SES Consumer Complaints Nationwide Release Notes
Release Date: September 28, 2020

The purpose of these release notes is to provide a summary of the complaints functionality in SES.

<u>Overview</u>

A major set of functionality in the State Examination System (SES) is consumer complaints. This will include initiating a complaint, permissions, information sharing, identifying the subject of a complaint, sending complaint-related Information Requests (IRs) to a company, adding a non-NMLS entity to the system, a discussion board for non-NMLS entities, adding research and communication for a complaint, and closing a complaint. For companies, the complaints functionality will include responding to a complaint.

I.   **Agency Users**

A. Permissions and Dashboard: All agencies in SES have the ability to access the complaints functionality within the system. In order for agency users to use the complaints functionality, the account administrators must add users to the complaints group. Once added to the complaints group, users will have access to the complaints homepage and selected features pertaining to complaints. All agency complaints functionality users will have access to summary-level information for all complaints in SES and can be granted access to additional information should a supervisory need arise.

B. Searching for the Subject of a Complaint: Agency complaints users are able to search and enter a complaint for a known or unknown subject in the complaints system. A known subject can be either a company, branch or individual. In order to minimize duplications and confusion, a robust search for unknown subjects has been created, allowing users to search for a subject based on several criteria including name, location, associated individuals, phone number and website.

C. Initiating a Complaint: Once a complaints subject is identified, the agency complaints functionality users can complete the complaint intake form. The intake form asks users to list detailed information on different areas of the complaint. These include information on the subject, transaction information, category, and business type, as well as details of the consumer. Once a complaint has been initiated, it can enter several statuses based on actions being taken in response to the complaint. After initiation, the complaint can enter a pending, referral in progress, in review or closed status when the agency finally closes the complaint. These statuses reflect the different positions a complaint can enter based on agency needs and workflows.

D. Information Requests (IR): If the agency enters a complaint on a known subject and the subject is a company, branch or individual associated with a company, then the agency has the option to send IRs to the company regarding the complaint. The agency can create and send multiple IRs if necessary.

E. Complaints Access: While all agencies have access to summary-level information about all complaints, agencies have the option to share additional complaint information with other agencies. Agency complaints functionality users can request access to complaints in the system and users will have the option to accept or reject. Once granted, agency complaint users can remove another agencies or policy user's access to selected complaints.

F. Referral of a Compliant: Agency complaints users can also refer a complaint to another agency also using SES to process consumer complaints. An instance might occur in which a complaint was submitted to the incorrect agency by a consumer. The agency initiating the complaint can request to refer the complaint to the correct agency if that agency also has complaint users in SES. The receiving agency can view the details of the complaint and then decide to accept or reject the referral request.

G. Non-NMLS Entities: Non-NMLS entities are those unknown, unlicensed, or unreachable entities that are not in NMLS. Agency complaints users will be able to create these entities in SES and associate complaints to their records. Through this functionality, agency complaints users can keep record on such entities and collaborate with all agencies to determine the entities' legitimacy and inform one another of incoming complaints about these entities.

II. **Company Users**

A. Responding to a Complaint: The complaints functionality users at the company respond to complaints sent by an agency via IRs. A lead on the company side referred to as the "Subject Point of Contact (POC)" will need to be appointed for each complaint. Once the subject POC is assigned, IRs can be assigned to other complaints users in the company in order to obtain an accurate response for the agency. The subject POC on the complaint is the only individual who can send back an IR response to the agency, although other users will have the ability to draft IR responses for the POC's review. The company and agency can continue to share correspondence with each other until the agency closes the complaint. For the company, the complaint must be in one of two statuses, either an open status where correspondence with the agency will be taking place, or a closed status which is determined by the agency and marked as such to reflect that the complaint is closed.

III. **Policy Users**
A. Complaints Access: Similar to agency users, policy users can request access to view specific complaints. If the request is accepted, these users will have detailed access to the selected complaint but will not be able to preview or download any documents.
B. Non-NMLS Entity: Policy users will have access to the non-NMLS entity records in the system similar to agency users and will be able to see all details of the Non-NMLS entity including the record, discussion board and documents related to such entities.

Ticket No.	Title	Description	Context (User)	Feature
		Permissions		
SES-10 (2)	Company Users View of Complaints	A company user can view selected fields from the complaint intake form once they receive the complaint.	Company	Permissions
SES-87 (2)	Agency User view of Complaints	An agency complaints functionality user can view all the details of all the complaints at their agency.	Agency	Permissions
SES-1062 (10)	Summary Level Data for a Complaint - Agency	This ticket defines summary level data for a complaint. All agency complaints functionality users can view these data points for all complaints in the system.	Agency	Permissions
SES-1063 (10)	Complaints: Detail-Level Permissions Agency Users	An agency complaint user with detail-level access of a complaint can view all the data related to a complaint and can preview/download all documents of the complaint.	Agency	Permissions
SES-1289 (10)	Complaints: Permissions-Viewer Access (Agency User)	An agency user with viewer access can view all the details of a complaint, can preview/download all documents related to a complaint and can view all the agencies that have access to the complaint.	Agency	Permissions
SES-1322 (12)	Policy User View of Complaints	A policy user with viewer access to a complaint can have detail-level access to a complaint, cannot download or preview any documents and can view all the agencies that have access to the complaint.	Policy Users	Permissions
SES-1324 (12)	Policy Users View of Non-NMLS Entity	A policy user can view the record of a non-NMLS entity.	Policy Users	Non-NMLS Entity
SES-1330 (10)	Agency Users- View of Non-NMLS Entity Record	Agency users can view the record of a non-NMLS entity.	Agency Users	Non-NMLS Entity
SES-1364 (11)	Complaints: View Access Tab (Agency Users)	An agency user with summary level access to a complaint can view all access requests and decisions for a particular complaint.	Agency Users	Access
SES-1498 (1)	Manage Complaints Button	An agency account admin in the complaint's user group can view the manage complaints button on the homepage.	Agency	Complaints Group
SES-1526 (12)	Complaints: View Access Tab (policy Users)	A policy user with access to a summary level complaint can view all access request decisions and details.	Policy	Access
SES-1533 (11)	Adding Associated SAs to Complaints Summary Data	This ticket relates to SES-1062. Summary level data of a complaint must include associated supervisory activities.	Agency	Permissions
SES-1599 (12)	Complaints: Date created on Company view	A company complaints functionality user with access to a complaint can view when the agency created the complaint.	Company	Summary Level Data
SES-1650 (12)	Complaints: Link to Agency POC on Summary tab of Complaint	A user with access to the summary tab of the complaint can link to the agency POC's profile from this tab. This relates to SES-1062.	All	Summary Level Data
SES-1654 (12)	Complaint: Company Task on Complaint Summary Page	The users with detail-level access to a complaint can only see the company tasks on the summary tab of the complaint.	All	Company Tasks

SES-1711 (12)	Policy User view of Non-NMLS Entity	A policy user can view the Non-NMLS Entity discussion board.	Policy	Non-NMLS Entity
SES-1725 (13)	Complaint: Consumer Details Restricted Indicator	A complaints user of the owning agency is able to see if their agency restricted the consumer details on the complaint for other users.	Agency	Permissions
Terms of Use				
SES-1454 (11)	Complaints: Daily TOU Acceptance (Agency & Company)	All agency and complaints functionality users must accept the daily terms of use on the complaints functionality homepage every day.	Agency & Company	Terms of Use
Dashboards & Filters				
SES-861 (11)	Generate Tasks in Complaints Site	The system will generate tasks for the company to assign a subject POC when the agency sends a new complaint.	Agency	Task
SES-915 (12)	Agency – Complaints user Homepage	An agency complaints functionality user will have access to the Complaints homepage.	Agency	Homepage
SES-1061 (12)	Company- Complaints Homepage	A company complaints functionality user will have access to the Complaints homepage.	Company	Homepage
SES-1690 (12)	Company Complaints Homepage- IR Assignment	A company complaints functionality user can view all the outstanding IRs for complaints sent to their company.	Company	Homepage
SES-1620 12)	Policy User: Complaints User Homepage	A policy user will have access to the complaints functionality homepage.	Policy User	Homepage
SES-1290 (9)	Complaints- Company Search & Company Search Results	An agency complaints functionality user can search and view a list of companies.	Agency	Company Search
SES-1525 (12)	Agency: Complaints Tab	An agency complaints functionality user can view and access the complaints tab.	Agency	Complaints Tab
SES-1603 (12)	Complaints: Company Complaints Tab	A company complaints functionality user can view and access the complaints tab.	Company	Complaints Tab
SES-1619 (12)	Policy User: Complaints Tab	A policy user will have access to the complaints tab.	Policy User	Complaints Tab
SES-1656 (12)	Complaints Tab: Make Complaint ID open in new tab	The complaints on the complaints tab will open in a new tab.	All	Complaints Tab
SES-1645 (12)	Add Link Out to Company Record on Complaints Tab Grid	A user with access to the complaints tab can link out to the record when the subject of the complaint is a company.	All	Complaints Tab
SES-1731 (14)	Subject of Complaint on Home Page	With this enhancement, the subject of a complaint is listed on the company homepage. This is to identify whether the complaint was on the company itself, a branch or an individual at the company.	Company	Homepage

Initiation				
SES-4 (1)	Assign Agency POC	An agency complaints user can assign the agency POC for a complaint.	Agency	User Management
SES-85 (1)	Agency Enters Single Complaint	This is the complaint intake form where an agency complaints functionality user can enter one individual complaint at a time.	Agency	Intake Form
SES-5 (1)	Agency Update Complaint	An agency complaints user can update details of a complaint.	Agency	Complaint Management
SES-86 (1)	Agency User Completes Prelim Evaluation	An agency complaints user can complete the preliminary evaluation for complaints.	Agency	Complaint Management
SES-89 (1)	Company Receives Complaint Notification and Assigns POC	A company user can receive a notification when an agency has sent a new complaint and assign a subject POC for the complaint.	Company	Complaint Management
SES-293 (11)	Incomplete Consumer Information	This ticket relates to SES-85, the complaint intake form. An agency user can select if the consumer details are incomplete when enter consumer information.	Agency	Intake Form
SES-1292 (12)	Restrict Consumer Details	An agency complaints functionality user can choose to restrict the consumer details entered on the intake form. This will also hide the consumer details for those users who have access to the complaint.	Agency	Intake Form
SES-860 (10)	Adding Source of a Complaint	This ticket relates to SES-85. An agency user must select the source of a complaint on the intake form.	Agency	Intake Form
SES-914 (11)	Change Ticket: Business Type & Activity are required (description optional)	This is a change to SES-85. On the intake form, the business type and activity fields will be required for a complaint and complaint description will be optional.	Agency	Intake Form
SES-1262 (10)	Complaints: Transaction Number on Intake Form	This ticket relates to SES-85. The intake form will include the transaction number and account number.	Agency	Intake Form
SES-1465 (11)	Complaints: Multi-selecting Business Activities	This ticket relates to SES-85 and SES-914. An agency complaints user can multi-select business activities on the intake form.	Agency	Intake Form
SES-1473 (11)	Modify Complaints Categories	This ticket updates the complaints categories on the complaints intake form. This was included after discussion with the working group.	Agency	Intake Form
SES-1549 (11)	Complaints Intake Form Category- Credit Reporting	This ticket relates to SES-85 and SES-1473. This allows for the category: Credit Reporting to be added to the intake form.	Agency	Intake Form
SES-1658 (12)	Complaints: Adding Company NMLS ID to Complaint on an individual	This ticket relates to SES-85. When an agency complaints functionality user enters a complaint on an individual, they have the option of associating that individual to a company.	Agency	Intake Form
SES-1435 (10)	Complaints: Searching for Known Subject of a Complaint	An agency complaints functionality user can search for and enter a complaint when the subject is known.	Agency	Known Subject
SES-1755 (13)	Complaint: Adding company name to Intake Form	When an agency user enters a complaint on an individual and enters the NMLS ID of the company, the system will auto-populate the name of the company.	Agency	Intake Form

	(complaint on an individual)			
SES-1732 (13)	Complaints: Reassigning Subject POC	The company admin, company complaints contact, or active subject POC on a complaint has the ability to reassign the Subject POC for a complaint.	Company	Complaint Management
SES-1802 (14)	Complaints: Adding Referred by Federal Agency on the Intake Form	A complaints user initiating a complaint can choose if a complaint if referred by a federal agency and the user is presented with a list of federal agencies.	Agency	Initiation
SES-1805 (15)	Complaints: Adding a due date to Preliminary Review	An agency complaints user can add a due date when sending a complaint for preliminary review.	Agency	Intake Form
SES-1890 (15)	Agency: Complaints User can create complaints on Depository companies	The agency complaints users will now be able to initiate complaints on depository institutions.	Agency	Intake Form
Information Request				
SES-12 (10)	Agency Update Complaint IR	An agency complaints functionality user can update or delete an information request that is in the ready to send status.	Agency	Information Requests
SES-202 (10)	Participants adding IR Responses without POC designation	The company users adding to IR responses and sending for review will be presented with a warning message that a POC has not been assigned to the company.	Company	Information Requests
SES-342 (11)	Update due date for Complaint IR	An agency complaints POC can update the due date for an IR that is in the "sent to company" status.	Agency	Information Requests
SES-343 (11)	Cancel a Complaint IR	An agency complaints POC can cancel an IR.	Agency	Information Requests
SES-344 (9)	Agency Receiving and Marking IR as Quick Look Complete	An agency complaints user can mark IR responses received from the company as quick look complete.	Agency	Information Requests
SES-645 (11)	Agency cannot send complaint IRs if company has not assigned a complaint contact	The agency complaints POC cannot send any complaint IRs to the company if a complaints contact has not been assigned in the system for a company.	Agency	Complaints Contact
SES-1380 (10)	Company Add and Update Response to Complaint IR	A company complaints functionality user can add and update responses to complaints IR and the company subject POC can add, update response and send the response to the agency.	Company	Information Requests
SES-1381 (10)	Agency User Send Back IR in "Response Received" Status	The agency complaints POC can send back an individual IR response to the company if the POC does not find the response sufficient.	Agency	Information Requests
SES-1382 (10)	Send Complaint Information Request to Company	An agency complaints POC can send information request to the company.	Agency	Information Requests
SES-1383 (10)	Agency Add New Custom Complaint Information Request	An agency complaints functionality user can add new IRs for a complaint before the complaint is closed.	Agency	Information Requests

SES-1505 (12)	Agency Cannot Send Complaints IRs if Company Complaints Contact is Suspended Due to Inactivity	The agency complaints POC cannot send a complaint IR to the company if the complaints contact is suspended due to system inactivity.	Company	Permissions
SES-1740 (13)	Complaints: Company POC receives notifications of new IRs	The active Subject POC for a complaint will receive a notification every time new IRs have been transmitted from the agency. If the Subject POC is not assigned, then the Complaints Contact and additional email address for the company will receive the notification.	Company	Information Requests
SES-1722 (13)	Complaints: Auto Response for Information Requests	This ticket applies to the training environment and only to those Complaints in Training. The training moderator, I can send auto-responses to Complaints IRs in the agency status "sent to company."	Agency	Training Requirement
SES-1721 (13)	Complaints: Adding File Share Link to Complaints IR Response	An active company complaints user can add a file share link when responding to IRs. This is to ensure the company is able to send large files for particular responses.	Company	Information Request
SES-1820 (14)	Agency: Complaints Bulk Update IR Due Date	This change allows an agency complaints POC to update the due date of IRs in bulk rather than individually updating each due date for those that been sent to the company.	Agency	Information Requests
SES-1756 (14)	Complaints: Subject POC gets notification of returned IRs	The subject POC in addition to the assignee on an IR must receive a notification when IRs are returned back from the agency.	Company	Information Requests
Information Sharing				
SES-858 (8)	Agency User - Request Access to view a Complaint	An agency complaints functionality user can request access to view another agency's complaint.	Agency	Viewer Access
SES-910 (9)	Agency User- Accept/Reject Request to View a Complaint	The complaints functionality user at the initiating agency can accept or reject an access request from another agency to view a complaint.	Agency	Viewer Access
SES-912 (9)	Complaint: Removing an Agency's Access	A complaints functionality user at the owning agency can remove another agency's viewer access at any time.	Agency	Viewer Access
SES-1350 (12)	Policy User- Request Access to View Complaint	A policy user can request access to view an agency's complaint.	Policy User	Viewer Access
SES-1351 (12)	Policy User- Accept/Reject Request to a Complaint for a Policy User	An agency complaints functionality user can accept or reject a policy user's request to access a complaint.	Policy User	Viewer Access
SES-1352 (12)	Policy User- Remove Access to a Complaint for a Policy User	An agency complaints functionality user can remove a policy user's access to a complaint at any time	Policy user	Viewer Access
1527 (11)	Complaints: Access Report – Agency Users	An agency complaints functionality user can view all the access request their agency has received and the requests their agency has sent to other agencies.	Agency	Viewer Access
SES-1538 (12)	Complaints: Policy Users- Access to All Reports	Similar to agency users, policy users will have access to the complaints access request reports.	Policy Users	Reports

SES-1591 (11)	Complaints: Access Report Agency users viewing Requests by other Agencies (decisions)	An agency complaints functionality user can view all the access request decisions their agency has made for other agencies on access requests for complaints.	Agency	Viewer Access
SES-1655 (12)	Complaints: Adding Complaints ID on Access Request Report	This enhancement displays the complaint ID on the details page of the access report when an agency complaints user is viewing an access report.	Agency	Viewer Access
Referral				
SES-17 (9)	Refer Complaint to Another Agency	An agency complaints functionality user from one agency can refer a complaint to another agency before anything has been transmitted to the company or before closure of the complaint. Before sending the referral to another agency, the initiating agency has the option to remove any information from the intake form.	Agency	Referral
SES-1269 (9)	Accept/Reject Complaints Referrals from Another Agency	The agency receiving a complaint referral has the option to accept or reject a complaint that is referred to their agency. If accepted, the original agency loses detail-level access to the complaint, all viewer access is removed, and the new agency can update the complaint.	Agency	Referral
SES-1475 (11)	Complaints: Receiving Agency Can See all Details of Complaint	This enhancement allows the agency receiving a complaint referral to see all the details of a complaint when the complaint is referred. This is to ensure the agency can see the complaint details and make an informed decision about whether to accept or reject the incoming referral.	Agency	Referral
SES-1850 (15)	Complaints: Agency Referral Report	The agency complaints users will have access to the referral reports which will include all outgoing and incoming referrals for a user's agency.	Agency	Referral
Research and Communication				
SES-88 (5)	Agency Records Research and Communication	Agency complaints functionality users can add, update and view research and communication added to a complaint.	Agency	Research and Communication
Non-NMLS Entity				
SES-859 (10)	Complaints: Searching for Unknown Subject of a Complaint (Robust Entity Search)	Before initiating a complaint, an agency complaints functionality user can search for the subject of a complaint when the subject is unknown.	Agency	Subject Search
SES-1270 (8)	Non-NMLS Entity Creation	An agency user can create a non-NMLS entity record in the system.	Agency	Non-NMLS Entity creation
SES-1272 (10)	Updating Non-NMLS Entity	A complaints user from the agency that created the non-NMLS entity record can update details of the record.	Agency	Non-NMLS Entity Record Management
SES-1274 (10)	Updating Subject of a Complaint when subject is Non-NMLS Entity	An agency complaints functionality user can update the subject of an existing complaint if the complaint subject is a non-NMLS entity. This can happen if the subject was originally a non-NMLS entity and then later became an NMLS company.	Agency	Subject Update
SES-1275 (10)	View and Add to Non-NMLS Entity Discussion Board	An agency complaints functionality user can view add to the discussion board of a non-NMLS entity.	Agency	Discussion Board

SES-1559 (11)	Discussion Tag Email Notification Link is Directed to Different Screen	The agency complaints functionality users that are tagged in a discussion post of a non-NMLS entity will receive an email notification linking to the discussion board.	Agency	Discussion Board
SES-1609 (12)	Non-NMLS Discussion Board - Add Link to Tagged User's Profiles	When an agency complaints functionality user is tagged in a discussion board post their profile will be linked in the tagged for other users to access.	Agency	Discussion Board
SES-1615 (12)	Add Upload Option: Non-NMLS Entity Discussion Board	The agency complaints functionality users can upload documents with descriptions on the discussion tab of a non-NMLS entity.	Agency	Discussion Board
SES-1618 (12)	Non-NMLS Discussion Board: Tagging All Complaints Users at Agency	An agency complaints functionality user can tag all complaints users from an entire agency to a non-NMLS entity discussion post.	Agency	Discussion Board
SES-1644 (12)	Complaints: Agency Non-NMLS Entity Tab	The agency complaints functionality users will have access to the non-NMLS entity tab.	Agency	Non-NMLS Entity
SES-1679 (12)	Complaints: Policy User Non-NMLS Entity Tab	Similar to agency users, policy users will have access to the non-NMLS entity tab.	Agency	Non-NMLS Entity
SES-1697 (13)	Non-NMLS Entity: Document Retention	An agency complaints user can download, and preview documents related to non-NMLS entities for a period of six years.	Agency	Non-NMLS Entity
SES-1556 (13)	Has Discussions Filter & Indicator for Non-NMLS Entities	A filter has been added to the non-NMLS entity grid to indicated if the entity has a discussion post.	Agency	Non-NMLS Entity
Document Management				
SES-605 (11)	Document Download: Complaints - Agency	All agency complaints functionality users with access to a detail-level complaint can download all the documents pertaining to a complaint.	Agency	Document Management
SES-606 (11)	Document Preview: Complaints - Agency	All agency complaints functionality users with access to a detail-level complaint can preview all the documents pertaining to a complaint.	Agency	Document Management
SES-607 (11)	Document Download: Complaints - Company	A company complaints functionality user can download all the documents related to a complaint sent by an agency for their company.	Company	Document Management
SES-608 (11)	Document Preview: Complaints - Company	A company complaints functionality user can preview all the documents related to a complaint sent by an agency for their company.	Company	Document Management
SES-1386 (10)	Document Retention - Complaints Category A	An SES complaints functionality user, depending on their permissions and access, can preview and download all the documents related to a complaint for a period of six years after the complaint has closed.	All Users	Document Retention
SES-1678 (12)	Complaint: Summary Tab to Include Document Retention Dates	The agency users who have access to the summary tab of a complaint can view the document retention date for documents on the complaint.	Agency	Document Retention

		Closing		
SES-90 (1)	Agency Closes Complaint	An agency complaints functionality user can close a complaint that is in review status. Here the user is presented with a form collecting several data points on the closure of a complaint.	Agency	Close Out
SES-290 (3)	Company Cannot See the Complaint Closure Details	The company users do not see the closure reasons for a complaint that has been closed.	Company	Company view
SES-1606 (12)	Complaints: Violations Tab	This enhancement adds an Alleged Violations Tab to the complaint record and agency complaints users can add, update and remove alleged violations before a complaint is closed.	Agency	Violations
SES-1306 (10)	Complaints Closeout Form: Monetary Relief Amount	This relates to SES-90. An agency complaints functionality user can add monetary relief information to the close out form of a complaint.	Agency	Close Out
SES-1809 (14)	Complaint: Adding Append notes to closed Complaint	An agency complaints user can add append notes to a closed complaint for their agency.	Agency	Close Out
SES-1807 (14)	Complaints: Combining and Adding Prelim. Eval and Closeout Closure reasons	The closure reasons on the preliminary evaluation and closure form are now consistent and additional reasons have been added.	Agency	Close Out
SES-1803 (14)	Complaints: Adding Federal Agency on Close out	A complaints user can choose if a complaint is referred to a federal agency and the user is presented with a list of federal agencies.	Agency	Close Out