SES Release Notes
Release Name: California
Release Date: April 6, 2025

The purpose of these release notes is to provide a summary of SES functionality and system enhancements in the California Release.

Overview

The State Examination System (SES) California Release includes several new features and enhancements. in. These release notes pertain to the Examination and Investigation Supervisory Activities (referred to herein as “SA”). The California Release introduces enhancements for Money Service Businesses (MSB) exams, including the import and export of the MTRA workbook, along with system-wide improvements like updates to the Homepage and Review workflow. Most of these enhancements were provided by agency partners who attended the fly-in in November 2024 at the CSBS headquarters in Washington, D.C. Additionally, several other improvements have been made across the system to enhance the user experience.

I. Agency Users:

Enhancements for MSB Examinations:

Export of work completed in the system into a templated Money Transmitter Regulators Association (MTRA) work program

Users conducting MSB exams will be able to export work completed in SES into a templated format that matches the MTRA work program. SES will now be able to provide an adequate record of exam work state agencies completed on companies. This will be done in SES by allowing agency participants to export the Examination tab into a formatted workbook. The export will be customized to the scope of the SA and will only display the Areas for Review (AFRs) that were selected for the particular exam.

Library Changes for exporting examination work in SES into a templated MTRA work program

The following Library changes were made to align with the MTRA work program:

- **Step, Step Title and Request #:** Users will now be able to add a new field for procedures "Step" and information requests (IR) "Request #" in the library. Each Step and Request # will be unique, enabling better organization and library management. We have also added another field called 'Step Title' in the procedures library for all procedures related to the MSB business type.

- **Associated IR Request # Column:** Agency users will be able to view the Associated IR Request # column in the Procedures Grid. This update will ensure related IRs are visible in the Request Column for the MSB business type, improving accessibility and workflow efficiency.

Homepage Changes

Agency users will now be able to customize their homepage in SES upon logging in and accepting the terms of use. Users will be able to select a business type (e.g., Mortgage, MSB, Consumer Finance, or All Business Types), and the system will tailor the displayed content, including the SAs tab, to match the selected business type. Users also will be able to update their preference at any time. In addition, a quick filter will allow them to view all business types as needed.

IR Enhancements

The California Release includes several enhancements for IR functionality:

- **Identifying IRs in progress:** Agency users will now be able to see which IRs a company has started drafting responses for, via a new indicator in the IR Details tab. Users will also be able to filter IRs by those "being worked on" and view a count of active responses in the IR Insights tab. This enhancement will provide better visibility into a company's response progress even when the company has not started sending material to the agency.

- **General Comments and Additional Documents:** Users, specifically, Examiners In Charge (EIC) and Lead Agency Staff, will be able to send general comments and additional documents to companies without needing to send an IR.
- **View and Download IRs Documents**: Agency users will now be able to view and download IR documents from companies when leveraging exams, in addition to existing documents. This enhancement will improve visibility into agency and company responses, fostering better collaboration during the Accept/Leverage exam process.

  Improved Information Requests Tab: Users will see an improved IR tab with a more intuitive layout. The "Send IRs" action will now appear before "Remove IRs," ensuring it remains easily accessible without being hidden in the dropdown when multiple actions are available.

<u>Procedures and Findings</u>

This section lists enhancements designed to improve procedure functionality:

- **Expand Procedure View:** This update enhances how agency users interact with procedures in SES. Now, wherever procedure text appears in a grid, users will see a "Show Full Procedure" link, allowing them to expand and view the complete procedure easily in the grid. This ensures quick and seamless access to full procedure details across all relevant sections.
- **Additional Filters on Bulk Work Procedure Observation:** Agency users will have the ability to filter procedures assigned specifically to them, their agency or another participant on the SA.
- **Procedure Details Screen:** Agency users will now be able to view redesigned procedure details screen to clearly see the important details of the procedure (e.g., procedure text) and will be able to collapse and re-collapse the business activity list on the procedure screen.
- **Procedure Assignment for Multi-state Exams:** This update will help in better management of procedures on a multi-state exam. The users will be able to assign procedures to all agencies, one or multiple agencies and one or more participants from single or multiple agencies, whereas in the past a single procedure could only be assigned to a single participant.
- **Bulk Work Procedure Observations Enhancements:** This release will improve Bulk Work Procedure Observations by enabling users to view full procedure details. Procedures will now be sorted by 'Step' by default, and a new pop-up feature will allow users to perform all necessary actions efficiently.
- **Marking Findings as Reviewed:** This update enhances transparency and control over findings shared during exit meetings. Agency users scheduling an exit meeting can now easily identify findings that have not been marked as reviewed. Additionally, the system clarifies that only reviewed findings will be disclosed to the company. Users exporting reports and finding commentary can also track the status of exported findings.

- **Manage procedure observations offline:** Users will now be able to download the procedure workbook template for offline use and upload the completed template back to SES before a SA reaches close-out status. This ensures greater flexibility and enables users to complete work at their convenience without being tied to the system.

  Other Enhancements:

This section lists several enhancements being made in response to feedback gathered during the MSB Fly-in in Washington D.C. in 2024:

- **Invite Other Agencies to Join SA:** Staff users from the lead agency and EIC, will have the ability to invite other agencies to join their SA.
- **Team Lead for Each Agency**: In a multi-state exam, EIC managing will be able to assign a Team Lead for each agency. This assignment will remain editable until the exam is closed and locked.
- **Readiness to Close SA:** Team leads from participating agencies will now be able to confirm their readiness to close the SA. They can add comments and receive one-click reminders from the lead agency if confirmation is still needed. This streamlines the closure process and ensures all agencies are aligned before finalizing the SA.
- **Reorganized AFR Page:** When viewing the AFR page on an SA, agency users will now see a reorganized layout for improved clarity. The Procedures section will now appear above Information Requests, and the Information Requests section will be collapsed by default, allowing users to expand it as needed. This enhances readability and helps users focus on key procedural details first.
- **Workflow Updates:** EICs will have more control over peer review workflows in SES: they can now add all active agency participants to a review with a single action and cancel individual assignments for any workflow type when needed.
- **Deselect All Options:** Users will now be able to deselect all wherever "Select All" option is available across the system, improving efficiency for IRs, Loan Requests, and other areas.

II. Global Enhancements:

Business Activity and Work Program Updates in SES:
Users will see the following changes in SES as they pertain to business activities. The implementation of these changes is to ensure that SES business activities are aligned with NMLS business activities:

Consumer Loan Servicing, Private and Non-private Student Loan Servicing:
These business activities will be moved to the Consumer Finance Business Type. Previously, these three activities were under the Business Type Debt. These changes will be applicable to any standard and agency specific Information Requests and Procedures in the library. For SAs in the system, the changes will be applicable to any new SAs, and Complaints created after April 18.

Mortgage Business Activities:
The following changes will be made to SES to reflect the changes made in NMLS in early March. This change will be applicable to any standard and agency-specific IRs and Procedures in the library. For SAs in the system, the change will be applicable to any new SAs, and Complaints created after this is implemented in the system. This change will take effect in SES on April 18.

The following activities will be deleted and replaced:

1. First Mortgage Servicing
2. Master Servicing
3. Subordinate lien mortgage servicing

The following business activities will be added with the removal of those listed above:

1. First Mortgage Servicing – Whole Loan
2. First Mortgage Servicing – MSR
3. Master Servicing – MSR
4. Master Servicing – Whole Loan
5. Subordinate Lien Servicing – Whole Loan
6. Subordinate Lien Servicing – MSR

Refer to the NMLS definitions here for Business Activity definitions

SES MTRA Work Program:
The MTRA work program in SES will now have the State Specific Statutes and Requirements AFR as a key AFR in the system.

#	Title	Description	Context (User)	Feature
Supervisory Activity				
SES-3133 Sprint 76 (18.5)	Agency: Export of Examination tab into a template (MTRA work program)	Agency users will now be able to export the Examination tab which will appear like the MTRA Work Program. The export will include active AFRs from the scope as a separate tab in the MSB export. This will allow users to work offline and be able to reimport it to the system.	Agency	Examination Tab (MSB)
SES-3135 Sprint 77 (18.6)	Agency: Importing a templated procedure workbook into SES	Users will now be able to download the procedure workbook template for offline use and upload the completed template back to SES before SA reaches close-out status.	Agency	Procedures
SES-3121 Sprint 72 (18.1)	Agency: Homepage Tiles	When agency users log into SES and accept the terms of use, they can customize their homepage by selecting a business type (e.g., Mortgage, MSB, Consumer Finance, or All Business Types). The system will then tailor the displayed content including the SA to match the selected business type. Users can update their preference anytime, and a quick filter allows them to view all business types.	Agency	Homepage
SES-3172 Sprint 77 (18.6)	Agency: Display and Export Procedure “step title” in MTRA Workbook	Agency users with library access will now be able to view the associated Step Title for procedures connected to the MSB business type.	Agency	Library (MSB)
SES-3143 Sprint 75 (18.4)	Agency Library: Coding for IRs and Procedures (Standards and agency specific)	In this update, users will be able to add a new field for procedures ("Step") and information requests ("Request #") in the library. Each Step and Request # will be unique for better managing the library.	Agency	Library (MSB)
SES- 3119 Sprint 72 (18.1)	Agency: indicator for those IRs the company is currently working on	This update introduces a new indicator on the IR Details Tab, allowing agency users to see which IRs a company has started drafting responses for. Users will now be able to filter IRs by those being worked on and view a count of active responses in the IR Insights tab. This enhancement provides better visibility into a company’s response progress.	Agency	Information Requests

SES-3109 Sprint 72 (18.1)	Agency: Sending comments without sending IRs	This update allows agency users with IR-sending permissions (EIC or lead agency staff) to send general comments and additional documents to companies without needing to send an IR. The company lead will receive an email notification when a comment or document is sent. Additionally, the IR export will now include the AFR column for better tracking.	Agency	Information Requests
SES-3124 Sprint 73 (18.2)	Agency: Detail level Access to include Information Request Documents	This update allows agency users with detailed access to a SA to view and download IR documents from companies, in addition to existing documents. This enhancement ensures better visibility into agency and company responses, improving collaboration during the Accept/Leverage survey process.	Agency	Information Requests
SES-3138 Sprint 74 (18.3)	Agency: Update Order of IR Actions	After this release, EICs on an SA will see an improved Information Requests tab with a more intuitive layout. The "Send IRs" action will now appear before "Remove IRs," ensuring it remains easily accessible without being hidden in the dropdown when multiple actions are available.	Agency	Information Requests
SES-3117 Sprint 72 (18.1)	Agency: View full text on Procedure Grid	This update enhances how agency users interact with procedures in SES. Now, wherever procedure text appears in a grid, users will see a "Show Full Procedure" link, allowing them to expand and view the complete procedure easily. This ensures quick and seamless access to full procedure details across all relevant sections.	Agency	Procedures
SES-3130 Sprint 73 (18.2)	Agency: Filters for Bulk work procedures	Agency users will have the ability to filter procedures assigned specifically to them on bulk work procedure observation page.	Agency	Procedures
SES-3139 Sprint 74 (18.3)	Agency: Rearrange Read Only Procedure Screen	Agency users will now be able to view redesigned procedure details screen to clearly see the important details of the procedure (ex. procedure text) and will be able to collapse and re-collapse the business Activity list on the procedure screen.	Agency	Procedures
SES-3144 Sprint 75 (18.4)	Agency: Assigning procedures to multiple participants and agencies	This update will help in better management of procedures on a multi-state exam. The users will be able to assign procedures to all agencies, one or multiple agencies and one or more participants from single or multiple agencies	Agency	Procedures
SES-2742 Sprint 73 (18.2)	Agency: Notify Agency User of Findings that are not marked as	This update enhances transparency and control over findings shared during exit meetings. Agency users scheduling an exit meeting can now easily identify findings that have not been marked as reviewed. Additionally, the system clarifies that only reviewed	Agency	Findings

	Reviewed + include status in export	findings will be disclosed to the company. Users exporting reports and finding commentary can also track the status of exported findings.		
SES- 3129 Sprint 73 (18.2)	Agency: EIC & SU from lead agency can invite other agencies on a multi-state	EIC along with staff users from the lead agency will be able to invite other agencies to join their SA.	Agency	Multi-state: Invite Agencies
SES-3131 Sprint 73 (18.2)	Agency: Participating agencies to indicate that exam can be closed	This update will enable team leads from participating agencies to confirm their readiness to close the SA. They can add a comment and receive one-click reminders from the lead agency if confirmation is still needed.	Agency	Close Out
SES-3136 Sprint 74 (18.3)	Agency: Update "Remove AFR" Link Location When Creating/Updating Scope	Agency users can now remove an AFR from the scope with a single click, without needing to expand and view its details first, streamlining the process for greater efficiency.	Agency	Scope
SES-3137 Sprint 74 (18.3)	Agency: Rearrange Components on AFR Page	Agency users when viewing the AFR page on an SA will now be able to see a reorganized layout for improved clarity. The Procedures section will now appear above IR and the IR requests section will be collapsed by default, allowing users to expand it as needed.	Agency	Examination Tab
SES-3140 Sprint 74 (18.3)	Agency: Review Workflow Updates	This update will enable EICs to have more control over peer review workflows in SES. They can now add all active agency participants to a review with a single action and cancel individual assignments for any workflow type when needed.	Agency	Review Workflow
SES-3149 Sprint 75 (18.4)	Agency: Team Lead field to be mandatory in a multi-state exam	EICs on multi-state SAs will now be able to assign a team lead for each agency. This assignment will remain editable until the exam is closed and locked.	Agency	Multi-State: Team Lead
SES-3168 Sprint 77 (18.6)	Agency: IR Request Number column on Procedures grid	Agency users will be able to view the IR Request (#) number in the Procedures Grid. This update will ensure that related IRs are visible in the Request Column for MSB Business Type.	Agency	Information Requests

SES-3170 Sprint 77 (18.6)	Agency: Bulk work procedure Observations links and actions	This release will improve Bulk Work Procedure Observations by enabling users to view full procedure details. Procedures will now be sorted by “Step”’ by default, and a new pop-up feature will allow users to perform all necessary actions efficiently.	Agency	Procedures
SES-1928 Sprint 77 (18.6)	Global: Deselect all option where there is select all option	Users will now be able to deselect all wherever "Select All" option is available across the system, improving efficiency for IRs, Loan Requests, and other areas.	All	System-wide Enhancement