

# #12 - Federal Registration (Individual)

Version 2, Delivered 3/16/17

## Personas:



**Matt**

Individual Registrant



**Kim**

Institutional Organization User (Federal)

**Background:** An Institution Organization User (Kim) wishes to file for federal registration on behalf of one of her institution's individual registrants, Matt, as well as a number of other new hires at her company. The registrants' NMLS accounts were previously created and populated with the core data needed to register. In addition, they completed their fingerprinting for the CBC. Kim logs into her account to initiate the bulk filing, which she can complete utilizing either a bulk upload template, or an API which interfaces with her institution's internal systems to expose data. Once the filings are complete and Matt and the other registrants have attested, the federal registration fee is paid by Kim and the filings are submitted to the federal registry.

**Note:** Employing institutions must obtain a credit report for new registrants outside of NMLS.

**Note:** Registrants must update their registration each time they change federal employers.

## Journey Map

Human activity

System activity

BULK Option to perform action in bulk

### Preparation

### Submission

### Subsequent Journey(s)

#### Preceding Journey(s)

#42 - Pre-Registration Requirements (Individual)

#46 - Account Creation for Federally-Registered Institutions



Kim logs into her own NMLS account and clicks a button on her dashboard to take her to the page where she manages individual registrants.



Kim initiates a bulk filing for all of the new registrants. She can do this by either using a bulk upload template, or an API which interfaces with her internal systems. For example, Kim can populate and upload a file with all of her registrants' information, or if Kim's company uses an API, this would be leveraged to expose the employee list and allow Kim to pick which registrants to upload information and initiate filings for.

BULK



The filing is automatically and completely populated by pulling information from Matt and the other registrants' records that were created during account set up. Example data includes address, date of birth, work history, disclosure questions, etc. If Matt or the others answered "Yes" to any disclosure questions, supporting documentation would be attached.



Kim sends the filings to Matt and others to review, which creates a task on their dashboards.

BULK



Matt reviews and notices an issue. Matt can make the change himself and attest, which sends a notification to Kim and creates a task on her dashboard. In this case, Matt sends the filing back to Kim to make the change, which creates a task on her dashboard. Kim then makes the change and sends back to Matt for review and attestation.

N/A



Matt reviews the updated filing and attests, and the other registrants attest as well. Kim receives a notification that they attested, pays the federal registration fees, and submits the filings. Kim has the ability to pay for filings in bulk. Kim's invoice payment screen shows all outstanding filings, and she can select which invoices to pay. CBC checks are also requested at the time of submission.

BULK

## User Experiences:



I am presented with error detail after uploading the bulk upload template, and have an opportunity to correct the errors and re-submit.



I am able to complete all steps of the filing process within NMLS, including communicating with other users.



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.



I receive an email notification that a company has created a filing that requires my attestation.



Federal institutions have the ability to upload individual filings in bulk utilizing a bulk upload template or an API which interfaces with my internal system.



I can attest to my filing on my mobile device, and can get to the attestation page from a link found in the email I receive.



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



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



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



I receive a notification that my filing was successfully submitted.



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.



I can pay for my registrants' filings in bulk and select which filings to include in an invoice.

## #12 - Federal Registration (Individual)

### NMLS 1.0 Pain Points:

- Registrants are often unsure of where to start in the registration process.
- Criminal Background Check process does not include fingerprint scheduling.
- When a federal institution 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 filing workflow is complex, not intuitive, and does not provide transparency on where the applicant is in the process.
- Difficulty locating help resources on the Resource Center.
- Unable to communicate with other users in the system.
- Federal institutions currently have to pay for individual registrants one at a time.
- Users do not receive confirmation that their filing has been successfully submitted.

### NMLS 2.0 Capabilities:

- Ability for companies to control what steps individuals have access to.
- Ability to have role-based security access.
- Ability for users to assign roles and permissions.
- Ability to re-use background checks that are stored in a user's record.
- 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 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 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 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 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 and tag documents with metadata in the document upload section based on workflow and context.
- Ability to communicate with other users within the system.
- Mobile capability for core licensing workflow functionality (smartphone, tablet).
- 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.
- 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 approved).

# #14 - Federal Renewal (Individual)

Version 2, Delivered 3/16/17

## Personas:



**Matt**

Individual Registrant



**Kim**

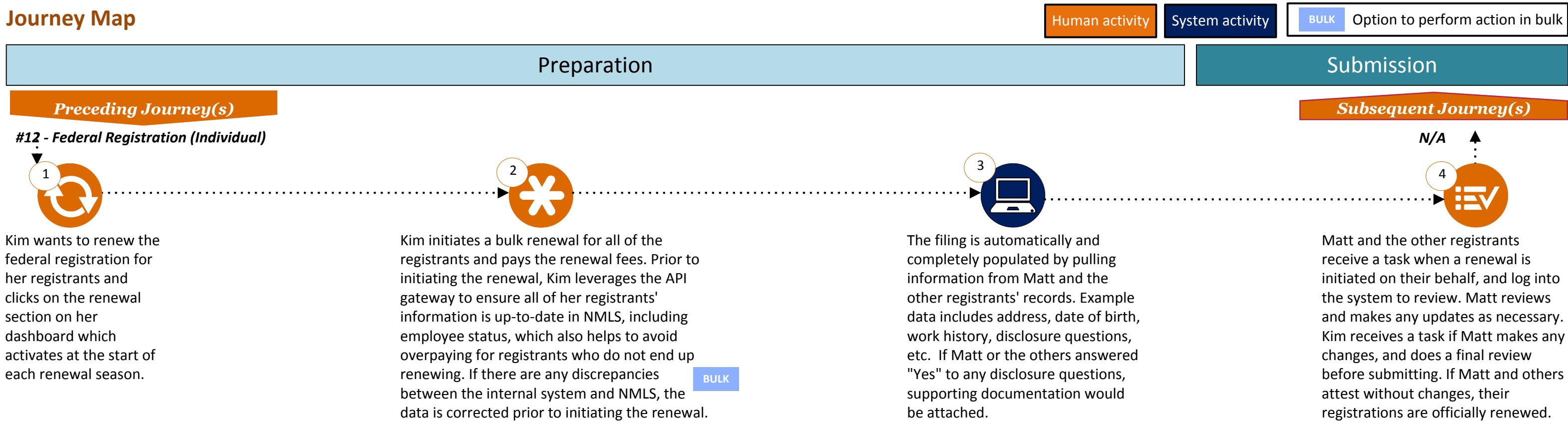
Institution Organization User  
(Federal)

**Background:** In order for an individual registrant (Matt) to maintain an active federal registration, the registration must be renewed each year by his institution in advance of the NMLS deadline (12/31). An Institution Organization User (Kim) is responsible for filing for renewal on behalf of Matt. Working at a large institution with responsibility for renewing many registrants, Kim performs all renewal activities in bulk. Kim clicks on the renewal section on her dashboard which activates at the start of each renewal season to go to the renewal page. From here, she can initiate and submit renewals for her registrants and pay the renewal fees. Kim leverages the API gateway to ensure all of her registrants' information is up-to-date in NMLS before initiating the renewals, which also helps to avoid overpaying for registrants who do not end up renewing. The registrants, including Matt, receive a task to review and attest to the filing, and make any changes as necessary. Once they attest, the registration is officially renewed.

**Note:** This journey also applies to late renewal, which is the same process as renewing a registration but occurs after the renewal deadline has passed. Late renewal also requires the payment of a late fee.

**Note:** Institutions must renew prior to submitting renewals for individual registrants.

## Journey Map



## User Experiences:

 When filing for federal renewal, the system provides me with a streamlined process to renew.  
Kim

 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.  
Kim

 Federal institutions have the ability to upload individual filings in bulk utilizing a bulk upload template or an API gateway which interfaces with my internal system.  
Kim

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

 I can leverage an API gateway to ensure my registrants' information is up-to-date throughout the year.  
Kim

 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.  
Kim

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

 I receive an email notification that an institution has created a filing on my behalf that requires my attestation.  
Matt

 I can attest to my filing on my mobile device, and can get to the attestation page from a link found in the email I receive.  
Matt

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

 I receive a notification that my application was successfully submitted.  
Kim

 I can pay for my registrants' filings in bulk and can pick and choose which filings to include in an invoice.  
Kim

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

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

## #14 - Federal Renewal (Individual)

### NMLS 1.0 Pain Points:

- Registrants are often unsure of where to start in the registration process.
- The filing workflow is complex, not intuitive, and does not provide transparency on where the applicant is in the process.
- Difficulty locating help resources on the Resource Center.
- Unable to communicate with other users in the system.
- Federal institutions currently have to pay for individual registrants one at a time.
- Companies often overpay for registrants who do not end up renewing.
- Users do not receive confirmation that their filing has been successfully submitted.

### NMLS 2.0 Capabilities:

- Ability for companies to control what steps individuals have access to.
- Ability to have role-based security access.
- Ability for users to assign roles and permissions.
- 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 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 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.).
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- 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 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 send multiple notifications to different parties when actions are taken (e.g. renewal is submitted).