects the option to add a filing for another state, selects state B, and completes the filing, including one additional item not required by state A. Sarah receives a task on her dashboard to attest and pay for the employer change fee and new filing. The filings are reviewed and approved by Fernando and Sevmour.

Individuals are prompted with a warning message to confirm the termination date prior to proceeding



Company B. Barbara enters a termination date and reason, employment record and removes Barbara's access to her record, Barbara can still see Mary's information for the time she worked at Company B for historical and exam

## **User Experiences**:





I am able to configure and assign different roles and permissions to users within my company.



As an employer, I automatically have access to my licensees' accounts and am the assumed sponsor of their licenses.



I can reset my password and recover mv account without involving mv company or calling customer support.



I am able to assign tasks to my licensees when establishing an employment relationship.







I can configure the system to be the default payer for all of my licensees' activities.







When I approve a license, I am also acknowledging the company's sponsorship of that license.



I can grant access to entities of my choosing, even if they are not my employer.



The system guides me through the process of changing employers step-by-step.



Beginning/ending employment with an entity automatically updates my employment record and access to my account.







I have access to my employees' records for the time they were employed by my company, even after they



I am able to add a termination reason when terminating an employee.



# **#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.

- 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**

Preparation

Withdraw

Surrender

Confirmation

Subsequent Journey(s)

N/A

Option to perform action in bulk

Preceding Journey(s)

License Surrender:

#7 - State Regulator Review of Company/Branch Filing

#9 - State Regulator Review of Company/Branch Renewal (Exception Handling)

License Withdrawal:

▼ #2 - State License Filing Submission for a Company/Branch



Jim's company is going out of business, and Jim needs to withdraw a pending license and surrender the company's existing company and branch licenses. licenses section

In the licenses section of his dashboard, Jim clicks the withdraw button directly next to the pending license that is currently under regulator review. Upon confirming his selection to withdraw his filing, the system automatically cancels the filing. Sam, a Regulator Account Administrator (State), has the option to be notified of a withdrawn license, but no action is required on his part.



Returning to the licenses section of his dashboard, Jim selects his company and branch licenses and clicks the surrender button. The system provides Jim with a guided process to walk him through the surrender process. This includes completing state-specific surrender requirements for his particular license type (e.g., uploading the required documentation by the state agency and confirming no existing loans in pipeline).



Human activity

System activity

Jim uploads the necessary documentation to adhere to the surrender state-specific requirements, adds any additional notes to further explain the situation, attests, and submits the surrender request in the system. Note: If a company license is surrendered, the underlying branch licenses must also be surrendered, and any individual licenses the company was sponsoring would move into an inactive status.

Sam, a state Regulator Account Administrator, can choose whether he wants to receive a task to review the surrender, or simply be notified. Sam can also run a report from within the system to view all license surrenders and withdrawals to analyze trends, etc., and if necessary, make any notes in the system.

## **User Experiences**:



I am able to complete all steps of the surrender/withdrawal process within NMLS, including communicating with other users and uploading/submitting all documents.



If I have a question while I am withdrawing a filing or surrendering a license, I can access specific help resources right on the screen I am working on.



The user interface for creating new or editing pending filings is very intuitive and well organized.



The buttons to surrender and/ or withdraw a filing are clearly displayed for me to take the appropriate actions.



The easy-to-follow guided process walks me through all of the steps required to withdraw a filing or surrender my license.



I can communicate with other users in the system to get the information I need.



I am able to view reporting on license surrenders and filing withdraws.



My streamlined and customized dashboard helps me stay organized by displaying my work items in a prioritized manner.

# #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.

- 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).