NMLS 2.0
Design Shop
PwC Experience Center
6-8 June 2017
On June 6, 2017, a group of 51 regulators and representatives from Industry, CSBS, and PwC gathered in Hallandale, FL to jump start the NMLS 2.0 design process and help ensure the optimal UI based on business and technical requirements.

**Objectives**

1. Validate the individual end-to-end process of user journeys from key personas
2. Build and design home screen/dashboards for select user personas
3. Understand the Appian platform, what it is and is not capable of out of the box, and how that affects user experience
4. Design the optimal UI based on business and technical requirements

**In-Scope**

- Can change labels of data fields
- Can add more data fields (if it helps make the user experience better)
- Any current process currently required by Industry & Regulators to do their job

**Out of Scope**

- We aren't here to debate disclosure questions, ownership percentages, etc.
- Annual renewal period
- License requirements - let's not debate requirements by state
- EMTS
- Data migration, downloads

**Givens**

- Appian out of the box (unless there is a convincing argument)
- What we design needs to be easy to use
- What we design should show each user only what they need to see
- Looking at a set of processes: renewal process, consumer access, define a fixed mortgage call report process, new applications
“Looking back five to ten years from now at this cool system, you will be able to say you were there from the beginning to help really make this user friendly. I want you to all understand that what we are doing today and tomorrow will set us on course for the next 18 months, which will define what NMLS will look like over the next five to six years.” – Tim Doyle
Experience Center

Condense months into days.

The PwC Experience Center Sandbox brings together the right people at the right time in the right place to merge physical and virtual worlds to nurture collaboration and co-creation. Workspaces to tinker, labs to experiment, war rooms to debate, and real-world studios where ideas come to life.
We collectively developed definitions for key terms within the NMLS system to ensure we are using a common, agreed-to language.

Account
Login credentials to NMLS by a natural person.

Entity
A natural person, organization, agency, or business that has a legal and separate identifiable existence.

NMLS Administrators
Individuals responsible for the setup and maintenance of the entity and its users.

UI
An organized interactive experience expressed visually.

NMLS Assigned Users
Individuals who perform work based on assigned roles and permissions.

Control Persons
Individuals in a position of authority that are responsible for all or some aspects of the company.

Usability Testing
Human validation of the user experience to improve process flow.

Dashboard
An overview of system data with easy-to-read critical indicators.

MLO
A licensed or registered individual that is responsible for assisting customers in obtaining mortgage loans.

UX
How the user experiences the system.

Support Users
Individuals who provide help to system users.

Wireframes
A conceptual sketch illustrating the user interface.

Tasks
Action items requiring completion.

Pattern Language
We engaged in a series of conversations to level-set and create a common foundation upon which to build our work.

“Thematically it sounds like there are a lot of opportunities we are seeing. We can fix things, and make them better.”
– Kenneth Roberts

Chat Rooms
Through the lens of an assigned persona, we were given a future success scenario and asked to describe what steps we took to achieve that success.

**Personas**
- Company Organization User
- Company Account Administrator
- Regulator Account Administrator
- Regulator Organization User
- Control User
In small persona groups we shared our individual perspectives, and from them created a future day in the life for that persona.
We had a chance to individually express to the group our wish list for NMLS 2.0 features and characteristics.
Again working through the lens of one of the personas, we reviewed wireframes for NMLS 2.0 key processes, proving feedback about what the future state user experience should be for that process.
To warm up for diving deep on future state NMLS 2.0 processes, we drafted the process for making a PB&J sandwich to see how it delivers in real life.
Furthering the work done in Usability Testing, we documented additions, deletions, and modification to the dashboards and process flows to make them as accurate as possible.
After a good night sleep, teams that needed more time continued their deep dive work. Two new teams launched: one iterated the pattern language terms, and one redesigned the process for UAAR.
We paused our focus on NMLS 2.0 to explore metaphorical processes, giving us a fresh perspective on our task at hand.

**Metaphoric Design Round**
We created process flows and dashboards, and identified key information required for the following:

- HELP Strategy
- Account Type Selector
- Consumer Access
- Business Activity Selector
- Site Navigation/Information Architecture – Industry
- Site Navigation/Information Architecture – Regulator
- Multi-state Regulator Review
We built a series of mock record/profile pages.
We gathered as a group to raise any final points, and determine the work to tackle on Day 3 to achieve our session objectives.
For our Final Work Round, we broke into teams to address the following topics:

- ACN
- Business Activity
- Risk Factors
- Licensee Regulator Communications
- OTN
- Company Accounts
- Integration Team
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“I’m amazed at what we have done. The ideas that are coming out are really exciting.” – Tim Doyle