
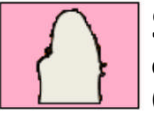






#15 - Account Creation by Company Account Administrator (for State-Licensed Companies)

Personas:

 Jim Company Account Administrator (State)	 Sally Company Control Person (Branch Manager)
 Carl Company Organization User (State)	 Mary Individual Licensee (State)
 Ryan Company Control Person (Direct Owner)	 Will SRR Entitlement User

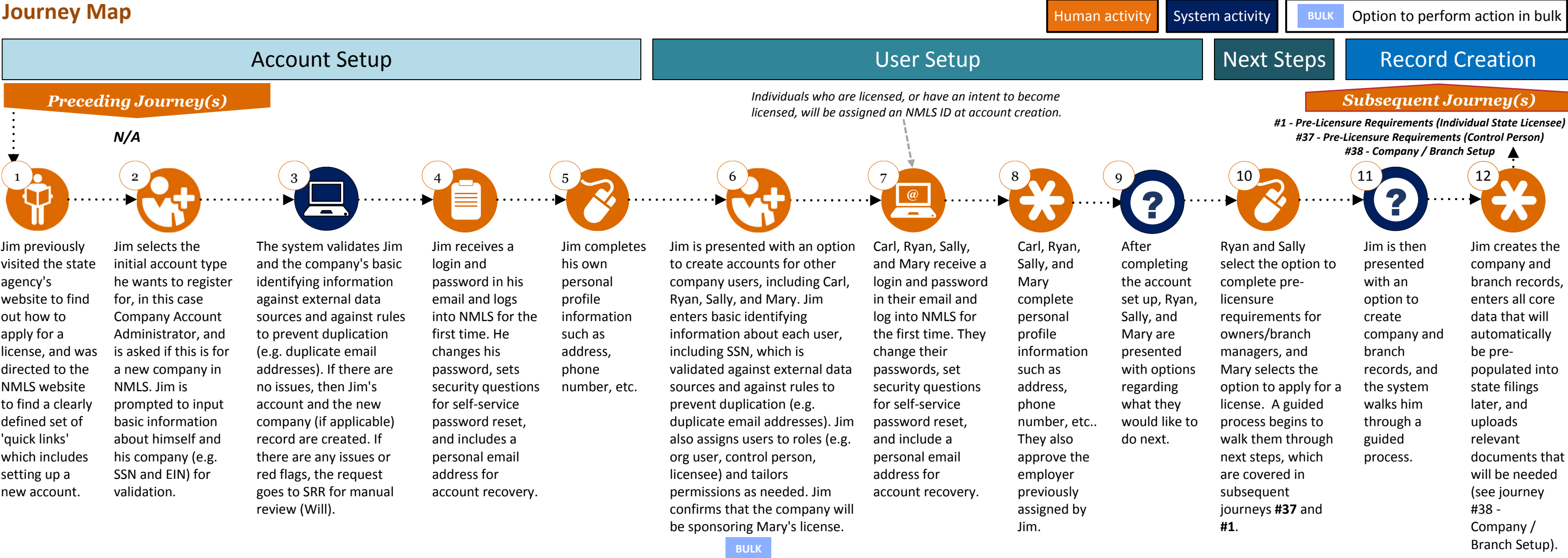
Background: Jim, a Company Account Administrator (State), is responsible for his company's licensing activities, which means ensuring his company, branch, and licensees maintain licensure and comply with all state regulations. As the company is newly established, they have not used NMLS to file for any licenses. Jim previously visited the state agency's website to find out how to apply for a license, and was directed to the NMLS website to find the instructions on how to request a new account. After creating an account, Jim will be able to begin all of the necessary licensing activities, such as creating the company and branch records, creating accounts for other users, and assigning roles and permissions.

Note: Company and branch record creation are explained in more detail in journey #38 - Company / Branch Setup.












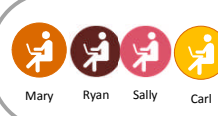
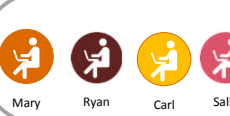
Note: Some individuals will be seeking both state licensure and federal registration.

Note: State agencies want to be able to manage a registration process on NMLS. The difference between licensure and registration is fewer requirements and automatic approval by state agency.

Journey Map



User Experiences:

 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.	 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.	 The system automatically validates the information that I enter for myself and company, such as SSN and EIN.	 The single login gives Jim the ability to establish and manage all related company, branch, and individual records.	 The system cross-references data to ensure consistency across records.	 Personal profile information will be automatically pre-populated into state filings later.
 The system walks me through the process of entering core data and uploading required documents into the document repository.	 The system performs a completeness check and notifies me of any missing information before allowing me to complete the records.	 The core data and documents become part of the company and branch records and are available to use across multiple filings / licenses.	 I am able to establish accounts and set roles and permissions for my company's users during the account creation process.	 I am automatically notified when my account is created in NMLS.	 I can change my password without having to call the contact center.	

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

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.
- Email addresses are not validated and sometimes users will enter an incorrect email address.
- Individuals without a SSN have challenges receiving an NMLS ID.
- Users have to maintain multiple logins and passwords to manage the various entities they are affiliated to.
- Sole proprietors are required to have separate logins for their company and for themselves.
- 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.
- 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.

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 easily toggle between one entity and another for which the user has an admin or organization role.
- 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 have a single login/profile, with access and association to multiple entities.
- 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).
- Ability for company admins to set aliases for entity names that would be used alongside legal names.
- Ability to store company documents in a central location.
- 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 notify users via email. (e.g., NMLS login credentials).
- Ability to send multiple notifications to different parties when actions are taken (e.g. account is created).
- Ability to reset password without calling the Contact Service Center.
- 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.

#38 - Company / Branch Setup

Version 2, Delivered 3/15/17

Personas:



Carl
Company Organization
User (State)



Jim
Company Account
Administrator (State)

Background: After creating accounts for himself and his employees, Jim, a Company Account Administrator, wishes to create his company and branch records. Jim has assigned permission to Carl, a Company Organization User, to establish and maintain these records. Carl is responsible for all of the initial core data entry and document uploads that are required to apply for licenses in each applicable state. A step-by-step guided process walks Carl through the process of selecting the licenses he would like to eventually apply for, understanding what the requirements are, and entering the information / uploading the documents that are required.

Journey Map



User Experiences:

Carl The easy-to-follow guided process walks me through all of the steps required to complete my company and branch records.

Carl 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.

Carl I am able to quickly and easily navigate throughout the different sections of the records and the on-screen status bar keeps track of my progress.

Carl The user interface for entering data is very intuitive and well organized.

Carl If I have a question while I am completing the records, I can access specific help resources right on the screen I am working on.

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

Carl The system pre-populates filings by pulling information stored in the company and branch records.

Carl I am able to add or delete documents from my company's document repository.

Carl I can easily upload all of the documents that my company needs at once, and can label and organize them for easy retrieval later.

Carl I am able to view on-screen help instructions to ensure I upload the correct documents.

#38 - Company / Branch Setup

NMLS 1.0 Pain Points:

- Company 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.
- The application workflow is complex, not intuitive, and does not provide transparency on where the applicant is in the process.
- Users do not have the ability to place notes on a filing. (e.g., a note indicating what a filing was for so the filings can be identified later on.)
- Lack of settings to enforce specific document uploads based on license type. Agencies have difficulty managing the volume of uploads and identifying changes to documents.
- States often require documentation that is not on the checklists.
- Unable to upload certain documentation upfront to provide information the state wants (e.g., work authorization).
- The upload functionality is limited: unable to provide more than one document at once, size limit constraints, document choices are limited, and wet signature required for some states.
- Lack of data uniformity across states (e.g., certain states care about "St." vs. "Street.")
- Users do not receive confirmation that they have submitted all required information.
- When addressing disclosure questions, if a user answers "Yes", the user does not know what documentation to upload.

NMLS 2.0 Capabilities:

- 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 assign tasks to individuals/groups.
- Ability to leave and come back to a filing and resume in the same location (i.e., save and continue).
- Ability to include state requirements and allow state agencies to edit these requirements.
- Ability to combine logical workflow components to facilitate the user experience and reduce confusion / duplication (e.g., streamlined, intuitive user interface).
- Ability to bulk upload data (file upload) or bulk complete actions (multi-record select) in order to complete actions on multiple records at once.
- Ability to provide access to FAQs, quick reference guides, job aids, training videos and tutorials.
- 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 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 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 upload documents for review by the selected state licensing authorities.
- Ability to upload multiple files at one time.
- Ability to tag documents with metadata in the document upload section based on workflow and context.

#37 - Pre-Licensure Requirements (Control Person)

Version 2, Delivered 3/15/17

Personas:

Ryan
Company Control Person
(Direct Owner)

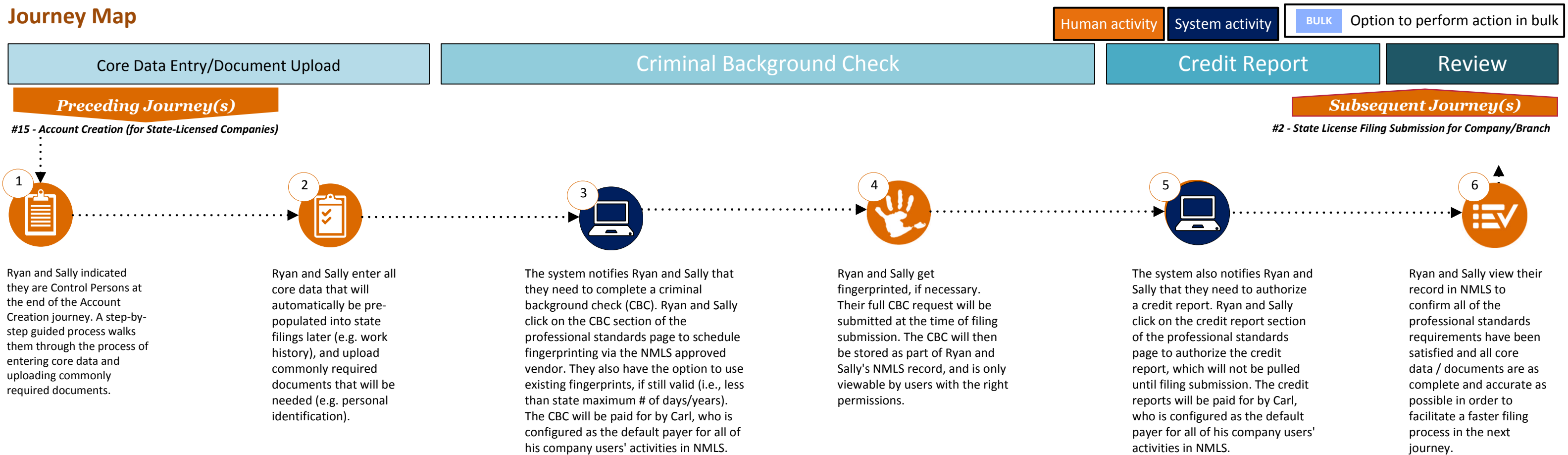
Carl
Company Organization
User (State)

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 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.


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

Version 2, Delivered 3/15/17


Personas:




Carl
Company Organization User (State)



Ryan
Company Control Person (Direct Owner)



Sally
Company Control Person (Branch Manager)




Sam
Regulator Account Administrator (State)

Background: A Company Organization User (Carl) wishes to apply for a new company and branch license from one or more states. After establishing the company and branch records, populating all core data required for the licenses he wishes to apply for, and uploading all required documents in the Company / Branch Setup journey, Carl selects the option to begin the filing. Meanwhile, Ryan and Sally, designated control persons for the company, have already completed some of the professional standards requirements for the applicable states, and attest to their personal filings initiated by Carl. A guided process begins to walk Carl through the filing process, and the filing is automatically populated from the company and branch records while any required documents are automatically attached from the document repository. Once the filing fee is paid and the filing is attested to, the company, branch, and control person filings are automatically sent to the applicable state regulator (Sam) for review and approval.


Journey Map




User Experiences:

 When applying for a company and branch license, the guided process walks me through the filings step-by-step.


Carl

 I am able to resume a filing I started previously from the license dashboard.


Carl

 I am able to seamlessly transition my existing license(s) into NMLS.


Carl

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


Carl

 I am able to add or delete documents from my company's document repository.


Carl

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


Ryan Sally

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


Carl

 I receive an email notification that the Control Persons attested to their filings and the filing was submitted.


Carl

 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.


Carl

 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.


Carl

 The system pre-populates filings by pulling information stored in the company, branch, and control person records.


Carl

 I am able to view on-screen help instructions to ensure I upload the correct documents for my disclosure explanations.


Carl

 I am prompted with a notification that my filing cannot be submitted until the control person attests to their individual filings.


Carl

 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.


Ryan Sally

 I am able to track the status of my license filing during regulator review and view on-screen definitions for each license status within NMLS.

Carl

 I am able to pay for multiple licenses at a time.

Carl

 The filings are automatically associated to all Other Trade Names that were entered during company and branch set up

Carl

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

NMLS 1.0 Pain Points:

- Company users are unsure of where to start in the licensing process.
- Varying state checklist requirements (which are external to the NMLS system) create confusion during the filing process.
- Difficulty locating help resources on the Resource Center.
- Criminal Background Check process does not include fingerprint scheduling.
- The application workflow is complex, not intuitive, and does not provide transparency on where the applicant is in the process.
- Users do not have the ability to place notes on a filing. (e.g., a note indicating what a filing was for so the filings can be identified later on.)
- Lack of data uniformity across states (e.g., certain states care about "St." vs. "Street.")
- When addressing disclosure questions, if a user answers "Yes", the user does not know what documentation to upload.
- Lack of settings to enforce specific document uploads based on license type. Agencies have difficulty managing the volume of uploads and identifying changes to documents.
- States often require documentation that is not on the checklists.
- Unable to upload certain documentation upfront to provide information the state wants (e.g., work authorization).
- The upload functionality is limited: unable to provide more than one document at once, size limit constraints, document choices are limited, and wet signature required for some states.
- Unable to communicate with other users in the system.
- Control persons unable to update their records without involving other company users.
- Need to log in and out constantly to attest to filings and changes.
- Company users currently have to pay for individual licenses one at a time.
- Users do not receive confirmation that their filing has been successfully submitted.
- License status names are not intuitive (e.g., Pending- Incomplete) and may not be used the same way across agencies.
- Applicants are unsure of the status of their application after submitting.

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.
- 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 include State Agency requirements and allow State Agencies to edit these requirements.
- Ability to combine logical workflow components to facilitate the user experience and reduce confusion / duplication (e.g., streamlined, intuitive user interface).
- Ability to bulk upload data (file upload) or bulk complete actions (multi-record select) in order to complete actions on multiple records at once.
- Ability for companies to control what steps individuals have access to.
- Ability to assign tasks to individuals/groups.
- Ability to provide access to FAQs, quick reference guides, job aids, training videos and tutorials.
- 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 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 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 provide e-signature capability for any forms / documents requiring a signature.
- Ability to communicate with other users within the system.
- Ability to upload documents for review by the selected state licensing authorities.
- 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 for companies to control what steps individuals have access to.
- Ability to assign tasks to individuals/groups.
- Mobile capability for core licensing workflow functionality (smartphone, tablet).
- Ability to notify users via email.
- Ability to send multiple notifications to different parties when actions are taken.
- Ability to make multiple payments in one invoice similar to a shopping cart concept.
- Ability to withdraw an application at any time in the process.
- Ability to have insight into state regulator review progress.

#5 - State Renewals for Company/Branch

Version 2, Delivered 3/15/17

Personas:



Carl
Company Organization User (State)



Ryan
Company Control Person (Direct Owner)



Sally
Company Control Person (Branch Manager)



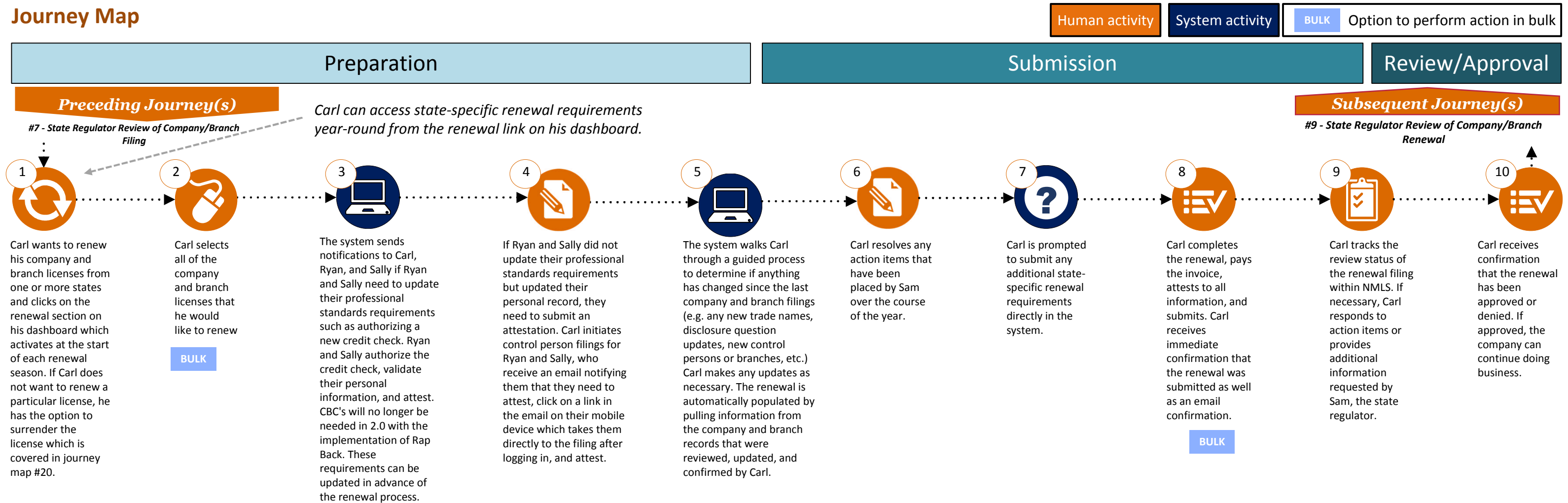
Sam
Regulator Account Administrator (State)

Background: A Company Organization User (Carl) wishes to renew company and branch licenses from one or more states, a process completed annually. Carl clicks on the renewal section on his dashboard which activates at the start of each renewal season. Carl selects the licenses he would like to renew, and is guided through a process to determine if anything has changed since the last filing, making any updates as necessary. Ryan and Sally, designated control persons for the company, also complete the professional standards requirements if they need to be updated and attest to their personal filings initiated by Carl. Carl finishes the renewal filing, pays the invoice and attests. Once attested, the company, branch, and control person filings are automatically sent to the state regulator (Sam) for review and approval.


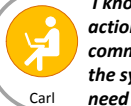
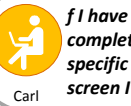

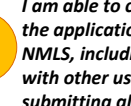

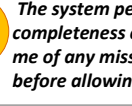

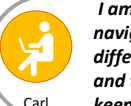
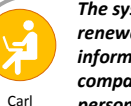
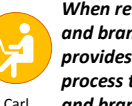
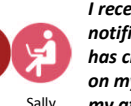
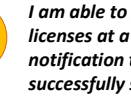
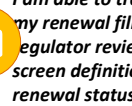
Note: States that have a renewal deadline earlier than 12/31 can send early renewal notifications to the licensed entities/individuals in their states.

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

Journey Map



User Experiences:

-  The system automatically notifies users when they need to update their professional standards requirements.
-  I know exactly who placed an action item and can easily communicate with that user within the system if I have questions or need to send documents.
-  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.
-  Companies have the ability to upload renewal filings in bulk.
-  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 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.
-  The system performs a completeness check and notifies me of any missing information before allowing me to submit.
-  The system guides me through each step of the renewal process.
-  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.
-  The system pre-populates my renewal filings by pulling information stored in the company, branch, and control person records.
-  When renewing state company and branch licenses, the system provides me with a streamlined process to renew all company and branch licenses at once.
-  I receive an email notification that a company has created a renewal filing on my behalf that requires my attestation.
-  I am able to pay for multiple licenses at a time and receive a notification that my filing was successfully submitted.
-  I am able to track the status of my renewal filing during regulator review and view on-screen definitions for each renewal status within NMLS.

#5 - State Renewals for Company/Branch

NMLS 1.0 Pain Points:

- Company users are unsure of where to start in the licensing process.
- Varying state renewal requirements (which are external to the NMLS system) create confusion during the renewal process.
- Difficulty locating help resources on the Resource Center.
- Criminal Background Check process does not include fingerprint scheduling.
- When receiving a license item, it is not clear who placed the item and there is no easy way to contact that person.
- The workflow is complex, not intuitive, and does not provide transparency on where the applicant is in the process.
- Users do not have the ability to place notes on a filing. (e.g., a note indicating what a filing was for so the filings can be identified later on.)
- States have varying renewal deadlines (e.g., not all states are 12/31).
- Unable to communicate with other users in the system.
- Control persons unable to update their records without involving other company users.
- Need to log in and out constantly to attest to filings and changes.
- Company users currently have to pay for individual licenses one at a time.
- Users do not receive confirmation that their filing has been successfully submitted.
- Renewal status names are not intuitive (e.g., Pending-Incomplete) and may not be used the same way across agencies.
- Applicants are unsure of the status of their renewal after submitting.

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.
- Ability to re-use background and credit 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 attach regulator/reviewer contact information to action items/communications.
- Ability to leave and come back to a filing and resume in the same location (i.e., save and continue).
- Ability to include State Agency requirements and allow State Agencies to edit these requirements.
- Ability to combine logical workflow components to facilitate the user experience and reduce confusion / duplication (e.g., streamlined, intuitive user interface).
- Ability to bulk upload data (file upload) or bulk complete actions (multi-record select) in order to complete actions on multiple records at once.
- Ability for companies to control what steps individuals have access to.
- Ability to assign tasks to individuals/groups.
- Ability to provide access to FAQs, quick reference guides, job aids, training videos and tutorials.
- 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 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 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 provide e-signature capability for any forms / documents requiring a signature.
- Ability to communicate with other users within the system.
- Ability to upload documents for review by the selected state licensing authorities.
- Ability to upload multiple files at one time.
- Ability to tag documents with metadata in the document upload section based on workflow and context.
- Mobile capability for core licensing workflow functionality (smartphone, tablet).
- Ability to notify users via email.
- Ability to send multiple notifications to different parties when actions are taken.
- Ability to make multiple payments in one invoice similar to a shopping cart concept.
- Ability to have insight into state regulator review progress.

#4 - State License Filing Submission for a Sole Proprietor

Version 2, Delivered 3/16/17

Personas:



Bob

Sole Proprietor



Sam

Regulator Account Administrator (State)

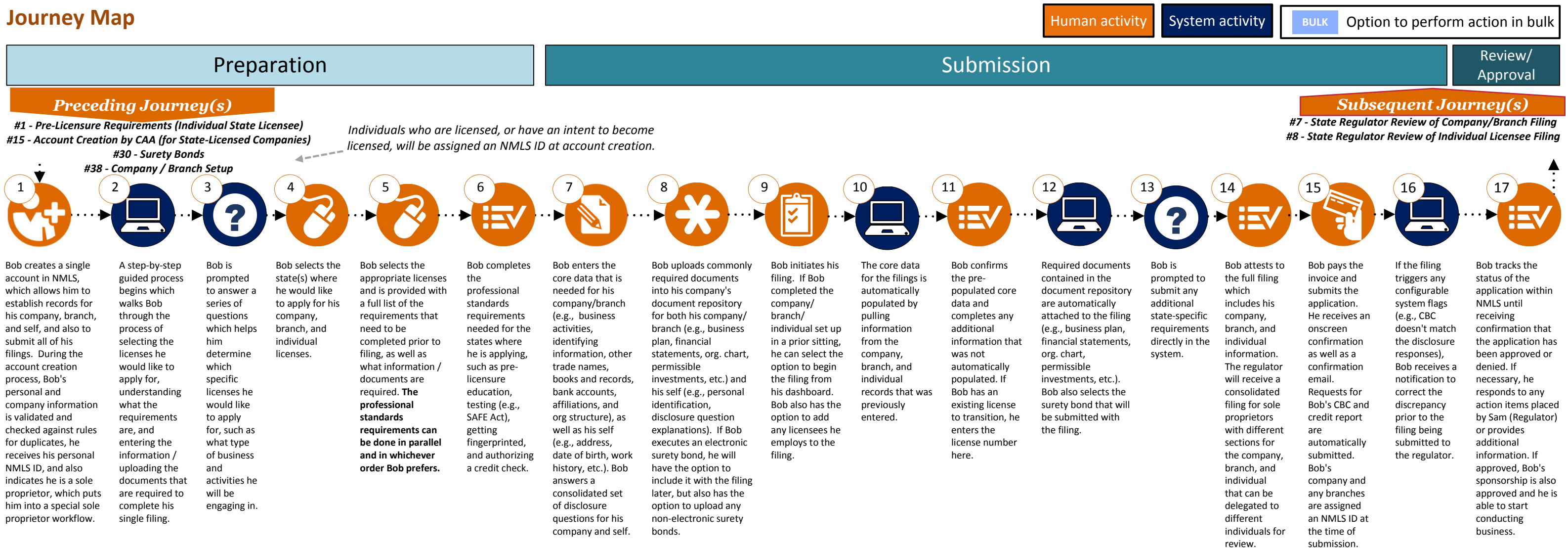
Background:

A sole proprietor (Bob) wishes to apply for new licenses for his company, branch, and self from one or more states. Bob starts the process by creating a single account in NMLS, which allows him to establish records for his company, branch, and self, and also to submit all of his filings. At the end of the account creation process, Bob indicates he is a sole proprietor, which puts him into a special sole proprietor workflow. Bob begins the step-by-step guided process, which helps him to select the appropriate licenses to apply for, walks him through entering core data for his company, branch, and self, upload all required documents, and complete the professional standards requirements. Once these steps are complete, Bob is able to submit a full filing which includes different sections for his company, branch, control person, and individual information.

Note: This journey combines elements of account creation, pre-licensure requirements, surety bonds, and company / branch set up into a single sole proprietor workflow.

Note: This journey could also apply to small businesses in both the mortgage and non-mortgage industries, but non-mortgage companies would not have individual licensees. Users would be guided into this workflow by answering questions related to ownership structure at the end of the Account Creation journey.

Journey Map



User Experiences:

- Bob:** I am able to manage my company, branch, and personal records and submit filings for each through a single login.
- Bob:** 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.
- Bob:** I can come back to the filing later and my information will be saved, even if I get timed out.
- Bob:** The system pre-populates filings by pulling information stored in the company, branch, and individual records.
- Bob:** I am able to view on-screen help instructions to ensure I upload the correct documents for my disclosure explanations.
- Bob:** The system performs a completeness check and notifies me of any missing information before allowing me to submit.
- Bob:** I am able to track the status of my filing after submitting and have insight into where in the review process my filing stands.
- Bob:** When applying for a state license, the system provides me with an on-screen list of all the state requirements and fees.
- Bob:** I can easily toggle back and forth between my company, branch, and individual filings without having to log out of NMLS.
- Bob:** 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.
- Bob:** I am able to complete all steps of the filing process within NMLS, including communicating with other users and uploading/submitting all documents.
- Bob:** I am able to add or delete documents from my company's document repository.
- Bob:** I receive a notification that my filing was successfully submitted.
- Bob:** When applying for licenses, the guided process walks me through the filing step-by-step.

#4 - State License Filing Submission for a Sole Proprietor

NMLS 1.0 Pain Points:

- Sole proprietors need to maintain separate accounts for their company and self and need to log in and out of these accounts to complete required tasks.
- Licensees are often unsure of where to start in the licensing process.
- Criminal Background Check process does not include fingerprint scheduling.
- 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.
- When addressing disclosure questions, if a user answers "Yes", the user does not know what documentation to upload.
- Lack of settings to enforce specific document uploads based on license type. Agencies have difficulty managing the volume of uploads and identifying changes to documents.
- States often require documentation that is not on the checklists.
- Unable to upload certain documentation upfront to provide information the state wants (e.g., work authorization).
- The upload functionality is limited: unable to provide more than one document at once, size limit constraints, document choices are limited, and wet signature required for some states.
- Need to log in and out constantly to attest to filings and changes.
- Company users currently have to pay for individual licenses one at a time.
- Users do not receive confirmation that their filing has been successfully submitted.
- Applicants are unsure of the status of their application after submitting.
- Unable to communicate with other users in the system.
- The sponsorship approval process is currently an additional step after the license has been approved.

NMLS 2.0 Capabilities:

- Ability to have a single login/profile, with access and association to multiple entities.
- Ability to easily toggle between one entity and another for which the user has an administrative or organization role.
- Ability to re-use background and credit checks that are stored in a user's record.
- 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 leave and come back to a filing and resume in the same location (i.e., save and continue).
- 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 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 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 upload multiple files at one time.
- Ability to tag documents with metadata in the document upload section based on workflow and context.
- Mobile capability for core licensing workflow functionality (smartphone, tablet).
- Ability to make multiple payments in one invoice similar to a shopping cart concept.
- Users are able to withdraw an application at any time in the process.
- Ability to send multiple notifications to different parties when actions are taken (e.g. license is approved).
- Ability to have insight into state regulator review progress.
- Ability to configure automatic approval (e.g., the ability to automatically approve a sponsorship with an approved license and employment relationship).