



## NMLS Release 2013.4 Release Notes

Release Date: October 21, 2013

The purpose of these Release Notes is to provide a summary of system enhancements included in NMLS Release 2013.4.

Roadmap enhancements included in Release 2013.4 are as follows:

- **Regulator Log:** This enhancement will allow state regulators to enter and maintain log entries (notes) regarding review activities managed both inside and outside of NMLS.
- **Implementation of Five-year SAFE Test Expiration Policy:** This will enhance NMLS to require a mortgage loan originator who has not held an approved state license or active federal registration for a period of five years to take and pass the SAFE Test again before obtaining a new license.
- **Renewal Enhancements:** The renewal enhancements will implement changes to the renewal workflows and include other renewal changes based on 2013 renewal feedback.

# Regulator Log

**SUMMARY:** This enhancement will allow state regulators to enter and maintain log entries (notes) regarding review activities managed both inside and outside of NMLS.

Regulator users will be able to create notes for any Company, Branch, or Individual viewable to the regulator. Notes can be added to the Regulator Log directly from any page (including Composite View and ACN Management). In addition, Internal Notes provided by the regulator throughout the system will immediately become a part of the Regulator Log.

## Role Management

The following new user roles will be created. Regulator Account Administrators will automatically have these roles but will need to assign them as appropriate to other agency users. These roles enable the functions indicated below:

- Note Administrator:
  - o Add/view notes for any entity viewable to the agency
  - o Correct or delete any note within agency
  - o Add and view any confidential notes if user has Confidential role
- Note Author:
  - o Add/view notes for any entity viewable to the agency
  - o Correct or delete notes created by the user
  
  - o Add and view confidential notes w/ Confidential role
- Note Viewer:
  - o View notes within the agency (including confidential notes w/ role)

## Create Notes From a Referenced Location

Regulators will have a link to enter notes from anywhere in the system for an entity being displayed on the page. These notes are entered through a text box that becomes available via an Add Notes icon in the sandbar. Notes will automatically be saved to the Regulator Log and associated with the Entity ID applicable to the referenced location.

## Regulator Log (cont'd)

### Context-specific Note Entry

Internal Notes from the following sources immediately become part of the Regulator Log:

- Work Item
- Review Item
- License Item
- Sponsorship (Internal Notes labeled as Reason for Update on this page)
- Manage License Status (new capability)
- Manage Renewal Status

### Note Content

NMLS will generate the following note fields:

- Note Context (for context-specific notes)
- Note Context ID
- Source Description
  - o Work Item = Work Item Category
  - o Review Item = Review Item Type
  - o License Item = License Item Type
  - o Sponsorship, License Status, and Renewal Status = License Type
- Entity ID
- Related Entity ID - populates as NMLS ID for MU2 Individual for relevant License Item and Review Item notes
  - o For Company (MU2) license item Entity ID = Company ID and the Related Entity ID = Individual ID (MU2)
  - o For Branch (MU2) license item Entity ID = Branch ID and the Related Entity ID = Individual ID (MU2)
- Context Item Creation Date
  - o Work Item notes = Work Item Created Date
  - o Review Item notes = Review Item Created Date
  - o License Item notes = License Item Created Date
  - o Sponsorship notes = current Sponsorship Status Date
  - o License Status notes = current License Status Date
  - o Renewal notes = current Renewal Status Date
- Created By
- Created Date
- Last Updated By
- Last Updated Date

## **Regulator Log (cont'd)**

Regulators will be responsible for entering the following note fields:

- Alert Flag – causes note to display at top of log and to be accessible from sandbar
- Confidential Flag – prevents viewing without Confidential Role (applies to notes marked as Alert and Confidential)
- Related Entity ID – (for non-context specific note) NMLS ID of Company, Branch, or Individual also relevant to the Note
- Note Text

### **Note Correction and Deletion**

A correction feature will be available to change the Alert flag or correct errors in note text. Notes created in error can also be deleted. Related Entity ID cannot be added or changed after note is saved. Instead, the note must be deleted and re-added. In addition, the Confidential flag cannot be removed once set.

### **Regulator Log Display**

The Regulator log can be viewed from any sandbar referencing an Entity or by searching for a log under the Tasks tab. In addition, notes will display in context-specific areas. The five most recent notes associated to a context-specific item will display at the bottom of the display page for that item. Notes will be displayed in reverse-chronological order. Regulator Log notes are only viewable by system users within the agency entering the notes.

### **Alerts**

An Alert icon will display in the sandbar if the Entity reflected in the sandbar has one or more Alert notes in the Regulator Log. Regulators can use the icon as a toggle to display or hide the Alert note(s). In addition, a warning message will be displayed to the regulator notifying the regulator of the existence of an Alert note when an attempt to change the license status is made.

### **Data Migration**

Existing context-specific Internal Notes will be moved to the Regulator Log as of the Release Date with a Created Date of 10/18/2013 and Created User of System. Only the most recent internal note associated to the context-specific item will be migrated. The Updated Date and Updated User will default to NULL. Renewal Status Internal Notes will not be migrated because NMLS currently only retains the note from the most recent renewal period. The Context Item Creation Date will provide date context for migrated notes.

### **Reports**

*The new report created to support Regulator Log functionality is summarized in the General Enhancements section below.*

# Implementation of Five-Year SAFE Test Expiration Policy

**SUMMARY:** This will enhance NMLS to require a mortgage loan originator who has not held an approved state license or active federal registration for a period of five years to take and pass the SAFE Test again before obtaining a new license.

## **Expiration Rules**

NMLS will track the period of time since an Individual last held an approved state license or active federal registration. Passing test results will expire after five years have elapsed. If the individual never obtains an approved state license or active federal registration after taking a test, the test results will expire five years after the test was passed.

## **Display of Expired Results**

Expired test results will remain in the Official Results Table in Composite View until the individual has re-taken the test, or taken the Uniform State Test (UST) for states that have adopted the UST. Once the new test has been taken, the expired test result will become part of the history for the re-taken test or will be viewable under View Failed and Expired Test Results Replaced by Uniform State Test Results link for state tests replaced by the adoption of the UST.

## **License Item**

A License Item will be placed on each license in a pending status if test results associated with the license expire prior to approval of the license/transition request. NMLS will clear the License Item automatically when passing results for the appropriate test(s) are posted in NMLS.

## **Regulator Workflow**

Regulators will be warned prior to approving a license if a test applicable to the license application has expired since the application was submitted.

## **Notifications**

*New notifications and subscriptions associated with test expiration are summarized in the General Enhancements section below.*

# Renewal Enhancements – State Context

**SUMMARY:** The renewal enhancements will implement changes to the renewal workflows and include other renewal changes based on 2013 renewal feedback.

## Company Workflow

- The Renewals Home page was enhanced to provide Companies with instruction and navigation to the Renew/Do Not Renew, Renewal Reports, and Dashboard pages.
- The current Delete icon (red X) in the Renewals Cart (and all system Carts) will be replaced by a Remove button.
- The post-submission landing page for renewal requests will be updated to link to the Streamlined Annual Renewals page in the NMLS Resource Center.
- A warning message will display in the Renew/Do Not Renew List for an Individual license if the Individual has not meet the CE requirements for renewal.
- Text will be added to the last page of the Company renewal workflow stating that an email notification will be sent when a renewal request is approved.
- The look-back period for purposes of complying with an Individual license's CBC renewal requirement will be increased to 90 days to better accommodate the need for Individuals with expiring fingerprints to be reprinted in order to submit a CBC request in connection with a renewal submission.

## Individual Workflow

- The current Delete icon (red X) in the Renewals Cart (and Test Enrollments Cart) will be replaced by a Remove button.
- Individuals will be prevented from attesting to Individual licenses if the Individual has not met the license-specific CE requirements enforced by NMLS at renewal.
- The look-back period for purposes of complying with a license's CBC renewal requirement will be increased to 90 days to better accommodate the need for Individuals with expiring fingerprints to be reprinted in order to submit a CBC request in connection with a renewal submission.
- A link will be provided to a Quick Guide in the NMLS Resource Center to provide instructions regarding submitting a required CBC Authorization if the Individual does not have valid prints on file (due to expiration of prints or prior Name Check status).
- The post-submission landing page for renewal requests will be updated to link to the Streamlined Annual Renewals page on the NMLS Resource Center.
- Text will be added to the last page of the Individual renewal workflow stating that an email notification will be sent when a renewal request is approved.

## Renewal Enhancements – State Context (cont'd)

### Regulator Workflow

- The Renewal Requests List and the On Hold Renewals List will be enhanced to:
  - o increase the maximum number of items displayed from 15 to 50
  - o keep the filter selections when navigating to or from the lists
  - o add entity name to filter criteria
  - o display CE Status
  - o *(Dashboard only)* include an On Hold column that will be displayed after the aging categories representing the total number of licenses placed on hold
- Regulators will be permitted to approve renewal requests paid by ACH while funds are still pending.
- Regulators will be able to identify whether NMLS will prevent attestation and submission of individual licenses for failure to satisfy Continuing Education (CE) requirements.

**Auto-Renewal Consideration of Criminal Background Check (CBC) and Credit Report Results:** Auto-renewal for Individual licenses will consider CBC results and Credit Report degradation. Auto-renewal will NOT consider CBC results if the license does not require a CBC for renewal or Credit Report degradation if the license does not require a credit report at renewal. Licenses requiring a CBC for renewal will not auto-renew if the most recent CBC request for the individual does not have a Clear result. A license will not auto-renew if the most recent credit report reflects: i) a Credit Flag or Credit Score Degradation or ii) a SSN Warning, Consumer Statement, No Credit History, or Disputed Item flag change from no to yes compared to the previous report provided. Credit Flag and Credit Score Degradation will be determined based on the criteria that generate Work List review items.

### Notifications

*New and updated notifications associated with state renewals are summarized in the General Enhancements section below.*

### Reports

*Updated reports associated with state renewals are summarized in the General Enhancements section below.*

# Renewal Enhancements — Federal

**SUMMARY:** The renewal enhancements will implement changes to the renewal workflows and include other renewal changes based on 2013 renewal feedback.

## **Individual Workflow**

- The Attest button for MLOs will be relabeled to Attest and Renew.

## **Institution Workflow**

- To reduce the confusion of users who sometimes believe the icon used to remove an item instead represents an error condition, the existing red X icon that allows renewals to be removed from a cart before payment will be replaced with a Remove button.

## **Notifications**

*New and updated notifications associated with federal renewals are summarized in the General Enhancements section below.*

## **Reports**

*Updated reports associated with federal renewals are summarized in the General Enhancements section below.*



# General Enhancements

## NOTIFICATIONS

### **New and Updated System Emails**

- An email will be generated when User Profile updates are made by the user or a Support User on behalf of the user.
- The user name email will no longer be sent after password reset since the user must know the user name in order to reset the password.
- An email will be sent to users when their account is Pre-Locked, Locked, or Unlocked.
- An email will be generated when the security question associated to the user account is updated.
- The text of emails sent when a user password is reset or changed has been updated.

### **New and Updated Notifications (State Context)**

#### *Advance Change Notice Notifications (Company)*

- A new notification will be provided indicating an Advance Change Notice is approaching and final documentation may be required.
- The existing notification for Advance Change Notice regulator status or comment updates will be updated to provide Branch information.

#### *Individual Access Removed (Company)*

- The text of the existing Individual Access Removed notification will be updated to identify any MU2 Associations that have been removed.

#### *License Item Added (Company and Individual)*

- The subject line and content of the notification sent for the system set Continuing Education License Item will be updated to clarify that the License Item serves as a reminder of an upcoming requirement.

#### *License Termination (Company)\**

- Two new notifications will be available to alert the Company when the last license held by the Company or a Branch has been terminated resulting in removal of all active MU2 Associations and cancellation of any pending Advance Change Notices. A Last License Terminated subscription option will be added to the Company and Branch sections of the Company Notification Subscription Page.

## **General Enhancements - NOTIFICATIONS (cont'd)**

### *MU2 Association Ended (Regulator)\**

- Three new notifications will be created to alert regulators when an MU2 Association has ended due to removal of Company Access by the Individual:
  - o DO/EO and/or IO MU2 Association(s) for Company Name (NMLS ID #) Removed (real-time)
  - o Qualifying Individual MU2 Association for Company Name (NMLS ID #) Removed (real-time)
  - o Branch Manager MU2 Association for Company Name (NMLS ID #) Removed (real-time)
- A DO/EO or IO MU2 Association(s) Removed and Qualifying Individual Association Removed subscription options will be added to the Company section and a Branch Manager Association Removed subscription option will be added to the Branch section of the Regulator Notification Subscription Page.

### *Testing Notifications (Company and Individual)*

- Two new test expiration notifications will be provided. A test expiration warning notification will be sent to Individuals and Companies with access to the Individual's account 180, 60, and 30 days prior to the expiration of one or more tests. In addition, a test result expiration notification will be sent the day the test result expires.
- All Test Enrollment notifications available for Company users shall be reflected as a single subscription entitled Test Enrollments. The subscription will include the following notifications:
  - o New Enrollment Window
  - o Enrollment Window Expires in 30 Days
  - o Enrollment Window Closed or Expired (No Test Results)
- All Test Result notifications available for Company users shall be reflected as a single subscription entitled Test Results. The subscription will include the following notifications:
  - o Initial Test Results Available
  - o Test Score or Grade Change
  - o SAFE Certification Invoice Created
  - o Test Result Will Expire
  - o Test Result Has Expired
- The new subscriptions will appear in place of the five existing test enrollment/test result notification subscriptions.

## **General Enhancements - NOTIFICATIONS (cont'd)**

### **New and Updated Notifications (Federal Context)**

#### *Renewal Notifications (Institutions)\**

- A new notification will be provided to serve as an alternative to the Renewal/Reactivation Activity Report. This nightly notification will be triggered when the renewal status of one or more Individuals is updated to 'Renewed' or 'Reactivated.' If the number of such Individual records is less than 500, the list of MLOs will be included in the email; otherwise the notification text will direct the user to generate the corresponding NMLS report.

#### *Renewal — Pending Attestation Notifications (Individuals)*

- In addition, new notifications will serve as reminders to Individuals with registrations in 'Pending Attestation' status for 5, 10, or 15 days.

*\*Subscribable notifications will be sent to Company Account Administrators unless other users are designated as notification contacts for the new notifications. Regulators must actively assign notifications to users who should receive them. The Manage Notifications option under the Admin tab in NMLS should be used to assign notifications.*

## **General Enhancements – REPORTS**

### **New and Updated Reports (State Context)**

#### *Company/Branch Active License Item Report (Regulator)*

- In connection with the License Item Reminders functionality, the existing report will be updated to provide License Item Due Date, License Item Last Updated Date and License Item Last Updated By fields.

#### *Individual Active License Item Report (Regulator)*

- In connection with the License Item Reminders functionality, the existing report will be updated to provide License Item Due Date, License Item Last Updated Date and License Item Last Updated By fields.

#### *Prevent Renewal Requests – Companies and Branches and Prevent Renewal Requests – Individuals (Regulator)*

- The existing reports will be updated to include the primary company contact email address for the Company and Branch report and the Individual email address for the Individual report.

## **General Enhancements – REPORTS (cont'd)**

### *Regulator Log Report (Regulator)*

- A new report will provide regulators with all Regulator Log notes for the identified Entity.
- Regulators will be able to filter the report by:
  - o Entity ID (required)
  - o From: and To: dates (optional)
  - o Include Deleted Notes
  - o Include Branch Notes (Company logs only)
  - o Include Note History

### *Renewal Activity — Company and Branch (Company – Under Renewals Tab)*

The real-time report will include all company and branch licenses that satisfy one of the following conditions:

- (i) ineligible for renewal
  - o Regulator marked as prevent renewal
  - o License is in non-renewable status but not a Terminal status
  - o One or more financial statement license item exists
- (ii) requested for renewal (whether renewal request has been approved or not)
- (iii) eligible but NOT requested for renewal
- (iv) Company submitted as Do Not Renew For Company users

The report will include Information of the Company/Branch, License Information, For each Company License – License Item Information, and For each Company License or Branch License – Renewal Information (initialized November 1<sup>st</sup> for the current renewal year).

## **General Enhancements – REPORTS (cont'd)**

### *Renewal Activity – Sponsored Individuals (Company – Under Renewals Tab)*

The real-time report will include all Individual licenses that have an active sponsorship with the requesting Company and satisfy one of the following conditions:

- (i) ineligible for renewal
  - o Regulator has marked license as prevent renewal
  - o License is in non-renewable status but not a Terminal status
  - o License requires and enforces State CE compliance and the individual is NOT compliant
- (ii) requested for renewal
- (iii) eligible to be renewed but NOT requested for renewal
- (iv) submitted by the individual as *Not Renewing*

The report will include Individual Information, License Information, Renewal Information (Initialized November 1<sup>st</sup> for the current renewal year), CE Compliance Information (will be initialized on June 1<sup>st</sup> for the upcoming renewal year), Criminal Background Check Information (including fingerprint expiration dates), and Credit Report Information.

### **The following reports are being retired:**

Ineligible for Renewal - Companies and Branches (Company) – Replaced by Renewal Activity - Company and Branch  
Submitted Renewal Requests - Companies and Branches (Company) – Replaced by Renewal Activity - Company and Branch  
Ineligible for Renewal - Individual (Company) – Replaced by Renewal Activity – Sponsored Individuals  
Submitted Renewal Requests - Individual (Company) – Replaced by Renewal Activity – Sponsored Individuals  
Sponsored Licenses Not Requested For Renewal (Company) – Replaced by Renewal Activity – Sponsored Individuals

### **New and Updated Reports (Federal Context)**

#### *Registration Renewal Charges File (Institutions)*

- A Registration Renewal Charges file will be available for request from the Invoice page for Renewals Invoices once payment for the invoice has been submitted.
- The file will contain the following fields: Institution ID, Institution Name, User Name, Invoice ID, Source, Invoice Date, Amount, Invoice Status, Status Date, MLO ID, MLO Name, Charge Subject, Charge Name, Charge Amount, and Renewal Group Name.

## General Enhancements (cont'd)

SCR Number	Title	Description	Context
N/A	New Consumer Finance Business Activities for Companies and Branches	<p>The following new business activities will be added to the Consumer Finance Industry section of business activities for companies and branches:</p> <p><b>Property Tax Lending</b> Offering, negotiating, transacting, making, or servicing an advance of money on behalf of property owners for the purpose of paying property tax payments for which the lender receives a lien on the property allowing the lender to foreclose on the property if the owner defaults on the loan.</p> <p><b>Non-Depository ATM Operation</b> Providing a non-depository automated teller machine (ATM) for which the person or entity imposes a fee on, or receives a fee from, a customer using the ATM.</p> <p><b>Prepaid Funeral Plan Providers</b> Offering prepaid funeral plans that provide funeral or cemetery merchandise or services.</p>	State
11092	Automatically Inactivate MU2 Associations for a Company or Branch That Has the Last License Terminated	NMLS will automatically remove all MU2 Associations from a Company or Branch that has their last license placed in a terminal status.	State
15692	MU2 Associations to be Removed upon Individual Removing Company Access	MU2 Associations related to a company will be removed when an Individual removes Company Access for that Company.	State
11169	Add Sponsorship and Employment History to License/Registration History	To enable examiners to be able to accurately and easily determine the exact dates when a MLO is licensed and the exact company for which they were licensed, Sponsorship History and Employment History will be added to the License/Registration Status History page in Composite View.	State
13874	Ability to Require Criminal Background Check for Transition Requests	Regulators will have the option to enforce criminal background check requirements for license transition requests.	State

## General Enhancements (cont'd)

SCR Number	Title	Description	Context
15078	Generate CE Tracking Records on 1/1/YYYY	On January 1st of each year, NMLS will generate Federal and State Continuing Education Compliance tracking records for individuals based on licenses the individual holds in an approved status. This process will first occur on 1/1/2014.	State
15099	Implement Rules for Banking of Late Continuing Education Course During Reinstatement	When a Late Continuing Education Course is banked during the reinstatement period, NMLS will apply the course to any outstanding Continuing Education requirement for the current renewal/reinstatement year.	State
15696	Split work item subscriptions by entity type	Regulators will have the ability to subscribe to review items by entity type – Company, Branch and Individual. With the release, regulators will automatically be subscribed to review items across all Entity Types based current selections. Regulators will have to adjust their subscriptions after the release.	State
15700	Allow sponsorship request for Terminated-Failed to Renew License	Companies will be permitted to submit a sponsorship request for licenses in a Terminated-Failed to Renew status.	State
15708	Data Download Impacts from 2013.4 Release	There are no major functionality enhancements that will impact the NMLS Data Download for release 2013.4. NMLS Data Download changes for 2013.4 include a new <b>License Item Type Display Group</b> column which will be added to various tables containing license types and license item types in order to group similarly named license item types for filtering purposes. Additional changes will be made to support EMS enhancements. In support of the Regulator Log, internal notes will no longer be included in the download. The release also includes additional changes to support annual renewal functionality.	State

# General Enhancements (cont'd)

SCR Number	Title	Description	Context
15839, 16212, 16286	License Item Dashboard/Reminders	Regulators will have the option to enter a due date for regulator- or system-placed license items. The due date will “belong” to the regulator who last updated the license item. Since Internal Notes will be part of the Regulator Log, an update to an Internal Note will not count as an update to the license item and the due date will not “belong” to the regulator updating the Internal Note. Uncleared License Items with due dates will be available through a Dashboard filtered by Username and organized by Due and Overdue categories. Regulators can also use the License Item Reminder List to view Uncleared License Items with due dates and filter by: License Item Type, License Type, Entity Type, Due Date Range, User and/or License Status. A regulator user with the existing License Status User or License Status Admin roles can see any regulator user’s dashboard within the same agency and access the License Item Reminder List.	State
15852	Re-sequence Sections in the Individual Snapshot	The License/Registration and Sponsorship, Company Relationship Information and MU2 Association Information sections of the Individual Snapshot will be moved under the Identifying Information so it can be more easily compared against Employment History.	State
15899	MU2 Associations: Tracking Removed by Method	NMLS will track the method by which each MU2 association is removed in terms of: - Individual (removal of Company Access) - Company (removal via Company or Branch filing submission) - System (removal due to termination of last Company or Branch license)	State
15906	Datafix to Remove MU2 Associations No Longer Relevant and Cancel Pending Advance Change Notices	All active MU2 Associations that meet one of the following conditions will be removed at the time of the release: i) Company has no active licenses; ii) Branch has no active licenses; or iii) Company Access has been removed by the Individual. In addition, any pending MU2-related ACNs for Direct Owners/Executive Officers, Indirect Owners, and Qualifying Individuals will be cancelled for any Company or Branch with no active licenses.	State



## General Enhancements (cont'd)

SCR Number	Title	Description	Context
15943	Link Advance Change Notice Review Items to the Specific Advance Change Notice Management Item	Advance Change Notice review items will link the regulator directly to the specific Advance Change Notice management item.	State
16005	Auto-cancellation of All Pending Advance Change Notices Upon Company/Branch No Longer Having Active License	NMLS will automatically cancel any pending Advance Change Notices upon a Company or Branch no longer having any active licenses. This is to ensure changes that take effect after the license was surrendered and potentially without regulator approval will not appear in Consumer Access.	State
16152	Trigger Original License Date Warning Message Only on First License Status Approval Date Mismatch	Instead of triggering the warning message for a mismatch between the Original License Date and First Approval Date every time a license status change, the warning message will only display when the regulator first moves the license into an approved status.	State
16528	Update Submenu Item Name on the Regulator Tasks Tab	The sub-menu names under the tasks tab for regulators will be abbreviated to accommodate the new Regulator Log and Reminders sub-menu items. The following updates will be made: Advance Change Notices -> ACN; Regulatory Actions -> SRA; and Agency Fee Invoices -> AFI.	State
16595	Completeness Check for Dormant Company in Direct Owner or Indirect Owner Sections Should Navigate to List	As part of the Advance Change Notice enhancements in 2013.2, the delete button was removed from the detail page to the list page for the Direct Owner and Indirect Owner sections of the Company filing. The Completeness Check for dormant companies will now link the user to the list page instead of the detail page so the dormant company can be removed.	State
16616	Add Missing Page Title to State Regulatory Actions Search page	The missing title will be added to the search (home) page for State Regulator Actions for consistency.	State

## General Enhancements (cont'd)

SCR Number	Title	Description	Context
12181, 15795, 15945, 15983, 16003	Disclosure Explanations – Amendment and Deletion Reasons	<p>NMLS will require an amendment or deletion reason when a Disclosure Explanation (for a “Yes” or a “No” response) is Amended or Deleted. Users also will have the option to provide or replace the supporting file when amending or deleting the explanation. A change in a disclosure question response from “Yes” to “No” would require an update to at least one disclosure explanation. Therefore, this will insure regulators will receive a reason why the question response changed.</p> <p>A new Explanation Status field will be created for Disclosure Explanations in Company and Individual filings to clarify the action taken with respect to the explanation in the most recent filing. The field will be displayed in historical filing, print filing and Individual snapshot view with one of the following values:</p> <ul style="list-style-type: none"> <li>- New (i.e. Added in the current filing)</li> <li>- Amended (i.e. updated in the current filing)</li> <li>- Deleted (i.e. marked for deletion in the current filing)</li> <li>- Existing (No changes made in the current filing)</li> </ul>	State
15769, 16310	Provide Explanations for “No” Answers	NMLS will allow companies and individuals to provide Disclosure Explanations for “No” responses to Disclosure Questions. Users providing an explanation for a “No” response must provide the following information: Brief Description of Explanation, Event Explanation Detail, Applicable Disclosure Question Category, and Supporting File (optional).	State
16246, 16279	Update Rules and Text of External Note for Advance Change Notice Verify Current Employment License Item	The rules for placing the external note for the ACN Verify Current Employment License Item will be updated so the license item will not be placed if an MU4 filing is submitted on the effective date of the change. The text of the external note will also be updated to clarify the intent of the license item.	State

## General Enhancements (cont'd)

SCR Number	Title	Description	Context
15796, 15905, 16194, 16161, 16944	Text and Warning Message Updates Related to MU2 Association Removal	Text and warning messages for the following pages were updated to address removal of MU2 associations:  <ol style="list-style-type: none"> <li>1. Company Access (Individual user)</li> <li>2. Institution Access (Individual user)</li> <li>3. Terminate Relationship (Company user)</li> <li>4. Terminate Relationship (Individual user)</li> <li>5. MU1 and MU3 Filing Creation (Company user)</li> </ol> Text related to terminating company relationships will be updated to read end relationship.	State
7434, 15641, 15956	Enhance Filings Refresh Functionality to Display Upon Opening Pending Filing Instead of Waiting Until Completeness Check	Filings refresh functionality will display when opening pending filing instead of waiting until the filing has been amended and the completeness check page is accessed. The completeness check language was updated accordingly.	State and Federal
12916	Support user Search for Dormant Entities	Support and entitlement users will have the ability to search for entities that have been marked dormant.	State and Federal
12943	Allow User to have Multiple Attempts for Self re-enablement When Account is Disabled by System	NMLS will allow for up to three (3) self-enablement attempts in 24 hours before locking the user account. The duplicate entry requirement for the self-enablement fields has been removed.	State and Federal
15653	Re-organize User Profile	Currently users are presented with the change password screen when accessing the User Profile in NMLS. Instead, a User Profile landing page with task-oriented buttons was created to easily identify actions that can be taken within the User Profile.	State and Federal

## General Enhancements (cont'd)

SCR Number	Title	Description	Context
15654	Make user account e-mail address more prominent (Federal and State)	The Personal Email Address (for system notifications) will display in the Identifying Information section of Individual Composite View and the Individual Filing. A link will be provided allowing the individual user to access the User Profile to update the email address. In addition, all system users will be directed to the User Profile Update page the first time the user logs in after the start of each calendar quarter to confirm/update user profile information, including the email address associated with the user account.	State and Federal
15694, 15711, 16225	Service Fees for all invoice types	A service fee will be assessed for <b>ALL</b> payments made by Credit Card or Debit Card. Currently only Agency Fee Invoices are subject to a service fee. The service fee amount will remain as 2.5% of the total invoice (which is implemented as 2.5% of all assessable charges on the invoice). The Payment Terms and Conditions will be updated to address Service Fees.	State and Federal
15726, 16072	Mitigate legitimate locked account instances	An Individual account with a valid SSN will become Pre-Locked after too many failed attempts to: <ul style="list-style-type: none"> <li>• Login (three (3) attempts permitted within 24 hours) or</li> <li>• Reset a forgotten password (three (3) attempts permitted within 24 hours) or</li> <li>• Self-enable after prolonged inactivity (three (3) attempts permitted within 24 hours)</li> </ul> Pre-Locked individual users will be able to self-unlock the account by verifying their Full DOB and Full SSN. After three (3) failed attempts within 24 hours to self-unlock a Pre-Locked account, the individual user account will be Locked. A Locked individual user must contact the Call Center to unlock their account.	State and Federal

## General Enhancements (cont'd)

SCR Number	Title	Description	Context
15775	Enable Companies and Institutions to Terminate Company/Institution Access	Company and Institution users will have the ability to remove their access to Individual records provided there is not an active Federal Employment, Sponsorship, MU2 Association, or Company Relationship. Information regarding active Federal Employments, Sponsorships, MU2 Associations, and Company Relationships will be added to the Company and Institution Access list displays.	State and Federal
16230	Display Warning Message when ACH Payment Method Selected	A warning message will display asking users to verify sufficient funds exist in the account prior to submitting a payment via ACH in order to avoid an ACH return.	State and Federal
16264, 16498	Change Call Center Telephone Number Throughout the System	The NMLS Call Center number will be changed to a new toll-free number. Text throughout the system referencing the existing r number, including screen footer, system messages and notifications, will be updated to reflect the new toll-free number.	State and Federal
15771, 16453	Spell Check	Spell Check ability will be added to all note fields in NMLS. Users will need to click spell check icon next to the note field to utilize the feature.	State and Federal
16082, 16502	Rebranding VeriSign to Symantec	Symantec purchased VeriSign, therefore NMLS will be updated to change text logos icons related to two-factor credentials to remove references to VeriSign.	Federal
14890, 15259	Provide Source Data for Reports to the Analytics Environment	Source data for the "Dashboard – Activity Report" and DMR-generated "Monthly Payments Report for CSBS" will be provided to the Data Analytics environments.	N/A

# System Maintenance Updates

SCR Number	Category	Description of Problem Resolved	Context
15444	Access	The Company Access (Company Users in State Context) and Institution Access (Institution Users in Federal Context) pages are incorrectly sorting the Individual Name column by uppercase first then lowercase. NMLS will be updated to ignore capitalization when sorting.	State and Federal
16506	Access	The Federal Home page does not consider user roles when displaying user text and links to different sections of the application. The system will be updated to consider user roles appropriately.	Federal
16340	Advance Change Notice	Regulators are only seeing one page of ACN items in the ACN List. The paging functionality will be modified so all pages will be available for viewing.	State
13083	Attestation	Attestation confirmation emails are being sent to company users that have been deleted. The system will be updated to determine if a user is deleted prior to sending an attestation confirmation email.	State and Federal
16361	Authorized Agents	A small percentage of Authorized Agent Uploads is timing out during submission. The system has been updated to adjust the timeout value.	State
16712	Company Composite	The "Adverse Status" indicator in the Company Composite Snapshot is only representing whether the license <u>is currently</u> in a Denied, Revoked or Suspended Status. The indication logic will be updated to represent whether a license <u>has ever been</u> in a Denied, Revoked or Suspended Status.	State
16666	Company Snapshot	The Relevant Branches section on the Company Snapshot is not displaying foreign branches. The logic will be updated to display all relevant branches in that section.	State

# System Maintenance Updates

SCR Number	Category	Description of Problem Resolved	Context
16371	Education	If an individual has a failed test result for a state test with multiple jurisdictions, only one of the jurisdictions has adopted the Uniform State Test, and the individual takes the National-UST (or Standalone UST), the system does not display the failed test on the Test Results page in Composite View. The test can only be found through the View Failed Tests Replaced by Uniform State Test Results link. The failed state test logic will be modified to take into account states with multiple jurisdictions.	State
16448	Form Filing - MU1	Companies are able to submit a Company filing with one or more dormant MU2 individuals (Qualifying Individuals, Direct Owners or Indirect Owners) if the individual was made dormant between the time the MU1 filing was created and the time it was submitted. The system will be updated to prevent submission of a Company filing with a dormant MU2 individual.	State
15944	Form Filing - MU2	The MU2 Refresh does not compare the MU2 filing to the latest processed Individual filing when the latest processed Individual filing is a MU2. The refresh functionality will be updated to compare the correct latest processed Individual filing and the appropriate messages will be displayed for the Refresh.	State
13446	Form Filing - MU3	The completeness check for licenses requested on a Branch filing currently requires that the Company have a license in the same jurisdiction as the license being requested. The Company must have a license in the same jurisdiction AND Industry type as the license type being requested by the Branch. This completeness check will be updated to factor in the Industry type.	State
15996	Form Filing - MU3	Users are able to submit a Branch filing with a branch manager that has been marked dormant if the individual was made dormant between the time the pending Branch filing was created and the time it was submitted. The system will be updated to prevent submission of a Branch filing with a dormant Branch Manager.	State

# System Maintenance Updates

SCR Number	Category	Description of Problem Resolved	Context
15598	Form Filing - MU4 and MU4R	The error message text for the field size validation for the Event Explanation Detail field for Disclosure Explanations (State Context) or Disciplinary Actions (Federal Context) refers to an incorrect field name. The error messages will be updated to refer to the appropriate field.	State and Federal
15024	Invoices	When Convenience fees are present on the Invoice screen, they are displayed first in the charges section. The display will be updated so they will appear last in the charges section of the invoice.	State
14257, 14291	Merger File Upload	When any invoice associated to a Merger File Upload is paid, all of the employments for the Merger are marked as paid. The system will be updated to set the payment flag for only those employments associated to the invoice and not all employments associated with the Merger.	Federal
14290	Payments	When a filing payment fails to process, the system should rollback the transaction and flags associated to the payment. In the case where filing or cart processing fails and the payment is voided, some of the flags are not rolled back. Functionality will be modified to ensure the appropriate values will roll back in the case of a void.	Federal
16297	Regulator	When clearing a license item, if the user provides the Clear Date but neglects to check the "Do you want to clear this License Item?" checkbox, the Clear Date provided is ignored. The system will be updated to display a validation error if the date is provided but the checkbox is not selected.	State
14705	Renewals	Some federal MLO registrations with a status of "Inactive - Failed to Renew" were set to "Active" when the payment associated with the MLO's new employment cleared, even though the individual had not attested to renewal of the registration. The system will be updated to ensure attestation is completed prior to updating the registration status.	Federal



# System Maintenance Updates

SCR Number	Category	Description of Problem Resolved	Context
2485	Renewals	The license renewals data was not being updated correctly during renewals when the License Status is updated from a non-renewable status to a renewable status, the License Status Date is equal to or greater than System Renewals Start, and the license participated in renewal in a previous renewal year. Going forward NMLS will set the license renewal data to NULL in these circumstances.	State
2788	State Renewals	An issue occurs when a regulator updates a license status during the Reinstatement period and backdates the status to a date prior to November 1 of the previous year. Currently the system assumes the license wasn't requested for renewal and automatically changes the status to 'Terminated-Failed to Renew' or 'Approved-Failed to Renew'. However, the system doesn't account for the condition where the license is returning to a renewable status after the license was already requested for renewal. In this scenario, the license status will remain as set by the Regulator.	State
16339	Testing	NMLS is not handling re-scoring of a State Component test for a state that has adopted UST and the individual has taken the National Component with Uniform State Test. The system will be modified to re-score the State Component test appropriately.	State