



"I would like better options for managing licensing for the organization and my staff."

Bio

I wear many hats. I establish accounts for our company and manage a team of Organization Users who perform a variety of tasks on behalf of the company, branches, control persons, and individual MLO's. I may also submit filings, handle annual renewals, and complete other administrative activities to ensure our company and individuals comply with state regulations and can continue to do business.

Basic Information

Entity Type: Small / Large state-licensed company

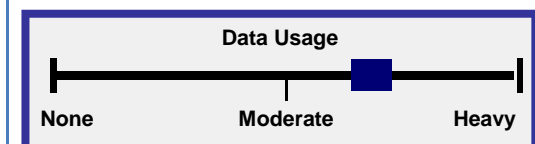
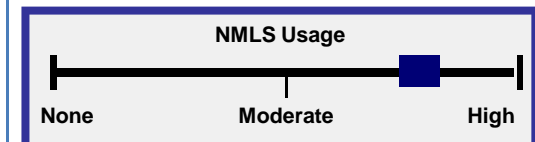
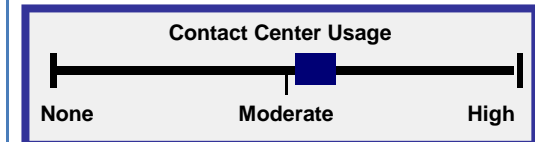
Goals Related to Seeking/Maintaining State Licenses

- Ensure that company and employees maintain compliance with state regulations and SAFE Act
- Manage company/branch/control person/individual filings
- Manage renewal process
- Manage completion of professional standards requirements
- Create/manage all company and individual accounts
- Assign roles to Organization Users as applicable
- Manage notifications
- Manage and delegate items on the action item list
- Submit periodic reporting (financial statements / call reports)
- Ensure data in NMLS and internal system are in sync
- Manage relationships/sponsorships and view employee records
- Execute and manage surety bonds
- Pay company/individual invoices
- Manage M&A process
- Assist with the examination process

Challenges Related to Accomplishing Goals

- Varying state checklist requirements cause confusion
- Many manual processes are needed to complete routine tasks
- Need to access internal systems as well as NMLS to complete simple tasks
- Difficult to locate help resources on the Resource Center
- System is confusing and hard to navigate (too many clicks)
- Inability to interface with internal systems
- License item list makes it difficult to prioritize and manage tasks
- No access to historical data when being examined
- No way to communicate with other users within the system
- Too many issues with account/password reset

Behaviors





“I am in NMLS everyday updating information and making sure our MLOs, branches, and company are compliant. Some changes and automation to the system will help to ease the process for all those involved.”

Bio

I help the Account Administrator complete our company’s licensing tasks, which include: application submission, renewals, license management, account administration, employment management, and invoice management. I utilize the license item list to complete assigned tasks to ensure our company and individuals comply with state regulations and can continue to do business.

Basic Information

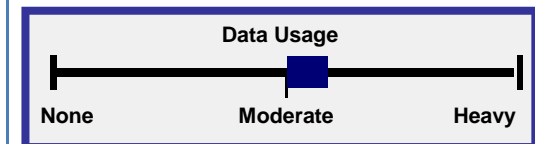
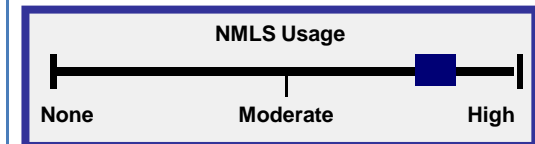
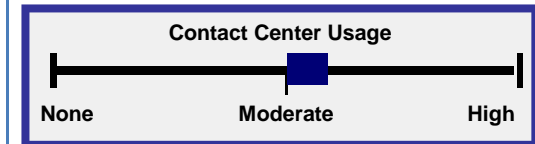
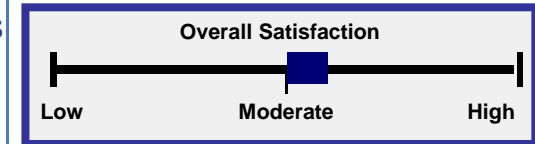
Entity Type: Small / Large state-licensed company
Goals Related to Seeking/Maintaining State Licenses

- Ensure that company and employees maintain compliance with state regulations and SAFE Act
- Complete all tasks assigned either by system or by Company Account Administrator
- Create/submit company/branch/control person/individual filings
- Assist in renewal process
- Amend company/branch/control person/individual filings
- Help manage the company/branch/control person/MLO accounts
- Submit periodic reporting (financial statements / call reports)
- Ensure data in NMLS and internal system are in sync
- Help to manage and resolve action items
- Manage relationships/sponsorships and view employee records
- Pay company/individual invoices
- Help to manage M&A process
- Assist with surety bond management
- Help manage professional standards requirements
- Triage consumer complaints

Challenges Related to Accomplishing Goals

- Varying state checklist requirements cause confusion
- Many manual processes are needed to complete routine tasks
- Need to access internal systems as well as NMLS to complete simple tasks
- Difficult to locate help resources on the Resource Center
- System is confusing and hard to navigate (too many clicks)
- Inability to interface with internal systems
- License item list makes it difficult to prioritize and manage tasks
- No access to historical data when being examined
- No way to communicate with other users within the system
- Too many issues with account/password reset

Behaviors





“I have to log in and out of at least 2 separate NMLS accounts to complete all of my company and individual licensing tasks. I spend a lot of time talking to the call center.”

Bio

As a small business owner, I am completely responsible for making sure my company, employees, and myself are compliant with state regulations at all times. I have to manage multiple accounts in NMLS, submit initial filings for the company and myself, handle annual renewals, and complete many other administrative tasks including resolving issues to ensure that I can continue to do business.

Basic Information

Entity Type: Small state-licensed company

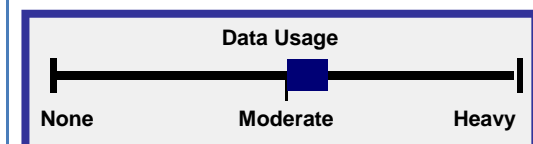
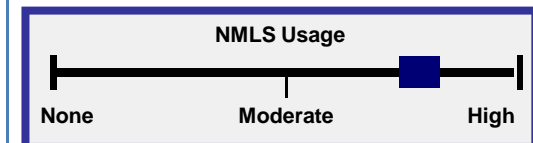
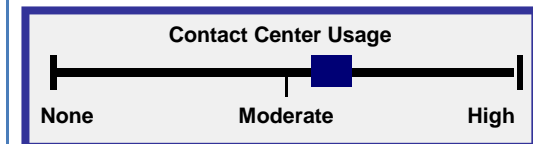
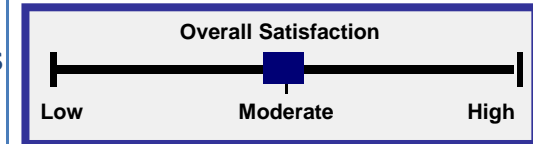
Goals Related to Seeking/Maintaining State Licenses

- Ensure that company and employees maintain compliance with state regulations
- Create/submit company and individual filings
- Manage renewal process
- Amend company/branch/control person/individual filings
- Complete professional standards requirements
- Create/manage my company and individual accounts
- Manage notifications
- Submit periodic reporting (financial statements / call reports)
- Perform data analytics
- Manage relationships/sponsorships and view employee records
- Execute and manage surety bonds
- Pay company/individual invoices

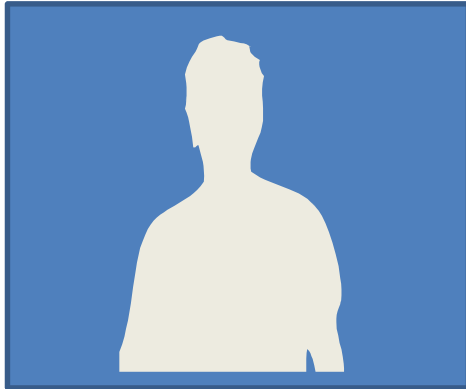
Challenges Related to Accomplishing Goals

- **Have to maintain separate accounts for company and self and log in and out of the system to complete required tasks**
- Many manual processes are needed to complete routine tasks
- Difficult to locate help resources on the Resource Center
- System is confusing and hard to navigate (too many clicks)
- Data entry / validation issues
- No way to communicate with other users within the system
- Difficult to understand how to submit required reporting
- Data in system is not real-time/relevant – requires ad hoc reporting

Behaviors



Note: Challenges in bold font are typically unique to this persona.



"I find it difficult to navigate all the information in the system – I would appreciate shortcuts or step-by-step help instructions to explain routine MLO activities.

Bio

I am a Mortgage Loan Originator for a state-licensed company. My primary goal within NMLS is to ensure I am licensed in the states I do business in at all times. My primary interactions with the NMLS system include: application submission, renewing my license annually, license management, account administration (maintaining my account), and managing employment relationships.

Basic Information

Entity Type: State-licensed company

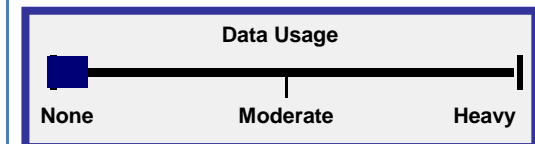
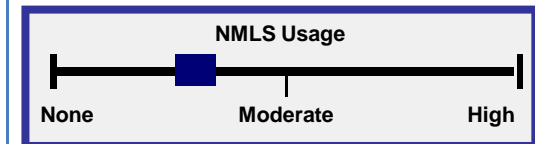
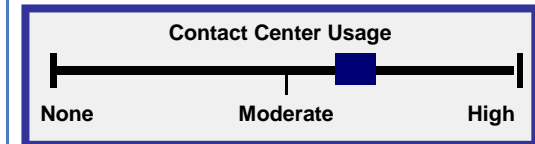
Goals Related to Seeking/Maintaining State Licenses

- Maintain compliance with state regulations
- Create/manage my account
- Create/submit individual MU4 filing
- Renew license annually
- Amend individual MU4 filings
- Complete pre-licensure education, continuing education requirements, and testing (SAFE Act)
- Complete/renew background check and credit check
- Resolve license items (deficiencies)
- Manage relationship with employer
- Pay individual invoices

Challenges Related to Accomplishing Goals

- **Understanding differing requirements across states**
- **Unsure of where to start with the licensing process**
- Difficult to locate help resources on the Resource Center
- System is confusing and hard to navigate (too many clicks)
- Data entry / validation issues
- No way to communicate with other users within the system
- Too many issues with account/password reset
- **Transitioning companies can feel like a total restart despite already being licensed in NMLS**

Behaviors



Note: Challenges in bold font are typically unique to this persona.



"I use NMLS on a limited basis, but am unable to complete simple tasks such as updating my form without involving my company. I spend too much time logging in and out to attest."

Bio

As a control person, I am in a leadership position at my company as a Direct Owner/Executive Officer/Indirect Owner/Qualifying Individual/Branch Manager. I am required to attest to company and/or branch filings, attest to my MU2, and complete the criminal background check process and allow for a credit check.

Basic Information

Entity Type: Small / Large state-licensed company

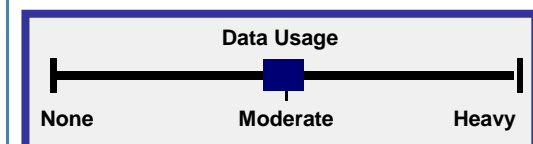
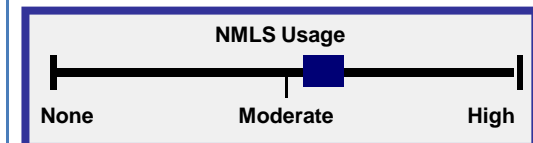
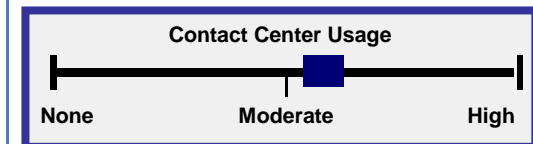
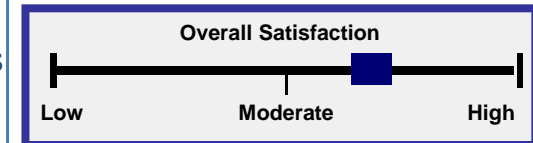
Goals Related to Seeking/Maintaining State Licenses

- Maintain compliance with state regulations
- Complete and attest to MU2 form when required by state
- Attest to MU2 form when created by company
- Attest to annual company renewal
- Complete criminal background check process
- Submit authorization to pull credit report
- Upload supporting documentation
- Create and maintain individual account
- Grant company access to my account
- Sign surety bonds and surety bond riders
- Execute surety bonds
- Obtain licensure in states that require control persons to have an individual license

Challenges Related to Accomplishing Goals

- Many manual processes are needed to complete routine tasks
- Difficult to locate help resources on the Resource Center
- System is confusing and hard to navigate (too many clicks)
- **Unable to update account without involving the company**
- Data entry / validation issues
- **Need to log in and out constantly to attest to filings and changes**
- Too many issues with account/password reset
- **Inability to attest via a mobile device**

Behaviors



Note: Challenges in bold font are typically unique to this persona.



Institution Account Administrator



Federally-Registered Institution



“We spend too much time on manual data entry for creation of initial MU4R and amendments for demographic changes. Due to manual data entry, we spend a large amount time doing periodic reconciliations of all data to make sure NMLS matches our internal system.”

Bio

I wear many hats and am ultimately responsible for all phases and management of the registration process for the company and MLOs.

Basic Information

Entity Type: Small / Large federally-registered institution

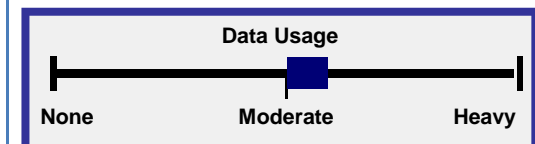
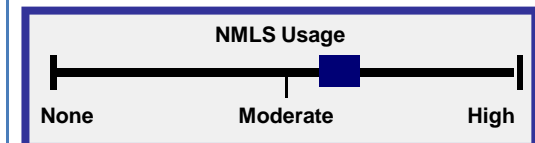
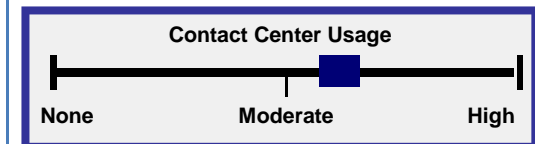
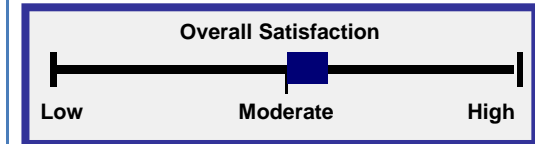
Goals Related to Seeking/Maintaining Registration

- Ensure that institution and employees maintain registration on the federal registry
- Maintain compliance with SAFE Act
- Manage institution/individual filings
- Manage renewal process
- Amend institution/individual filings
- Create/manage the institution/Organization User accounts
- Assign roles to Organization Users as applicable
- Manage notifications
- Manage and delegate tasks
- Ensure data in NMLS and internal system are in sync
- Confirm and reject employment
- Pay institution/individual invoices
- Manage M&A process

Challenges Related to Accomplishing Goals

- Many manual processes are needed to complete routine tasks
- Need to access internal systems as well as NMLS to complete simple tasks
- Difficult to locate help resources on the Resource Center
- System is confusing and hard to navigate (too many clicks)
- Inability to interface with internal systems
- Difficult to prioritize and manage tasks
- Data entry / validation issues
- No way to communicate with other users within the system
- Too many issues with account/password reset
- Data in system is not real-time/relevant – requires ad hoc reporting

Behaviors





“I find the amount of steps and time spent in the NMLS system excessive. The system is not intuitive, especially for new users.”

Bio

I help the Account Administrator complete our institution’s registration tasks, which include: filing submission, renewals, registration management, account administration, employment management, and invoice management. I complete assigned tasks to ensure our institution and individuals maintain their registration on the federal registry.

Basic Information

Entity Type: Small / Large federally-registered institution

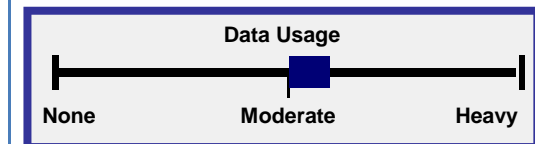
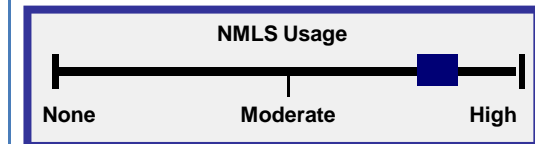
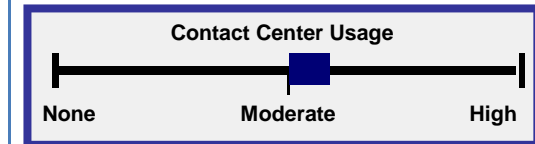
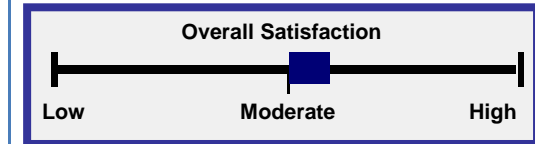
Goals Related to Seeking/Maintaining Registration

- Ensure that institution and employees maintain registration on the federal registry
- Maintain compliance with SAFE Act
- Complete all tasks assigned by institution Account Administrator
- Create/submit institution/individual filings
- Assist in renewal process
- Amend institution/individual filings
- Help manage the institution/MLO accounts
- Ensure data in NMLS and internal system are in sync
- Confirm and reject employment
- Pay institution/individual invoices
- Help to manage M&A process

Challenges Related to Accomplishing Goals

- Many manual processes are needed to complete routine tasks
- Need to access internal systems as well as NMLS to complete simple tasks
- Difficult to locate help resources on the Resource Center
- System is confusing and hard to navigate (too many clicks)
- Inability to interface with internal systems
- Difficult to prioritize and manage tasks
- Data entry / validation issues
- No way to communicate with other users within the system
- Too many issues with account/password reset
- Data in system is not real-time/relevant – requires ad hoc reporting

Behaviors





Individual Registrant

Federally-Registered Institution



“The registration process is difficult to navigate, I tend to rely on representatives from my registration team or the Call Center to guide me.”

Bio

I am a Mortgage Loan Originator for a federally-registered institution. My primary goal is to ensure I am registered on the federal registry at all times. My primary interactions with the NMLS system include: filing submission, renewing my registration annually, registration management, account administration (maintaining my account), and managing employment relationships.

Basic Information

Entity Type: Federally-registered institution

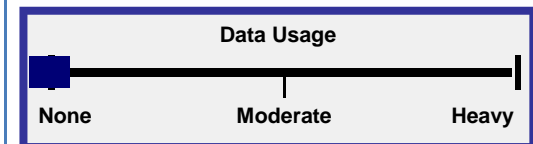
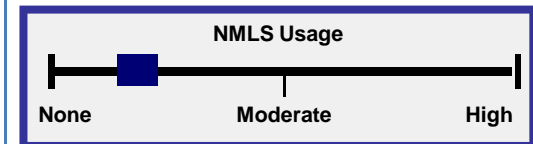
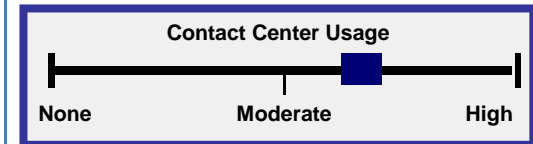
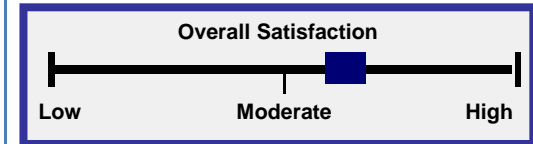
Goals Related to Seeking/Maintaining Registration

- Maintain registration with the federal registry
- Create/submit individual MU4R filing
- Renew registration annually
- Amend individual MU4R filings
- Complete continuing education requirements (outside of NMLS)
- Complete criminal background check
- Create/manage my account
- Manage relationship with employer
- Pay individual invoices if required

Challenges Related to Accomplishing Goals

- **Unsure of where to start with the registration process**
- Many manual processes are needed to complete routine tasks
- Difficult to locate help resources on the Resource Center
- System is confusing and hard to navigate (too many clicks)
- Data entry / validation issues
- No way to communicate with other users within the system
- Too many issues with account/password reset
- **Inability to update personal filing information without being associated to an institution**

Behaviors



Note: Challenges in bold font are typically unique to this persona.



Company Account Administrator



State-Licensed Company (MSB / Consumer Finance / Debt Company)



"I spend far too much time doing basic tasks to ensure our company is compliant with state regulations. How can I effectively manage my team and all of our licenses?"

Bio

I wear many hats. I establish accounts for our company and manage a team of Organization Users who perform a variety of tasks on behalf of the company, branches and control persons. I may also submit filings, handle annual renewals, and complete other administrative activities to ensure our company complies with state regulations and can continue to do business.

Basic Information

Entity Type: Small / Large state-licensed company

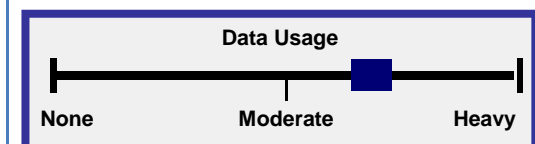
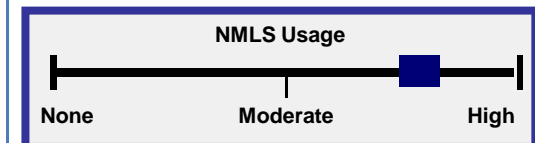
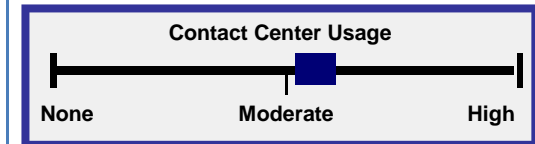
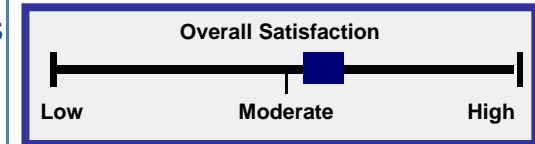
Goals Related to Seeking/Maintaining State Licenses

- Ensure company maintains compliance with state regulations
- Manage company/branch/control person filings
- Manage renewal process
- Amend company/branch/control person filings
- Create/manage the company/branch/control person/Organization User accounts
- Assign roles to Organization Users as applicable
- Manage notifications
- Manage and delegate items on the action item list
- Submit periodic reporting (financial statements, Uniform Authorized Agent Report (UAAR), MSB Call Report)
- Ensure data in NMLS and internal system are in sync
- Execute and manage surety bonds
- Pay company invoices

Challenges Related to Accomplishing Goals

- **Varying state requirements for a particular license type**
- **Not all states require licensure in NMLS for a particular license type, or require licensure at all**
- **The upload process for submitting the UAAR is difficult and very time-consuming**
- **Mortgage-related information is always displayed to our users**
- Many manual processes are needed to complete routine tasks
- Challenges with communications and sharing of documents outside the system
- Inability to interface with internal systems
- Difficult to locate help resources on the Resource Center
- System is confusing and hard to navigate (too many clicks)
- Too many issues with account/password reset

Behaviors



Note: Challenges in bold font are typically unique to this persona.



“Even though my company isn’t in the mortgage business, I am presented with lots of mortgage-related information within NMLS that is not relevant to me.”

Bio

I help the Account Administrator complete our company’s licensing tasks, which include: application submission, renewals, license management, account administration and invoice management. I utilize the license item list to complete assigned tasks to ensure our company complies with state regulations and can continue to do business.

Basic Information

Entity Type: Small / Large state-licensed company

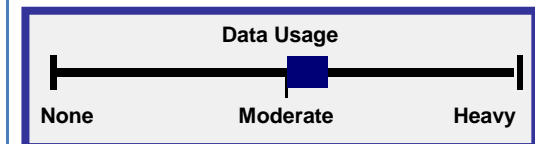
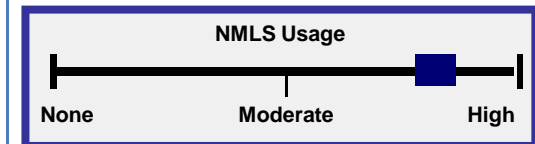
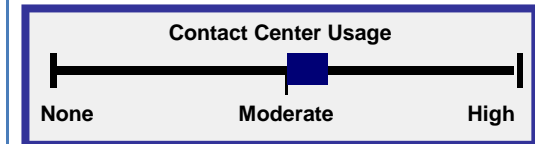
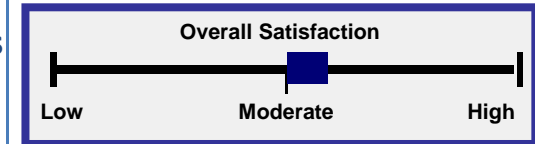
Goals Related to Seeking/Maintaining State Licenses

- Ensure company maintains compliance with state regulations
- Complete all tasks assigned either by system or by Company Account Administrator
- Create/submit company/branch/control person filings
- Assist in renewal process
- Amend company/branch/control person filings
- Help manage the company/branch/control person accounts
- Submit periodic reporting (financial statements, Uniform Authorized Agent Report (UAAR), MSB Call Report)
- Ensure data in NMLS and internal system are in sync
- Help to manage and resolve action items
- Pay company invoices
- Help to manage M&A process
- Assist with surety bond management

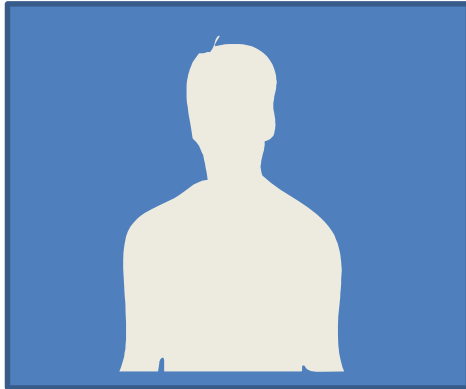
Challenges Related to Accomplishing Goals

- **Varying state requirements for a particular license type**
- **Not all states require licensure in NMLS for a particular license type, or require licensure at all**
- **The upload process for submitting the UAAR is difficult and very time-consuming**
- **Mortgage-related information is always displayed to our users**
- Many manual processes are needed to complete routine tasks
- Challenges with communications and sharing of documents outside the system
- Inability to interface with internal systems
- Difficult to locate help resources on the Resource Center
- System is confusing and hard to navigate (too many clicks)
- Too many issues with account/password reset

Behaviors



Note: Challenges in bold font are typically unique to this persona.



“I need a simple way to access relevant, easy-to-use data from NMLS that my company/institution needs for its reporting and business operations.”

Bio

I am responsible for obtaining data that my organization needs from NMLS to support our reporting and business operations. This includes ensuring that our IT systems are configured to receive the datasets, and implementing any changes needed.

Basic Information

Entity Type: All companies / institutions

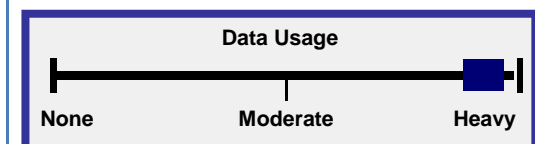
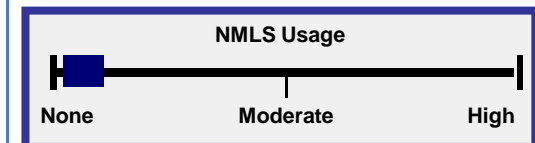
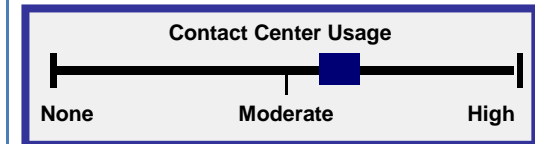
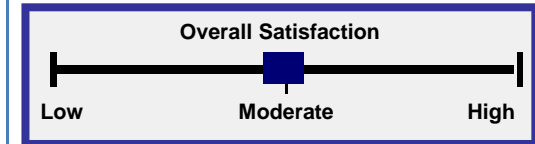
Goals Related to Obtaining Data

- Seamlessly access data from NMLS in an easy-to-use format
- Ability to download customizable datasets
- Retrieve accurate, timely, relevant, and useful data
- Provide data to end users within the organization to support reporting and business operations
- Minimize change needed on the organization’s end when changes are made to data / reporting in NMLS
- Ability to interface NMLS with internal systems such as HR systems

Challenges Related to Accomplishing Goals

- Data download needed to support reporting requirements due to lack of granularity with NMLS reports
- Data contained in reports are sorted in a logical order so reports must be reprogrammed when new columns are added
- Data is not real-time (one day delay)

Behaviors





Regulator Account Administrator



State Agency (Mortgage)



“My agency is understaffed and has a large number of license applications to review. We desperately need a streamlined and more efficient review process.”

Bio

I establish accounts for our agency and manage a team of Organization Users that perform a variety of tasks that I have delegated to them. I manage the review of application filings (e.g., MU1, MU2, MU3, and MU4) and renewals to ensure compliance with state regulations. I also manage the review of amendments, post regulatory actions, and oversee invoicing.

Basic Information

Entity Type: State Agency

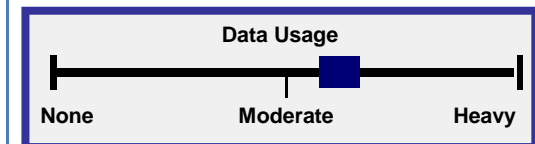
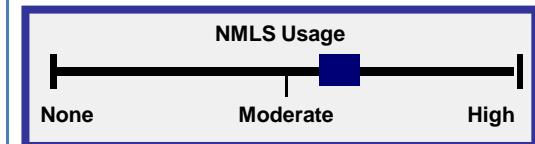
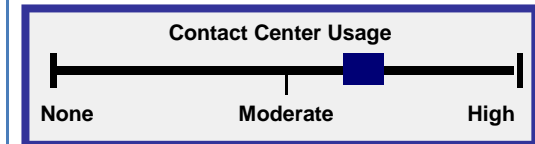
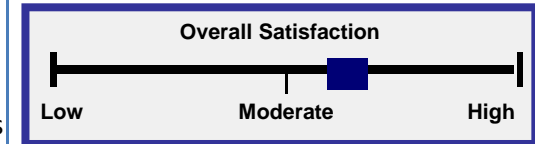
Goals Related to Reviewing License Filings

- Ensure that application filings meet state requirements
- Review application filings including CBC, credit checks, T&E completion, reports, surety bonds, and other state required items
- Verify relationships and sponsorships
- Manage annual renewal reviews
- Manage license / renewal settings and fees
- Review amendments and ACN's
- Place/remove action items
- Create OU accounts, assign roles, perform account maintenance activities (enable/disable/unlock accounts and reset passwords)
- Assign and track tasks and manage agency workload
- Review reports submitted by companies (call reports, financial statement filings)
- Manage invoices (e.g., create, search, edit, and view)
- Post regulatory actions
- Access audit report showing when access was granted/removed for users and when permissions were changed

Challenges Related to Accomplishing Goals

- Must work outside of system to complete reviews as not all required information is housed in the system
- Timing issues between NMLS, regulator data, and bank system (due to data download differences and lack of real time data across NMLS)
- Ad-hoc reporting is difficult to utilize
- Help resources are difficult to find
- Unable to communicate with other users within the system
- Unable to formally review M&A within the system
- Many manual processes are needed to complete routine tasks
- Inability to interface with internal systems
- Inability to perform certain actions in bulk

Behaviors





“My agency is understaffed and due to the high volume of applications we receive, the more that can be automated on NMLS, with less review needed for discrepancies, the better..”

Bio

I help our state agency’s Account Administrator (AA) manage the licensing process, including application filing and renewals review. In addition, depending on the tasks assigned to me by the AA, I may also review amendments, periodic reporting, and post regulatory actions.

Basic Information

Entity Type: State Agency

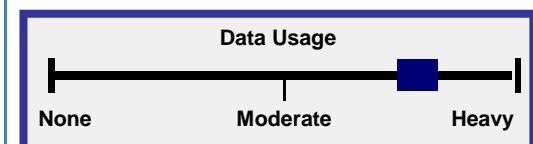
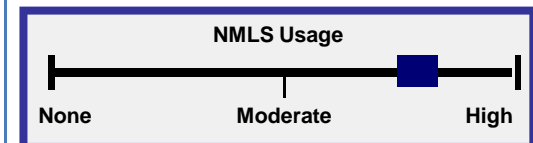
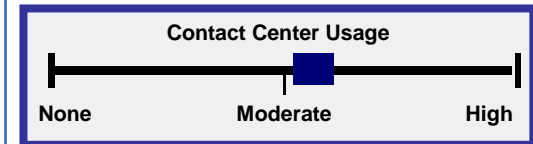
Goals Related to Reviewing License Filings

- Ensure that application filings meet state requirements
- Review application filings including CBC, credit checks, T&E completion, reports, surety bonds, and other state required items
- Verify relationships and sponsorships
- Assist with annual renewal reviews
- Review amendments and ACN’s
- Place/remove action items
- Complete tasks assigned by my state’s Account Administrator
- Review reports submitted by companies (call reports, financial statement filings)
- Create and manage invoices for licensees
- Post regulatory actions

Challenges Related to Accomplishing Goals

- Must work outside of system to complete reviews as not all required information is housed in the system
- Timing issues between NMLS, regulator data, and bank system (due to data download differences and lack of real time data across NMLS)
- Ad-hoc reporting is difficult to utilize
- Unable to communicate with other users within the system
- Unable to formally review M&A within the system
- Inability to interface with internal systems
- Many manual processes are needed to complete routine tasks
- Inability to perform certain actions in bulk

Behaviors





“My usage of NMLS is primarily limited to pulling and reviewing reported information, posting regulatory actions, delegating tasks to my staff, and account maintenance activities.”

Bio

I establish accounts for our federal agency and manage a team of Organization Users that perform a variety of assigned tasks. These tasks are mostly related to accessing and viewing reported information, reports, and posting regulatory actions against institutions, companies, and individuals.

Basic Information

Entity Type: Federal Agency

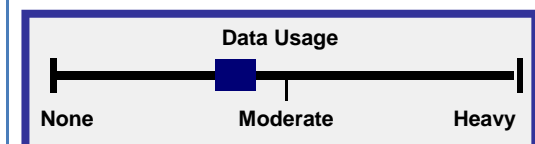
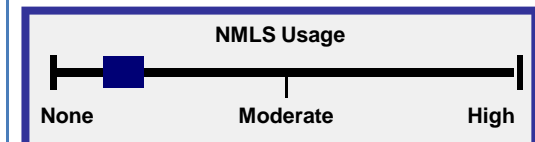
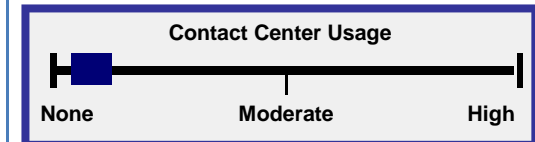
Goals Related to Reviewing Registrations/Licenses

- Create and maintain accounts for Organization Users
- Manage account maintenance activities (enable/disable/unlock accounts, reset passwords, and renew two factor authentication)
- Access and review reports on federally-registered institutions and relevant individuals
- Access and review reports on state-licensed companies and relevant individuals
- Post regulatory actions on companies, institutions and individuals
- Access and search for company and relevant individual license records (including filings/reports/documents) in NMLS
- Access and search for institution and relevant individual registration records (including filings/reports/documents) in NMLS
- Delegate tasks to Organization Users
- Access audit report showing when access was granted/removed for users and when permissions were changed
- Initiate and run custom reports that contain information authorized to use (via Contracts, MOUs, and/or Agreements)
- Ability to manage an additional registration type
- Ability to add a review and approval workflow if an agency decided to start reviewing registrations

Challenges Related to Accomplishing Goals

- Inability to interface with internal systems
- Data analytics tools (e.g. MCR) are not available
- Data in the system is not real-time
- Ad-hoc reporting is time-confusing and difficult to utilize
- Unable to communicate with other users within the system
- Certain functions of Federal side account maintenance and regulatory enforcement actions are lacking

Behaviors



Note: This entity type also includes users at Federal Supervisory Agencies.



"I complete the tasks that are assigned by my supervisor such as gathering and analyzing reported information and posting regulatory actions."

Bio

I primarily utilize NMLS to access and analyze institution, company and individual reported information that my organization needs from NMLS to support our supervision, reporting and operational responsibilities.

Basic Information

Entity Type: Federal Agency

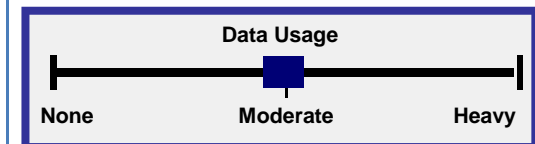
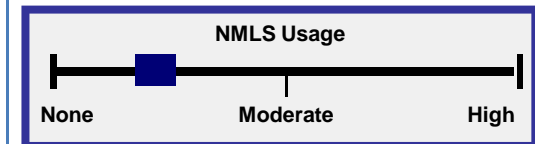
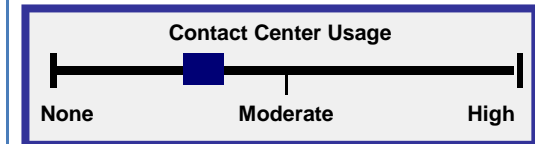
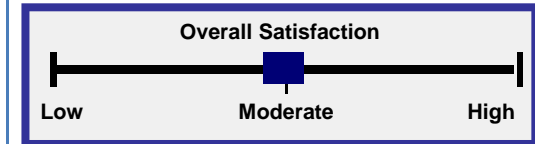
Goals Related to Reviewing Registrations/Licenses

- Complete all tasks assigned by my supervisor
- Access and review reports on federally-registered institutions and relevant individuals
- Access and review reports on state-licensed companies and relevant individuals
- Access and search for company and relevant individual license records (including filings/reports/documents) in NMLS
- Access and search for institution and relevant individual registration records (including filings/reports/documents) in NMLS
- Initiate and run custom reports that contain information authorized to use (via Contracts, MOUs, and/or Agreements)
- Post regulatory actions on companies, institutions and individuals
- Ability to manage an additional registration type

Challenges Related to Accomplishing Goals

- Inability to interface with internal systems
- Data analytics tools (e.g. MCR) are not available
- Data in the system is not real-time
- Ad-hoc reporting is time-confusing and difficult to utilize
- Unable to communicate with other users within the system
- Certain functions of Federal side account maintenance and regulatory enforcement actions are lacking

Behaviors



Note: This entity type also includes users at Federal Supervisory Agencies.



Regulator Account Administrator



State Agency (MSB / Consumer Finance / Debt Company)



“My agency is understaffed and has to perform in-depth reviews of license applications and amendments. We could really use a streamlined and more efficient review process.”

Bio

I establish accounts for our agency and manage a team of Organization Users that perform a variety of tasks that I have delegated to them. I manage the review of application filings (e.g., MU1, MU2, MU3) and renewals to ensure compliance with state regulations. I also manage the review of amendments, post regulatory actions, and oversee invoicing.

Basic Information

Entity Type: State Agency

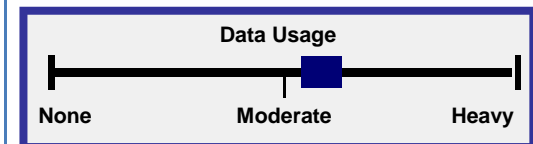
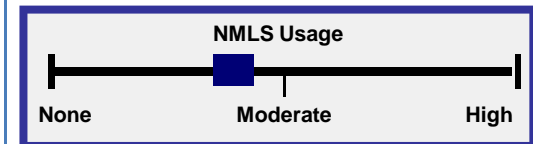
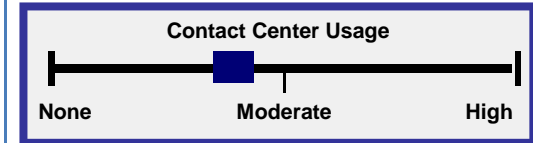
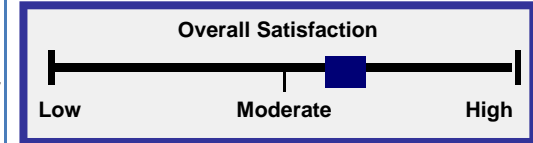
Goals Related to Reviewing License Filings

- Ensure that application filings meet state requirements
- Review application filings including CBC, credit checks, reports, surety bonds, and other state required items
- Manage annual renewal reviews
- Manage license / renewal settings and fees
- Review amendments and ACN's
- Place/remove action items
- Create/manage OU accounts and assign roles
- Manage account maintenance activities (enable/disable/unlock accounts and reset passwords)
- Assign and track tasks and manage agency workload
- Review reports submitted by companies (Uniform Authorized Agent Report (UAAR), call reports, financial statement filings)
- Manage invoices (e.g., create, search, edit, and view)
- Post regulatory actions
- Access audit report showing when access was granted/removed for users and when permissions were changed

Challenges Related to Accomplishing Goals

- Must work outside of system to complete reviews as not all required information is housed in the system
- **Companies are often unsure of the state requirements for their particular license type**
- Timing issues between NMLS, regulator data, and bank system (due to data download differences and lack of real time data across NMLS)
- Ad-hoc reporting is difficult to utilize
- Help resources are difficult to find
- Many manual processes are needed to complete routine tasks
- Inability to interface with internal systems
- **UAAR's contain a large number of invalid addresses to review**
- Inability to perform certain actions in bulk

Behaviors



Note: Challenges in bold font are typically unique to this persona.



"I must work outside of the system to complete reviews as not all companies use the system and not all information is stored in the system."

Bio

I help our state agency's Account Administrator manage the licensing process, including application filing and renewals review. In addition, depending on the tasks assigned to me by the AA, I may also review amendments, periodic reporting, and post regulatory actions.

Basic Information

Entity Type: State Agency

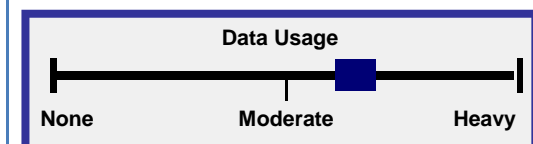
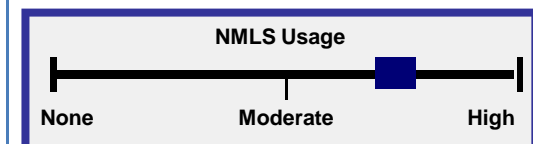
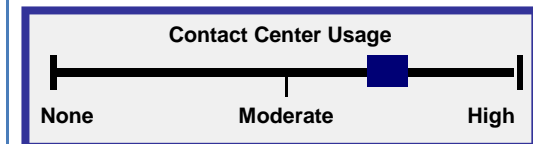
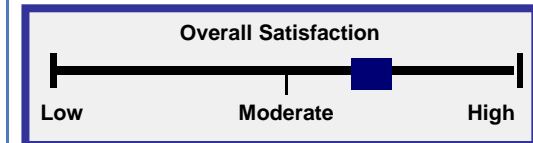
Goals Related to Reviewing License Filings

- Ensure that application filings meet state requirements
- Review application filings including CBC, credit checks, reports, surety bonds, and other state required items
- Assist with annual renewal reviews
- Review amendments and ACN's
- Place/remove action items
- Complete tasks assigned by my state's Account Administrator
- Review reports submitted by companies (Uniform Authorized Agent Report (UAAR), call reports, financial statement filings)
- Send invoices to company users
- Post regulatory actions

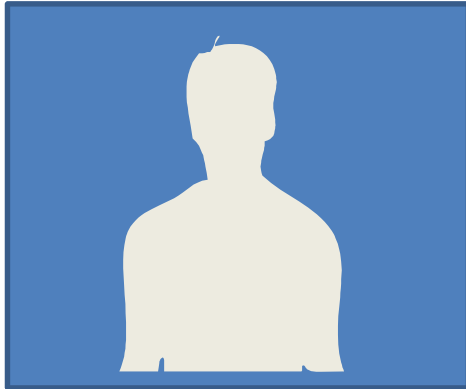
Challenges Related to Accomplishing Goals

- Must work outside of system to complete reviews as not all required information is housed in the system
- **Companies are often unsure of the state requirements for their particular license type**
- Timing issues between NMLS, regulator data, and bank system (due to data download differences and lack of real time data across NMLS)
- Ad-hoc reporting is difficult to utilize
- Unable to communicate with other users within the system
- Inability to interface with internal systems
- Many manual processes are needed to complete routine tasks
- **UAAR's contain a large number of invalid addresses to review**
- Inability to perform certain actions in bulk

Behaviors



Note: Challenges in bold font are typically unique to this persona.



“Field examiners demand fluid and efficient NMLS functionality. NMLS currently does not have all of the information that I need to complete an examination.”

Bio

I primarily utilize NMLS to obtain information and reporting on the companies / institutions that I am required to examine.

Basic Information

Entity Type: All regulators

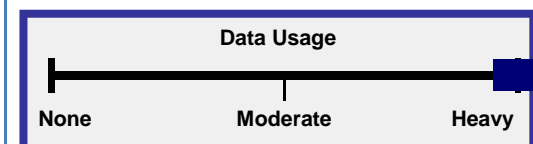
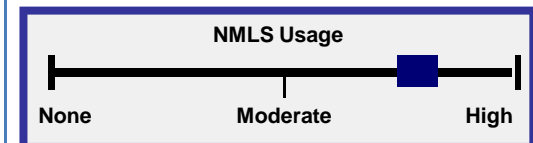
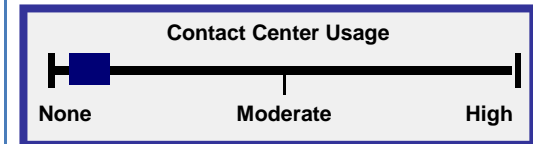
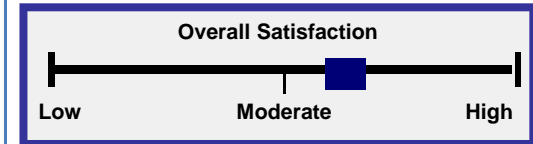
Goals Related to Performing Examinations

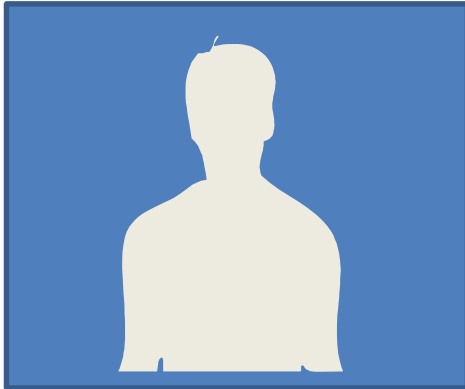
- Access and review company and institution filings including CBC, credit checks, T&E completion, surety bonds, and other state required items
- Review reports submitted by companies (call reports, financial statement filings)
- Download data relevant to a company or institution’s activities
- Access disciplinary and enforcement actions against companies / institutions and individuals
- Review and approve regulator setting changes
- Use call report analytical tools to help inform examination schedule (assessing risk)
- Perform investigative on and off site analysis of state licensees for compliance with the applicable State regulations, which includes Federal regulations

Challenges Related to Accomplishing Goals

- Must work outside of system to complete exams as not all required information is housed in the system
- Data analytics tool does not contain live data and ad-hoc reporting is difficult to utilize
- Help resources are difficult to find
- Varying state requirements means not all companies / institutions have the same information in the system

Behaviors





“We face a number of problems each time the data download process changes, often resulting in negative impacts on our daily functions.”

Bio

I am responsible for downloading data that my organization needs from NMLS to support our reporting and operations. This includes ensuring that our IT systems are configured to receive the datasets, and implementing any changes needed as a result of changes to the data download process.

Basic Information

Entity Type: All regulators

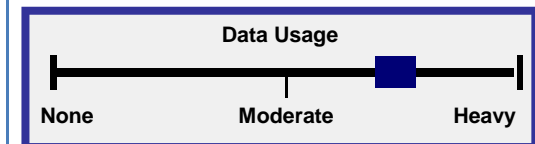
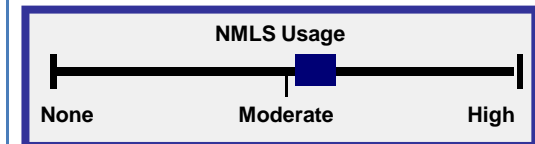
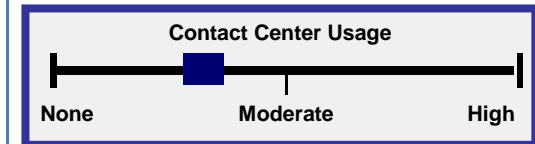
Goals Related to Data Download

- Seamlessly access and download data from NMLS in an easy-to-use format
- Ability to download customizable datasets
- Retrieve accurate, timely, relevant, and useful data
- Provide data to end users within the organization to support reporting and operations
- Minimize change needed on the organization’s end when changes are made to data / reporting in NMLS
- Ensure data is accurate before processing it into agency database
- Initiate and run custom reports that contain information authorized to use (via Contracts, MOUs, and/or Agreements)
- Retrieve historical data

Challenges Related to Accomplishing Goals

- Data download needed to support reporting requirements due to lack of granularity with NMLS reports
- Users have little say in the data download development process - they receive notifications on how the download will change
- No backward compatibility - changes in effect as of release date
- Not enough time or resources to implement changes
- Data contained in reports are sorted in a logical order so reports must be reprogrammed when new columns are added
- Releases are implemented in production with errors/issues
- Daily business functions are impacted when download files are late
- Changes to login webpages requires changes to automated scripts
- Issues with data received, such as: ACN issues, inability to link certain data elements, irrelevant data, and inability to handle sync files
- Data is not real-time (one day delay)

Behaviors





“Reconciliations with the GL are currently done manually since NMLS 1.0 does not have an AR system that can track transactions and outstanding balances by customer and company.”

Bio

I am an internal user within the NMLS System responsible for NMLS Accounting. This role includes viewing the day-to-day transactional details which includes manual reconciliation with the GL. I focus primarily on payments received from licensees, invoicing, and disbursement.

Basic Information

Entity Type: SRR

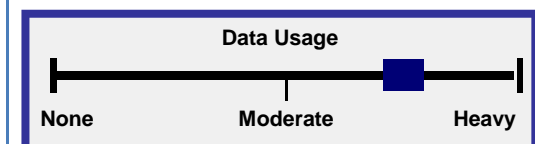
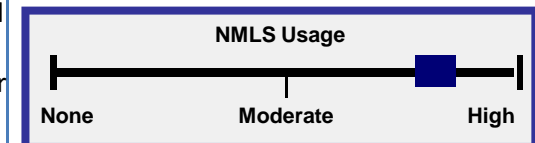
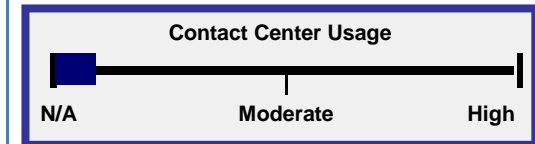
Goals Related to NMLS Accounting

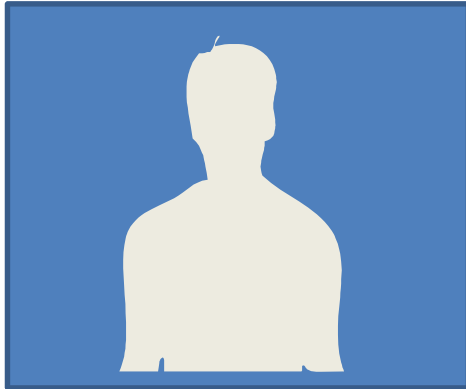
- View all financial transactions (ACH, credit card payments, invoices, user payment lifecycle) via Disbursement and Transactions reports
- Maintain individual NMLS account (update profile, manage passwords)
- Access payment processor reports
- Perform reconciliations at the transactional level
- Manage invoices (Issue bills for all system users and subscribers)
- Manage payment disputes (ACH return, credit card chargebacks)
- Manage write-offs (indicators, dates, and comments) for aged invoices
- Access detailed audit trail of payment status changes
- Ability to easily reconcile NMLS transactions (CBC, CR, Two Factor) to vendor invoices

Challenges Related to Accomplishing Goals

- Disputes (ACH return and credit card charge backs) are all handled manually
- Journal Entries are currently done manually and are prone to error
- Current system is designed to only provide data dump of transactions (no historical cumulative information available)
- Unable to track end-to-end cycle once a payment is made
- Unable to offer assistance when someone selects and pays for incorrect license (i.e., no way to process refund)
- Manual process of reconciling payments made internally and externally from the system
- Single point of failure for payment processor
- Reconciliation of payment processing with multiple internal systems (LMS, EMS, NMLS)
- Multiple ad-hoc reports are required to complete various vendor invoice reconciliations

Behaviors





"I am constantly logging in and out of NMLS as I have to maintain a different login and password for every single one of my clients."

Bio

I am a designated 3rd party user and help companies/institutions maintain state licensure or federal registration. I assist my clients with virtually every step in the process as they rely on me to complete all required activities.

Basic Information

Entity Type: Law firms, compliance firms, tech companies, etc.
Goals Related to Helping Clients with Licens./Regis.

- Assist companies, institutions, and licensees with maintaining state licensure or federal registration
- Create and edit company, institution, branch, control person, and individual filings
- Ensure company, institution, branch, control person, and individual records are up-to-date
- Manage renewal process
- Easy way to establish a relationship between the vendor and client in NMLS
- Ability to easily toggle back and forth between the accounts the vendor is managing
- Customizable and easy-to-use dashboard for managing all affiliated accounts and tasks
- Ability to communicate with clients within the system
- Attest on behalf of individuals
- Maintain audit trail for all transactions and communications
- Create Mortgage Call Reports

Challenges Related to Accomplishing Goals

- Different login needed for each client the vendor assists
- No easy way to establish a relationship with client in NMLS
- Constantly have to track down client personnel to attest
- Many manual processes are needed to complete routine tasks
- Challenges with communications and sharing of documents outside the system
- Difficult to locate help resources on the Resource Center
- System is confusing and hard to navigate (too many clicks)
- Varying state checklist requirements create confusion during the filing submission process
- Too many issues with account/password reset
- No audit trail of transactions and interactions

Behaviors

