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

**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**

**Preceding Journey(s)**

1. **Preparation**
2. **Education**
3. **Testing**
4. **Criminal Background Check**
5. **Credit Report**

**Subsequent Journey(s)**

6. **Licensee with No Employer (if not yet employed)**
7. **Individual Licensee (if employed)**
8. **State License Application Submission for an Individual Licensee (if not yet employed)**
9. **State License Filing Submission for an Individual Licensee With No Employer (if not yet employed)**

**User Experiences:**

- **Mary**

  - I receive a notification that my test(s) have been successfully scheduled.
  - I am able to view detailed instructions on how to complete all of the professional standards requirements.
  - I can configure the system to be the default payer for all of my licensees’ activities in NMLS.
  - My professional standards requirements become part of my NMLS record, and can be used across multiple filings.
  - I can quickly view each state’s testing requirements (e.g., National Test Component and/or State Test Component).
  - My NMLS record displays the status of all of the pre-licensure professional standards requirements.
  - I am able to easily search the education catalog to find the courses I want to take.
  - My passing score is automatically uploaded to NMLS and displayed on my record.
  - When applying for a license, the guided process walks me through all of the steps one at a time.
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**

**Preparation**

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.

2. **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.

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

**Submission**

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

**Review/Approval**

5. **Mary** completes the filing, makes any changes if necessary, and attests. If the filing triggers any configurable system flags (e.g., the filing is approved, the CBC doesn’t match the credit report are not used, etc.) Carl and Mary receive a notification that the filing has been submitted.

6. **Carl** and Mary track the status of the filing within NMLS. If necessary, they respond to any action items placed on the file and Mary receives a notification that the filing is submitted to the applicable state regulator.

7. **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:**

- **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.
  - I can come back to the filing later and my information will be saved, even if I get timed out.
  - Companies have the ability to upload individual filings in bulk.

- **Mary**
  - I am able to view on-screen help instructions to ensure I upload the correct documents for my disclosure explanations.
  - I can view the status of my application after submitting and have insights into where in the review process my application stands.

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

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

**Version 2, Delivered 3/14/17**
#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

## 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.

## User Experiences:
- **When renewing my state license, the system provides me with a streamlined process to renew all licenses at once.**
  - Carl
- **The system guides me through each step of the renewal process.**
  - Mary, Carl
- **I am able to view on-screen help instructions to ensure I upload the correct documents for my disclosure explanations.**
  - Mary
- **I am able to view on-screen help instructions to ensure I upload the correct documents for my disclosure explanations.**
  - Mary
- **Companies have the ability to upload renewal filings in bulk.**
  - Mary
- **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.**
  - Mary

## Journey Map

### Preceding Journey(s)
- **Mary** receives reminders throughout the year to complete her continuing education requirements.
- **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.

### Preparation
- **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.
- **Carl or Mary** resolve any action items that have been placed by Sam over the course of the year.

### Submission
- **Mary** is prompted to submit any additional state-specific renewal requirements directly in the system.
- **Mary** attaches 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.

### Review/Approval
- **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.
- **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.
- **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.

## Subsequent Journey(s)
- **#10 - State Regulator Review of Individual Licensee Renewal**
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).