#1 - Pre-Licensure Requirements (Individual State Licensee)
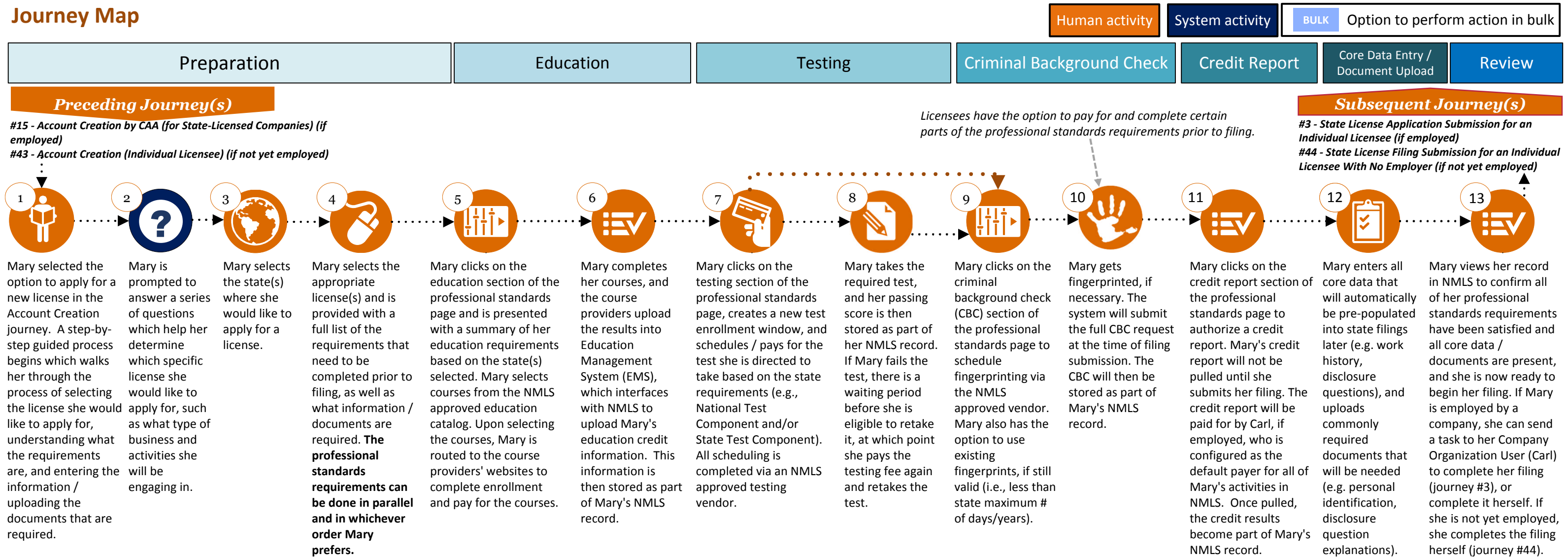
Personas:

Mary
Individual Licensee (State)

Carl
Company Organization User (State)

Background:
An individual licensee (Mary) wishes to apply for a new license from one or more states and wants to complete all pre-licensure requirements. At the end of the Account Creation journey, Mary selected the option to apply for a new license. A step-by-step guided process now begins which walks her through selecting the license she would like to apply for, understanding what the pre-licensure requirements are, and entering the information / uploading the documents that are required and will be used later in her filings.

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

Journey Map

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

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

Preceding Journey(s)

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

#43 - Account Creation (Individual Licensee) (if not yet employed)

Licensees have the option to pay for and complete certain parts of the professional standards requirements prior to filing.

Subsequent Journey(s)

#3 - State License Application Submission for an Individual Licensee (if employed)

#44 - State License Filing Submission for an Individual Licensee With No Employer (if not yet employed)

1 Mary selected the option to apply for a new license in the Account Creation journey. A step-by-step guided process begins which walks her through the process of selecting the license she would like to apply for, understanding what the requirements are, and entering the information / uploading the documents that are required.

2 Mary is prompted to answer a series of questions which help her determine which specific license she would like to apply for, such as what type of business and activities she will be engaging in.

3 Mary selects the state(s) where she would like to apply for a license.

4 Mary selects the appropriate license(s) 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 Mary prefers.**

5 Mary clicks on the education section of the professional standards page and is presented with a summary of her education requirements based on the state(s) selected. Mary selects courses from the NMLS approved education catalog. Upon selecting the courses, Mary is routed to the course providers' websites to complete enrollment and pay for the courses.

6 Mary completes her courses, and the course providers upload the results into Education Management System (EMS), which interfaces with NMLS to upload Mary's education credit information. This information is then stored as part of Mary's NMLS record.

7 Mary clicks on the testing section of the professional standards page, creates a new test enrollment window, and schedules / pays for the test she is directed to take based on the state requirements (e.g., National Test Component and/or State Test Component). All scheduling is completed via an NMLS approved testing vendor.

8 Mary takes the required test, and her passing score is then stored as part of her NMLS record. If Mary fails the test, there is a waiting period before she is eligible to retake it, at which point she pays the testing fee again and retakes the test.

9 Mary clicks on the criminal background check (CBC) section of the professional standards page to schedule fingerprinting via the NMLS approved vendor. Mary also has the option to use existing fingerprints, if still valid (i.e., less than state maximum # of days/years).

10 Mary gets fingerprinted, if necessary. The system will submit the full CBC request at the time of filing submission. The CBC will then be stored as part of Mary's NMLS record.

11 Mary clicks on the credit report section of the professional standards page to authorize a credit report. Mary's credit report will not be pulled until she submits her filing. The credit report will be paid for by Carl, if employed, who is configured as the default payer for all of Mary's activities in NMLS. Once pulled, the credit results become part of Mary's NMLS record.

12 Mary enters all core data that will automatically be pre-populated into state filings later (e.g. work history, disclosure questions), and uploads commonly required documents that will be needed (e.g. personal identification, disclosure question explanations).

13 Mary views her record in NMLS to confirm all of her professional standards requirements have been satisfied and all core data / documents are present, and she is now ready to begin her filing. If Mary is employed by a company, she can send a task to her Company Organization User (Carl) to complete her filing (journey #3), or complete it herself. If she is not yet employed, she completes the filing herself (journey #44).

User Experiences:

Mary — *When applying for a license, the guided process walks me through all of the steps one at a time.*

Mary — *I am able to easily search the education catalog to find the courses I want to take.*

Carl — *I can configure the system to be the default payer for all of my licensees' activities in NMLS.*

Mary — *My NMLS record displays the status of all of the pre-licensure professional standards requirements.*

Mary — *I receive a notification that my test(s) have been successfully scheduled.*

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

Mary — *My professional standards requirements become part of my NMLS record, and can be used across multiple filings.*

Mary — *My passing score is automatically uploaded to NMLS and displayed on my record.*

Mary — *I am able to quickly view each state's testing requirements (e.g., National Test Component and/or State Test Component).*

#1 - Pre-Licensure Requirements (Individual State Licensee)

NMLS 1.0 Pain Points:

- Licensees are often unsure of where to start in the licensing process.
- Varying state checklist requirements (which are external to the NMLS system) create confusion during application submission process.
- Difficulty locating help resources on the Resource Center.
- The process of enrolling in courses is all done outside of NMLS.
- The workflow for test registration and administration causes confusion. While payment is internal, scheduling and managing is external to NMLS.
- Criminal Background Check process does not include fingerprint scheduling.
- Payments collected through NMLS are non refundable.
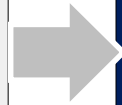
NMLS 2.0 Capabilities:

- Ability to combine logical workflow components to facilitate the user experience and reduce confusion / duplication (e.g., streamlined, intuitive user interface).
- Ability to 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 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 re-use background and credit checks that are stored in a user's record.

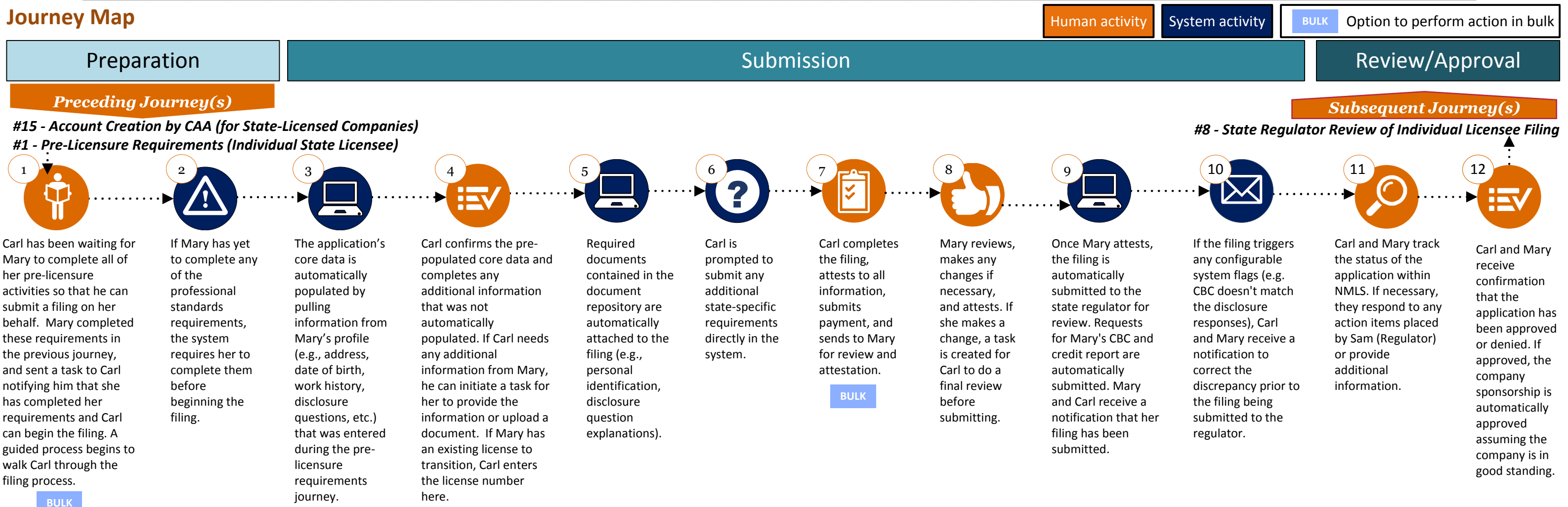# #3 - State License Filing Submission for an Individual Licensee

Personas:

Mary — Individual Licensee (State)

Carl — Company Organization User (State)

Sam — Regulator Account Administrator (State)

Background:

Carl, a Company Organization User (State), has been waiting for Mary, an Individual Licensee, to complete all of her pre-licensure requirements so that he can submit a filing on her behalf. Mary completed these requirements in the previous journey, such as populating the core data, uploading required documents, and completing the professional standards requirements. Mary then sent a task to Carl notifying him that he can begin the filing. A guided process begins to walk Carl through the filing process, and the filing is automatically populated from the core data that Mary entered while any required documents are automatically attached from the document repository. After completing the filing, Carl attests, submits payment, and sends to Mary for review and attestation. Once Mary attests, the filing is automatically sent to the applicable state regulator (Sam) for review and approval.

Journey Map

Legend: **Human activity** | **System activity** | **BULK** Option to perform action in bulk

Phases: **Preparation** | **Submission** | **Review/Approval**

Preceding Journey(s)
- #15 - Account Creation by CAA (for State-Licensed Companies)
- #1 - Pre-Licensure Requirements (Individual State Licensee)

Subsequent Journey(s)
- #8 - State Regulator Review of Individual Licensee Filing

1. Carl has been waiting for Mary to complete all of her pre-licensure activities so that he can submit a filing on her behalf. Mary completed these requirements in the previous journey, and sent a task to Carl notifying him that she has completed her requirements and Carl can begin the filing. A guided process begins to walk Carl through the filing process. **BULK**

2. If Mary has yet to complete any of the professional standards requirements, the system requires her to complete them before beginning the filing.

3. The application's core data is automatically populated by pulling information from Mary's profile (e.g., address, date of birth, work history, disclosure questions, etc.)

4. Carl confirms the pre-populated core data and completes any additional information that was not automatically populated. If Carl needs any additional information from Mary, he can initiate a task for her to provide the information or upload a document. If Mary has an existing license to transition, Carl enters the license number here.

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

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

7. Carl completes the filing, attests to all information, submits payment, and sends to Mary for review and attestation. **BULK**

8. Mary reviews, makes any changes if necessary, and attests. If she makes a change, a task is created for Carl to do a final review before submitting.

9. Once Mary attests, the filing is automatically submitted to the state regulator for review. Requests for Mary's CBC and credit report are automatically submitted. Mary and Carl receive a notification that her filing has been submitted.

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

11. Carl and Mary track the status of the application within NMLS. If necessary, they respond to any action items placed by Sam (Regulator) or provide additional information.

12. Carl and Mary receive confirmation that the application has been approved or denied. If approved, the company sponsorship is automatically approved assuming the company is in good standing.

User Experiences:

- *When applying for a license, the guided process walks me through the filing 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 complete all steps of the application filing process within NMLS, including communication with other users and uploading/submitting documents.* — Carl

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

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

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

- *Companies have the ability to upload individual filings in bulk.* — 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.* — Mary, Carl

- *I am able to track the status of my application after submitting and have insight into where in the review process my application stands.* — Mary, Carl

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

#3 - State License Filing Submission for an Individual Licensee

NMLS 1.0 Pain Points:

- Licensees are often unsure of where to start in the licensing process
- When a company is granted access by an individual, they receive a notification that they were granted access but it does not say who it was that granted access
- The 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
- Criminal Background Check process does not include fingerprint scheduling
- Company users currently have to pay for individual licenses one at a time
- 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 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 bulk upload data (file upload) or bulk complete actions (multi-record select) in order to complete actions on multiple records at once (e.g., file for multiple licensees).
- 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.
- Ability to re-use background and credit checks that are stored in a user's record.
- Ability for companies to control what steps individuals have access to.
- Ability to assign tasks to individuals/groups.
- 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 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).

#6 - State Renewals for an Individual Licensee

Personas:
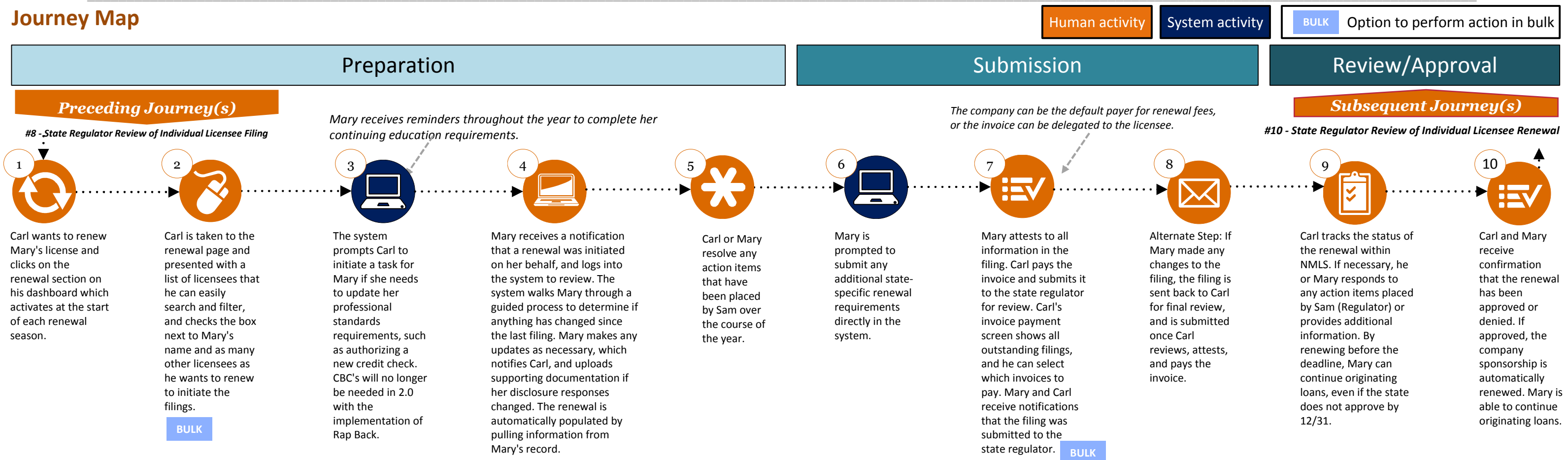
Mary — Individual Licensee

Sam — Regulator Account Administrator (State)

Carl — Company Organization User (State)

Background:
In order for an individual licensee (Mary) to maintain an active state license, the license must be renewed each year by her company in advance of the state deadline (typically 12/31). A Company Organization User (Carl) is responsible for filing for renewal on behalf of Mary. Carl clicks on the renewal section on his dashboard which activates at the start of each renewal season to go to the renewal page, where he can select as many licensees as he wants to initiate renewals for. The licensees, including Mary, receive a task to review and attest to the filing, and make any changes as necessary. Once Mary attests, Carl pays the invoice and submits the renewal to the state regulator for approval.

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

Journey Map

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

| Preparation | Submission | Review/Approval |

Preceding Journey(s)

#8 - State Regulator Review of Individual Licensee Filing

Mary receives reminders throughout the year to complete her continuing education requirements.

The company can be the default payer for renewal fees, or the invoice can be delegated to the licensee.

Subsequent Journey(s)

#10 - State Regulator Review of Individual Licensee Renewal

1. Carl wants to renew Mary's license and clicks on the renewal section on his dashboard which activates at the start of each renewal season.

2. Carl is taken to the renewal page and presented with a list of licensees that he can easily search and filter, and checks the box next to Mary's name and as many other licensees as he wants to renew to initiate the filings. **BULK**

3. The system prompts Carl to initiate a task for Mary if she needs to update her professional standards requirements, such as authorizing a new credit check. CBC's will no longer be needed in 2.0 with the implementation of Rap Back.

4. Mary receives a notification that a renewal was initiated on her behalf, and logs into the system to review. The system walks Mary through a guided process to determine if anything has changed since the last filing. Mary makes any updates as necessary, which notifies Carl, and uploads supporting documentation if her disclosure responses changed. The renewal is automatically populated by pulling information from Mary's record.

5. Carl or Mary resolve any action items that have been placed by Sam over the course of the year.

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

7. Mary attests to all information in the filing. Carl pays the invoice and submits it to the state regulator for review. Carl's invoice payment screen shows all outstanding filings, and he can select which invoices to pay. Mary and Carl receive notifications that the filing was submitted to the state regulator. **BULK**

8. Alternate Step: If Mary made any changes to the filing, the filing is sent back to Carl for final review, and is submitted once Carl reviews, attests, and pays the invoice.

9. Carl tracks the status of the renewal within NMLS. If necessary, he or Mary responds to any action items placed by Sam (Regulator) or provides additional information. By renewing before the deadline, Mary can continue originating loans, even if the state does not approve by 12/31.

10. Carl and Mary receive confirmation that the renewal has been approved or denied. If approved, the company sponsorship is automatically renewed. Mary is able to continue originating loans.

User Experiences:

- (Carl) *When renewing my state licenses, the system provides me with a streamlined process to renew all licenses at once.*
- (Mary, Carl) *The system automatically notifies users when they need to update their professional standards requirements.*
- (Mary, 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.*
- (Mary, 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.*
- (Mary) *The system performs a completeness check and notifies me of any missing information before allowing me to submit.*
- (Mary, Carl) *The system guides me through each step of the renewal process.*
- (Mary) *I am able to view on-screen help instructions to ensure I upload the correct documents for my disclosure explanations.*
- (Carl) *Companies have the ability to upload renewal filings in bulk.*
- (Mary) *The system pre-populates my renewal filing by pulling information stored in my record.*
- (Carl) *By paying at attestation, the company avoids overpaying renewal fees for licensees who do not renew.*
- (Mary) *I am able to track the status of my renewal after submitting and have insight into where in the review process my application stands.*
- (Mary, 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.*
- (Mary, Carl) *I can come back to the filing later and my information will be saved, even if I get timed out.*
- (Mary) *I am able to complete all steps of the renewal filing process within NMLS, including communicating with other users and uploading/submitting all documents.*
- (Carl) *I can configure the system to be the default payer for all of my licensees' activities in NMLS.*

#6 - State Renewals for an Individual Licensee

NMLS 1.0 Pain Points:

- Licensees are often unsure of where to start in the licensing process.
- 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 application workflow is complex, not intuitive, and does not provide transparency on where the applicant is in the process.
- States have varying renewal deadlines (e.g., not all states are 12/31).
- Varying state renewal checklist requirements (which are external to the NMLS system) create confusion during the renewal process.
- Difficulty locating help resources on the Resource Center.
- Company users currently have to pay for individual licenses one at a time.
- Companies often overpay for licensees who do not end up renewing.
- 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 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 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 bulk upload data (file upload) or bulk complete actions (multi-record select) in order to complete actions on multiple records at once (e.g., file for multiple licensees).
- 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.
- Ability for companies to control what steps individuals have access to.
- Ability to assign tasks to individuals/groups.
- Ability to make multiple payments in one invoice similar to a shopping cart concept.
- Ability to send multiple notifications to different parties when actions are taken (e.g. 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).