#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

Human activity | System activity | BULK Option to perform action in bulk

Account Setup | **User Setup** | **Next Steps** | **Record Creation**

Preceding Journey(s)

N/A

Individuals who are licensed, or have an intent to become licensed, will be assigned an NMLS ID at account creation.

Subsequent Journey(s)

#1 - Pre-Licensure Requirements (Individual State Licensee)
#37 - Pre-Licensure Requirements (Control Person)
#38 - Company / Branch Setup

1. 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 a clearly defined set of 'quick links' which includes setting up a new account.
2. Jim selects the initial account type he wants to register for, in this case Company Account Administrator, and is asked if this is for a new company in NMLS. Jim is prompted to input basic information about himself and his company (e.g. SSN and EIN) for validation.
3. The system validates Jim and the company'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 Jim's account and the new company (if applicable) record are created. If there are any issues or red flags, the request goes to SRR for manual review (Will).
4. Jim receives a login and password in his email and logs into NMLS for the first time. He changes his password, sets security questions for self-service password reset, and includes a personal email address for account recovery.
5. Jim completes his own personal profile information such as address, phone number, etc.
6. Jim is presented with an option to create accounts for other company users, including Carl, Ryan, Sally, and Mary. Jim enters basic identifying information about each user, including SSN, which is validated against external data sources and against rules to prevent duplication (e.g. duplicate email addresses). Jim also assigns users to roles (e.g. org user, control person, licensee) and tailors permissions as needed. Jim confirms that the company will be sponsoring Mary's license. BULK
7. Carl, Ryan, Sally, and Mary receive a login and password in their email and log into NMLS for the first time. They change their passwords, set security questions for self-service password reset, and include a personal email address for account recovery.
8. Carl, Ryan, Sally, and Mary complete personal profile information such as address, phone number, etc.. They also approve the employer previously assigned by Jim.
9. After completing the account set up, Ryan, Sally, and Mary are presented with options regarding what they would like to do next.
10. Ryan and Sally select the option to complete pre-licensure requirements for owners/branch managers, and Mary selects the option to apply for a license. A guided process begins to walk them through next steps, which are covered in subsequent journeys **#37** and **#1**.
11. Jim is then presented with an option to create company and branch records, and the system walks him through a guided process.
12. Jim creates the company and branch records, enters all core data that will automatically be pre-populated into state filings later, and uploads relevant documents that will be needed (see journey #38 - Company / Branch Setup).

User Experiences:

- Jim: *I am provided with a clearly defined set of 'quick links' which includes setting up a new account.*
- Jim: *A complete list of all the information I need to create an account is included right on the screen.*
- Jim: *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.*
- Jim: *The system automatically validates the information that I enter for myself and company, such as SSN and EIN.*
- Jim: *The single login gives Jim the ability to establish and manage all related company, branch, and individual records.*
- Jim: *The system cross-references data to ensure consistency across records.*
- Mary, Ryan, Sally: *Personal profile information will be automatically pre-populated into state filings later.*
- Jim: *The system walks me through the process of entering core data and uploading required documents into the document repository.*
- Jim: *The system performs a completeness check and notifies me of any missing information before allowing me to complete the records.*
- Jim: *The core data and documents become part of the company and branch records and are available to use across multiple filings / licenses.*
- Jim: *I am able to establish accounts and set roles and permissions for my company's users during the account creation process.*
- Mary, Ryan, Sally, Carl: *I am automatically notified when my account is created in NMLS.*
- Mary, Ryan, Carl, Sally: *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

Human activity | System activity | BULK Option to perform action in bulk

Core Data Entry / Document Upload | Review | License Selection

Preceding Journey(s)
#15 - Account Creation (for State-Licensed Companies)

Subsequent Journey(s)
#2 - State License Filing Submission for Company/Branch

1. From his dashboard, Carl clicks a button to create company and branch records.
2. Carl is guided through all of the core data entry that is required for the company, such as business activities, identifying information, other trade names, disclosure questions, books and records, bank accounts, affiliations, and org structure. This data will be automatically populated into filings in the future.
3. Carl starts entering all of the branch information. He adds a branch, enters items such as address and designated branch manager(s), and then adds additional branches. If a branch manager has not been assigned, he can leave it blank and enter it at the time of filing. This data will be automatically populated into filings in the future. BULK
4. Carl uploads commonly required documents into his company's document repository (e.g., business plan, financial statements, org. chart, permissible investments, etc.). If Carl executes an electronic surety bond, he will have the option to include it with the filing later, but also has the option to upload any non-electronic surety bonds. Commonly required documents will automatically be attached to filings in the future.
5. Carl views the company and branch records in NMLS to confirm all of the core data / documents are as complete and accurate as possible in order to facilitate a faster filing process in the next journey.
6. At this point, Carl is prompted to answer a series of questions which helps determine the specific licenses he would like to apply for, such as what type of business and activities he will be engaging in. This process can be completed now in order to gather all required information and documents ahead of time to make filing easier, or at the beginning of the filing process.
7. Carl selects the state(s) where he would like to apply for company / branch licenses.
8. Carl selects the appropriate license(s) and is provided with a full list of the requirements that are needed for filing. Carl gathers the required information / documents, and is now ready to begin his company and branch filings.

User Experiences:

- *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.* — Carl

#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 fillings 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)

Sally
Company Control Person (Branch Manager)

Carl
Company Organization User (State)

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

Human activity | System activity | BULK Option to perform action in bulk

Core Data Entry/Document Upload | Criminal Background Check | Credit Report | Review

Preceding Journey(s)
#15 - Account Creation (for State-Licensed Companies)

Subsequent Journey(s)
#2 - State License Filing Submission for Company/Branch

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

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

3. 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.

4. 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.

5. 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.

6. Ryan and Sally view their 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.

User Experiences:

- Ryan, Sally: *The easy-to-follow guided process walks me through all of the steps that I need to complete as a Control Person.*
- Ryan, Sally: *The guided process makes it easy to select the license my company/ branch is applying for and lays out all of the requirements in a single place.*
- Ryan, Sally: *I am able to view detailed instructions on how to complete all of the professional standards requirements.*
- Ryan, Sally: *If I have a question while I am completing tasks, I can access specific help resources right on the screen I am working on.*
- Ryan, Sally: *My professional standards requirements become part of my NMLS record, and can be used across multiple filings.*
- Ryan, Sally: *My NMLS record displays the status of all of the pre-licensure professional standards requirements.*
- Carl: *I can configure the system to be the default payer for all of my company users' activities in NMLS.*
- Ryan, Sally: *The system pre-populates my filing by pulling information stored in my record.*
- Ryan, Sally: *I am able to use my mobile device to complete aspects of the pre-licensure requirements.*

#37 - Pre-Licensure Requirements (Control Person)

NMLS 1.0 Pain Points:

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

NMLS 2.0 Capabilities:

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

#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

Human activity | System activity | BULK Option to perform action in bulk

Preparation

Preceding Journey(s)

#37 - Pre-Licensure Requirements (Control Person)
#38 - Company / Branch Setup
#30 - Surety Bonds

1. Carl has selected the option to begin the filing after company/branch set up. He is prompted to continue filing for the previously selected states, with the option to add/remove states. A guided process begins to walk Carl through the filing process. If Carl completed the company/branch set up in a prior sitting, he can select the option to begin the filing from his dashboard.

Submission

2. Carl initiates control person filings for Ryan and Sally. Ryan and Sally receive an email notifying them that they need to attest, click on a link in the email on their mobile device which takes them directly to the filing after logging in, and attest.
3. The core data for the company/branch filings is automatically populated by pulling information from the company and branch records that was entered during the account creation process. Examples include disclosure questions, business activities, identifying information, other trade names, books and records, bank accounts, affiliations, and org structure.
4. Carl confirms the pre-populated core data and completes any additional information that was not automatically populated. This includes confirming all of the branches / branch manager information which is automatically included with the option to add a new branch. If Carl has an existing license to transition, he enters the license number here. BULK
5. Required documents contained in the document repository are automatically attached to the filing (e.g., business plan, financial statements, org. chart, disclosure question supporting documents, permissible investments, etc.). Carl also selects the surety bond that will be submitted with the filing.
6. Carl is prompted to submit any additional state-specific requirements directly in the system.
7. Carl completes the filing, pays the invoice, attests to all information, and submits. Carl receives immediate confirmation that the filing was submitted as well as an email confirmation. The company and branches are assigned an NMLS ID at the time of submission. Ryan and Sally's CBC and credit report are requested at the time of filing. BULK
8. If the filing triggers any configurable system flags (e.g. CBC doesn't match the disclosure responses), Carl receives a notification to correct the discrepancy prior to the filing being submitted to the regulator.

Review/Approval

9. Carl tracks the review status of the application within NMLS. If necessary, Carl responds to action items or provides additional information requested by Sam, the state regulator.
10. Carl receives confirmation that the application has been approved or denied. If approved, the company can start conducting business.

Subsequent Journey(s)

#7 - State Regulator Review of Company/Branch Filing

User Experiences:

- Carl: *When applying for a company and branch license, the guided process walks me through the filings step-by-step.*
- 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: *I am able to resume a filing I started previously from the license dashboard.*
- 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: *I am able to seamlessly transition my existing license(s) into NMLS.*
- Carl: *The system pre-populates filings by pulling information stored in the company, branch, and control person records.*
- 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 view on-screen help instructions to ensure I upload the correct documents for my disclosure explanations.*
- Carl: *I am able to add or delete documents from my company's document repository.*
- Carl: *I am prompted with a notification that my filing cannot be submitted until the control person attests to their individual filings.*
- Ryan, Sally: *I receive an email notification that a company has created an individual filing on my behalf that requires my attestation.*
- Ryan, Sally: *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.*
- Carl: *The system performs a completeness check and notifies me of any missing information before allowing me to submit.*
- Carl: *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 receive an email notification that the Control Persons attested to their filings and the filing was submitted.*
- 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*

#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 fillings 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

Human activity | System activity | BULK Option to perform action in bulk

Preparation	Submission	Review/Approval

Preceding Journey(s)
#7 - State Regulator Review of Company/Branch Filing

Carl can access state-specific renewal requirements year-round from the renewal link on his dashboard.

Subsequent Journey(s)
#9 - State Regulator Review of Company/Branch Renewal

1. Carl wants to renew his company and branch licenses from one or more states and clicks on the renewal section on his dashboard which activates at the start of each renewal season. If Carl does not want to renew a particular license, he has the option to surrender the license which is covered in journey map #20.

2. Carl selects all of the company and branch licenses that he would like to renew
   BULK

3. The system sends notifications to Carl, Ryan, and Sally if Ryan and Sally need to update their professional standards requirements such as authorizing a new credit check. Ryan and Sally authorize the credit check, validate their personal information, and attest. CBC's will no longer be needed in 2.0 with the implementation of Rap Back. These requirements can be updated in advance of the renewal process.

4. If Ryan and Sally did not update their professional standards requirements but updated their personal record, they need to submit an attestation. Carl initiates control person filings for Ryan and Sally, who receive an email notifying them that they need to attest, click on a link in the email on their mobile device which takes them directly to the filing after logging in, and attest.

5. The system walks Carl through a guided process to determine if anything has changed since the last company and branch filings (e.g. any new trade names, disclosure question updates, new control persons or branches, etc.) Carl makes any updates as necessary. The renewal is automatically populated by pulling information from the company and branch records that were reviewed, updated, and confirmed by Carl.

6. Carl resolves any action items that have been placed by Sam over the course of the year.

7. Carl is prompted to submit any additional state-specific renewal requirements directly in the system.

8. Carl completes the renewal, pays the invoice, attests to all information, and submits. Carl receives immediate confirmation that the renewal was submitted as well as an email confirmation.
   BULK

9. Carl tracks the review status of the renewal filing within NMLS. If necessary, Carl responds to action items or provides additional information requested by Sam, the state regulator.

10. Carl receives confirmation that the renewal has been approved or denied. If approved, the company can continue doing business.

User Experiences:

- Ryan, Sally: *The system automatically notifies users when they need to update their professional standards requirements.*
- Carl: *The system guides me through each step of the renewal process.*
- Carl: *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.*
- 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: *f 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 my renewal filings by pulling information stored in the company, branch, and control person records.*
- Carl: *Companies have the ability to upload renewal filings in bulk.*
- Carl: *When renewing state company and branch licenses, the system provides me with a streamlined process to renew all company and branch licenses at once*
- Carl: *I am able to complete all steps of the application filing process within NMLS, including communicating with other users and uploading/ submitting all documents.*
- Ryan, Sally: *I receive an email notification that a company has created a renewal filing on my behalf that requires my attestation.*
- Ryan, Sally: *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.*
- Carl: *I am able to pay for multiple licenses at a time and receive a notification that my filing was successfully submitted.*
- Carl: *The system performs a completeness check and notifies me of any missing information before allowing me to submit.*
- Carl: *I am able to track the status of my renewal filing during egulator 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 fillings 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

Human activity | System activity | BULK Option to perform action in bulk

Preparation | Submission | Review/ Approval

Preceding Journey(s)

#1 - Pre-Licensure Requirements (Individual State Licensee)
#15 - Account Creation by CAA (for State-Licensed Companies)
#30 - Surety Bonds
#38 - Company / Branch Setup

Individuals who are licensed, or have an intent to become licensed, will be assigned an NMLS ID at account creation.

Subsequent Journey(s)

#7 - State Regulator Review of Company/Branch Filing
#8 - State Regulator Review of Individual Licensee Filing

1. Bob creates 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. During the account creation process, Bob's personal and company information is validated and checked against rules for duplicates, he receives his personal NMLS ID, and also indicates he is a sole proprietor, which puts him into a special sole proprietor workflow.
2. A step-by-step guided process begins which walks Bob through the process of selecting the licenses he would like to apply for, understanding what the requirements are, and entering the information / uploading the documents that are required to complete his single filing.
3. Bob is prompted to answer a series of questions which helps him determine which specific licenses he would like to apply for, such as what type of business and activities he will be engaging in.
4. Bob selects the state(s) where he would like to apply for his company, branch, and individual licenses.
5. Bob selects the appropriate licenses and is provided with a full list of the requirements that need to be completed prior to filing, as well as what information / documents are required. **The professional standards requirements can be done in parallel and in whichever order Bob prefers.**
6. Bob completes the professional standards requirements needed for the states where he is applying, such as pre-licensure education, testing (e.g., SAFE Act), getting fingerprinted, and authorizing a credit check.
7. Bob enters the core data that is needed for his company/branch (e.g., business activities, identifying information, other trade names, books and records, bank accounts, affiliations, and org structure), as well as his self (e.g., address, date of birth, work history, etc.). Bob answers a consolidated set of disclosure questions for his company and self.
8. Bob uploads commonly required documents into his company's document repository for both his company/ branch (e.g., business plan, financial statements, org. chart, permissible investments, etc.) and his self (e.g., personal identification, disclosure question explanations). If Bob executes an electronic surety bond, he will have the option to include it with the filing later, but also has the option to upload any non-electronic surety bonds.
9. Bob initiates his filing. If Bob completed the company/ branch/ individual set up in a prior sitting, he can select the option to begin the filing from his dashboard. Bob also has the option to add any licensees he employs to the filing.
10. The core data for the filings is automatically populated by pulling information from the company, branch, and individual records that was previously entered.
11. Bob confirms the pre-populated core data and completes any additional information that was not automatically populated. If Bob has an existing license to transition, he enters the license number here.
12. Required documents contained in the document repository are automatically attached to the filing (e.g., business plan, financial statements, org. chart, permissible investments, etc.). Bob also selects the surety bond that will be submitted with the filing.
13. Bob is prompted to submit any additional state-specific requirements directly in the system.
14. Bob attests to the full filing which includes his company, branch, and individual information. The regulator will receive a consolidated filing for sole proprietors with different sections for the company, branch, and individual that can be delegated to different individuals for review.
15. Bob pays the invoice and submits the application. He receives an onscreen confirmation as well as a confirmation email. Requests for Bob's CBC and credit report are automatically submitted. Bob's company and any branches are assigned an NMLS ID at the time of submission.
16. If the filing triggers any configurable system flags (e.g., CBC doesn't match the disclosure responses), Bob receives a notification to correct the discrepancy prior to the filing being submitted to the regulator.
17. Bob tracks the status of the application within NMLS until receiving confirmation that the application has been approved or denied. If necessary, he responds to any action items placed by Sam (Regulator) or provides additional information. If approved, Bob's sponsorship is also approved and he is able to start conducting business.

User Experiences:

- Bob: *I am able to manage my company, branch, and personal records and submit filings for each through a single login.*
- 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 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 easily toggle back and forth between my company, branch, and individual filings without having to log out of NMLS.*
- Bob: *I can come back to the filing later and my information will be saved, even if I get timed out.*
- 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: *The system pre-populates filings by pulling information stored in the company, branch, and individual records.*
- 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 view on-screen help instructions to ensure I upload the correct documents for my disclosure explanations.*
- Bob: *I am able to add or delete documents from my company's document repository.*
- Bob: *The system performs a completeness check and notifies me of any missing information before allowing me to submit.*
- Bob: *I receive a notification that my filing was successfully submitted.*
- 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 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).