SES Release Notes Release Name: Arkansas Release Date: Sept. 14, 2026
The purpose of these release notes is to provide a summary of SES functionality and system enhancements in the Arkansas Release.

Overview

The State Examination System (SES) Arkansas Release includes several new features and enhancements. These release notes pertain to the Examination and Investigation Supervisory Activities (referred to as "SA"). The Arkansas release introduces enhancements to the Exam Scheduling module, including an improved user interface and multi-state One Company One Exam (OCOE) scheduling capabilities. This release also includes The Electronic Code of Federal Regulations (eCFR) integration for findings, a new Areas for Review (AFR) and Information Request (IR) for the mortgage compliance data set, and additional system-wide improvements designed to enhance the overall user experience.

I. Agency Users

Exam Scheduling:

We have enhanced version 1 of the exam scheduling module in response to the joint agency discovery session in November, 2025. This will be helpful for agencies to schedule single state as well as plan for multi-state one company one exams. The following are the key changes in the module:

- **Single State Exam Scheduling:**
  - **Business Type Selections:** System will now carry forward the business type selected by the user on SES Homepage and only display companies for those business types. Along with that, users can edit or select multiple business types in the exam scheduling wizard as compared to previously when only one Business type could be selected.
  - **Initiate SA, Update Decisions and Export:** Users will be able to initiate SAs and edit decisions on companies directly from the Exam Scheduling grid. Along with that, users will also be able to export the grid into an excel document.
  - **Display License Name and Associated Business Type:** To provide more clarity, users will now see License Name and Associated Business Types on the Company List when adding them in the Exam Scheduling queue.

- **OCOE Exam Scheduling:**
  - **Actions in OCOE Scheduling Item:** Agency staff directors and staff users can now perform the following actions on OCOE Scheduling Items:
    - Edit previous exam information
    - Edit exam information
    - Add a comment
    - Add one's own agency's intention levels for participation:
      - Agency can select their intended participation level: Lead, Participating or Accepting, or Leveraging (for mortgage)
    - Add Intended Participation Level/Manage Agency
      - Update an agency's role or remove an agency
      - If the intended participation level is to lead the exam, user will be able to propose an EIC
      - If the intended participation level is to participate, user will be able to manage participants from their agency
    - Assign/Update EIC if Agency is the lead
    - If the agency is finalized (by the policy user) as a lead agency then the user can initiate the SA from the OCOE scheduling grid

- **Display Intended Decision:**
    - For selected OCOE companies, the system will display both the agency's intended participation and the actual participation on the company card and in the agency's Single State Exam Scheduling view
- **OCOE Exams visibility on Initiation Page:** An indicator has been added next to companies that are part of the OCOE list in the Exam Scheduling Wizard. This indicator will display OCOE scheduling information for the company
- **Mortgage R&A Linking Enhancement:** Users scheduling exams through the SES Scheduling Wizard can now link R&A for Mortgage Companies.
- **Audit and Notification:** If a policy user modifies an agency user's level of participation, the change will be recorded in the system, and the agency user will be notified.
- **Agency Participation Updates:** Users can add or manage their agency's intended participation level in the OCOE Scheduling Wizard and select multiple participation options. Users can indicate their agency's intent to be the Lead Agency even if another agency has already selected the Lead Agency role.

Library Updates:

When the scope of an SA is updated, the system will re-evaluate all applicable AFRs and automatically populate the relevant IRs and Procedures on the SA. If scope is copied to an SA, users can manually add the associated Procedures to the SA for the applicable IRs.

eCFR Integration for Findings

SES now integrates with the Electronic Code of Federal Regulations (eCFR), allowing users to search and auto populate federal regulation citations on the Findings form. Supported regulations include Title 12, Title 16 and Chapter X from Title 31.

Mortgage Compliance Dataset Support

For SAs with Business Type Mortgage Origination, EICs can now add the Mortgage Compliance Dataset (MCD) Area for Review (AFR) and its associated Information Request when scoping the SA. The associated Information Request will be core and will have LOS Provider Details, Compliance Vendor and other fields.

Findings Form Field Changes:

A few updates have been made to the Findings form:

- Field name "Description" will be renamed to "Name of Finding" only for those SAs created after Sept. 14, 2026.
- A new text field 'Comments' will be added on the form which can be shared with the company. When adding a violation, users will now see 'Corrective Action' and

‘Comments’ field and when adding an observation or recommendation, users will see ‘Recommendation’ and ‘Comments’ fields

- Users can manually enter a row for a finding which will be called “Paragraph”

Components for Mortgage SAs:

For SAs with a business type of Mortgage Origination or Mortgage Servicing, existing ratings section has been replaced with a 1–5 rating for each component. The components for these business types will be: Financial Condition, Board Oversight and Management, Compliance Program, Information Technology and Cybersecurity, Violations of Law and Consumer Harm. For SAs that include Mortgage Origination/Mortgage Servicing along with one or more additional business types, both the existing Ratings section and the new component-based (1–5) Ratings section will be available on the Close Out form.

Along with that, user can also add single component or update a component when adding or updating report commentary.

Note: This enhancement applies only to SAs created after Sept 13th.

Information Request:

Agency users can now export the IR list and responses to Excel at any time (including after a supervisory activity is closed). The export includes the following fields:

- IR ID
- Library ID
- IR (by agency)
- IR Response
    - IR Responses by Company and Agency
- Response Document Names

Other Enhancements:

- **Accept and Leverage SAs:** Account Administrator can now update their agency profile to indicate whether the agency has the authority to accept or leverage SA conducted by other agencies. This is an optional feature in SES and indication or lack of does not block the agency from taking the Accept and Leverage actions within the system.
- **Multistate Exam Closure:** EIC of a multistate exam will now be able to indicate closure on behalf of other participating agencies. The staff director, staff user and participants from that agency will be notified that the EIC closed the SA on their behalf.
- **Agency-to-Agency Communication:** Agency participants can now communicate with other active agency participants as soon as a supervisory activity is initiated, rather than waiting until it is transmitted to the company. Additionally, all agency users

with detail-level access can now view company-to-EIC communications, while only the EIC can respond.

- **More options for Loan Type Drop down:** The following additional selections for loan types have been added Consumer Finance SAs:
    - Active
    - Paid
    - Repo
    - Judgments
    - Death claims
- **Report of Examination Send back:** When sending back the ROE to company, user can update the "Response Required" and "Response Allowed" checkbox.
- **Leveraged SA Report Tab to have a link to the Original SA:** Users with detail level access to an SA will be able to see a link to the original SA on the Reports Tab if the SA is a scope is 'Leveraged'.
- **Complaint Categories:** When creating or updating a Complaint in SES, users can select from the newly added complaint categories. This will be applicable to all the existing Complaints in the system.
- **Export MRA Grid:** Users can export a list of MRAs into an excel document.
- **AFR Ownership:** If the EIC is changed, all AFRs assigned to the previous EIC on an SA will be reassigned to the new EIC.

II. Company Users

Changes to Third Party User Functionality:

The following are the changes that have been made to the Third-Party User Functionality:

- Company Lead attestation requirements have been removed
- A TPU may only be assigned as the Secondary Company Lead (Backup Company Lead) if the agency has accepted the request to allow the TPU to participate on the SA
- When a TPU is assigned as the Secondary Company Lead, the TPU may perform all actions on the SA and transmit material to the agency, except for responding to the ROE and asking for an ROE extension
- If a TPU is assigned as the Secondary Company Lead and the SA is closed and locked with no outstanding MRAs, the TPU will no longer have access to the SA, even if they were previously assigned as the Secondary Company Lead

Notifications for Contributor:

Company Contributor will receive all the notifications that the company lead receives on an SA.

Multiple file uploads for Loan Request:

User will now be able to respond to one or more Loan Request and upload multiple documents at a single time. The user can add responses and upload multiple documents at a single time when responding to Loan Requests

Favoriting and Pinning Agency Documents Tab:

Users can indicate favorite documents in the Agency Documents tab and filter the view to show favorites. Along with that, users can pin frequently accessed documents. All pinned items appear in the Agency Pinned Documents section at the top of the page.

Save Report Responses:

Users can now save report responses in SES before submitting them to the agency. After the agency transmits the report to the company, users can add commentary, upload multiple supporting documents, and choose to either save the report response or mark it as complete.

Information Request:

Company users can now export the IR list and responses to Excel at any time (including after a supervisory activity is closed). The export includes the following fields:

- IR ID
- Library ID

- IR (by agency)
- IR Response
    - IR Responses by Company and Agency
- Response Document Names

Other Enhancements:

- **Export MRA Grid:** Users can export a list of MRAs into an excel document.

III. Policy and Global Support Users (i.e., CSBS support staff)

OCOE Exam Scheduling:

Enhanced Exam Scheduling capabilities will provide policy users flexibility and visibility when planning OCOE exams. Key capabilities include:

- **Company Setup:** The first time a policy user initiates company setup for OCOE exam, the system will automatically select eligible companies based on their license type and agency participation.
    - **MSB:** The company list will include only companies with active MSB licenses and 40 or more different agencies.
    - **Mortgage:** The company list will include companies with Mortgage Origination or Mortgage Servicing licenses.
- **Update Company List:** Policy users can add or remove companies from the company list as needed.
- **Add Exam Information:** If the most recent exam is not available in SES, policy users can manually enter the exam dates and other relevant information.
- **Lead Agency Finalization:** Once agencies indicate their intended participation level for an OCOE exam, policy users can finalize the lead agency. After the lead agency is finalized, agencies cannot overwrite the designation.

Components in Agency Library:

Policy users and global support users can manage components and associate AFRs with components based on a selected business type.