SES Release Notes Release Name: South Dakota Release Date: March 8, 2026
The purpose of these release notes is to provide a summary of SES functionality and system enhancements in the South Dakota Release.

Overview

The State Examination System (SES) South Dakota Release includes several new features and enhancements. These release notes pertain to the Examination and Investigation Supervisory Activities (referred to herein as "SA"). The South Dakota release introduces Enforcement Action Version 1, system-generated Report of Examination Version 1 for Money Services Business (MSB) and Mortgage business types, enhancements to the Third-Party User (TPU) feature, and a new Company Documents tab. This release also includes enhancements to the communications tab, procedures, information requests (IRs), and the homepage, along with several additional improvements across the system to further enhance the user experience.

I.   Agency Users

Enforcement Actions:

This new workflow will enable agencies to initiate and manage Enforcement Actions (EA) originating from a SA or created independently. This version does not include company-facing functionality. The following are the key capabilities of EAs in SES:

- **System-Level Roles for EA**
  There will be two new roles: Enforcement Collaborator and Enforcement Supervisor.

  o **EA Supervisors** can view and manage all EAs within their agency without being added as participants and do not receive notifications for actions that do not include them.
  o **EA Collaborator** can manage Enforcement Actions when added as participants and receive notifications for those actions.

- **EA Homepage and Tab**
  The EA homepage displays EAs based on system-level roles: Supervisors can view all EAs associated with their agency, while Collaborators see only the EAs to which they are assigned. On the Enforcement tab, users can apply filters to narrow their search when locating a specific EA.

  Initiate EA in SES
  Agencies can initiate EAs directly in SES, either from an existing SA or independently. If an EA is created in SES and the related SAs or Complaints were conducted outside the system, the user will be able to add relevant documents and information.

- **Invite Agencies to Participate**
  A single agency must first initiate an EA for the record to be in SES. The initiating agency can invite other agencies to join an EA as either the 'Lead' or a 'Participant' and will receive notifications. Upon approval, the invited agency can change their role from lead to participating and vice versa. Please note, EAs do not have the summary level data concept as it exists on the SA side. As a result, agencies cannot request to join an EA.

- **Accept/Decline Participation Invite**
  Invited agencies can accept or decline participation in an EA. An agency can also be removed from an ongoing EA.

- **Agency-to-Agency Communication**
  Participants can exchange EA communications and attachments within and across agencies until the action is closed and locked, reducing the need for external email. Any communication received within the last 48 hours will be visible on the participant's homepage.

- **Document Management and Collaboration**
  Participants can upload, update, rename document names, and delete documents, enabling secure collaboration within an Enforcement Action.

- **Save/Close/Cancel an EA**
  Agencies can save work in progress, close completed EAs, or cancel actions as needed.

System Generated Report of Examination:

Active agency participants on SAs will have the ability to download system-generated Reports of Examination (ROE) for MSB and mortgage business types using the MTRA and AARMR templates, respectively. The SA must have the business type MSB to generate the MTRA template and any of the mortgage business types to generate the AARMR template. If a SA has both MSB and mortgage, the system will select the AARMR template for that SA. The ability to generate a report of examination is optional. If any participant chooses to use this feature, the first version of the ROE in the system will be the one the system generates. Additionally, the system will generate the report in a Word document for users to edit.

Company Documents Tab:

A new 'Company Documents' tab will be available on the SA, providing a centralized view of all company documents.
- **Categorization:** Documents are categorized by their respective types (for example, Information Requests, Loan Requests), with IRs further grouped by Areas for Review (AFRs).
- **Favorites:** Users can indicate favorite documents in the Company Documents tab and filter the view to show favorites.
- **Pinning documents:** Users can pin frequently accessed documents. All pinned items appear in the Agency Pinned Documents section at the top of the page.

Homepage and SA Customizations:

- **Sort multiple documents**: Users can now sort multiple columns on the SA section of the Homepage and save the default settings.
- **Quick filter:** Two new quick filters: 'Open SAs with Open MRAs' and 'Closed SAs with Open MRAs' have been added on the SA section of the Homepage for MRAs.

Information Request:

- **Work Program:** When cancelling an IR (after it has been sent to the company and the agency has not received a response) associated with a work program, users can now enter removal comments. Previously, comments were only required upon deleting IRs.

- **Increased Rows:** With this release, users can view up to 50 rows per page within the IR Details tab.
- **Internal Notes Indicator:** The IR Details grid now indicates when an internal note has been added to an IR, making internal notes easier to track and identify.
- **Quick Filter:** The grid will also contain a quick filter to display IRs that are 'Not in Quick Look Complete'.
- **Metadata for MSB IR Documents**: All company response documents now include the IR Request number when previewed or downloaded; the document name will display the IR Request # followed by the company-provided document name. This change is only applicable to the SA that have the business type MSB. This meta data information will match the MTRA work program and agency library coding.

Procedures:

- **Reevaluation of procedures:** When the scope of a SA is updated, the system will re-evaluate the scope and add the associated procedures as needed to the SAs.
- **Quick Filter:** Users will see quick filter for 'Marked as Done' on the Procedures Tab
- **Procedure Template Version 2:** User can select multiple AFRs from the drop down when importing the template for working procedures offline.

Business Type Alignment with NMLS:

- All SES business types and activities will be aligned with NMLS with this release. The following will be changed:
  - Renaming "Trusts" business types to "Fiduciary Services." All current business activities, IRs and procedures under Trusts, will be replaced with Fiduciary Services. This change is only applicable for those SAs which are open.
  - Removing "Auction" and "Technology Service Provider" business types from SAs and Complaints. This change is only applicable for any SAs created after March 7.
  - Removing "Credit Union" and "Commercial Bank" business types from SAs (but keeping it under SES Complaints) This change is only applicable for any SAs created after March 7.
  - Adding the business activities "Virtual Currency Kiosk Operation" and "Issuing Payment Stablecoin" business activities to the MSB business type.

Other Enhancements:

- **Record Retention Updates:** Agency users can now select documents in bulk within Exams, Investigations, or Complaints to convert them from Category B (90 days) to Category A (10-years). For all SAs that remain open after March 7, the retention

period will be updated from six years to 10 years in accordance with the current SES record retention policy.

- **Acknowledgement Button:** For agency users, the Acknowledgement Button will be displayed at the top of the page at the time of log in and at the bottom of the page.
- **Deleting Internal Comments:** Users can delete internal comments on Information Request, Agent Location Request, and MRA sections any time before the SA is closed and locked.
- **Core/Non-Core and Work program display:** The column previously labeled "Core" in SES has been renamed to "Core/Non-Core" throughout the system for improved clarity. Additionally, users can now see whether an IR is Core or Non-Core, along with the corresponding work program, on the IR Association grid when adding a new procedure in the library or adding a Library IR to an SA.
- **Undo Cancel:** Users can now undo the cancellation of previously cancelled items on Loan Requests, Information Requests, Transaction Requests, or Agent Location Requests.
- **Report of Acceptance Workflow:** The existing SA Acceptance & Leverage Report has been repurposed to allow users to view a consolidated list of all SAs for which they are assigned as the EIC on Acceptance SAs.
- **Close out Tab:** Close out tab will be available when SA has been moved to In-Flight Milestone.
- **Additional Fields on Findings Tab**: Based on a request from the Mortgage Standard Working Group on Nov. 19, 2025, the Finding Commentary section will now have two fields: Recommendation and Corrective Action.
- **Communications**: Users can view all the communications received for all SAs in the system within the last 48 hours on the homepage.
- **Bulk Download:** Users can now download SA documents by one or multiple AFR within each bulk download category.
- **Contact for each Industry type:** Agency account admin can add one or more contact information for different industry types (i.e., Mortgage, MSB, Consumer Finance, Debt, Trust, Others and All Industry types).
- **General IR and Procedures Documents:** Users can add general information request and procedure documents on the SA till the exam is closed and locked.
- **Send to Agency Now Option:** This option is now available for Agent Location Requests and Transaction Requests. When responding to company, users can send the response directly by clicking on 'Send to Agency Now' option.
- **Peer Review:** In a multi-state exam, users can send the report for peer review to all team leads.
- **Monetary Relief Section:** On a multi-state exam, users can enter monetary relief for all the agencies that are participants on the SA.

II.   Company Users

Changes to Standard Mortgage IRs:

The following standard mortgage IRs were recently revised. As a reminder, companies can view all standard IRs through QuickIR, an SES feature that allows company users to browse through the standard IRs and prepare responses to those IRs in advance of an exam in SES. Companies who prepare responses in advance receive a system notification whenever a standard IR is updated in the system.

Library IR ID	Summary of Changes	Revised Date
3487	**Original IR:** Provide bank statements and check registers or ledgers for all deposit accounts for the review period. **Revised IR:** Provide bank statements, check registers or ledgers, and reconciliation of all deposit accounts for the last three months of the review period.	12/17/2025
3502	**Original IR:** Provide the most recent trial balance; include all accounts with zero balances. **Revised IR:** Provide the balance sheet, trail balance, and income statement for the last month of the review period; include all accounts with zero balances. If already uploaded to the NMLS provide the date uploaded.	12/17/2025
4065	Removed the language requiring hard copies of the documents requested in 1 & 2 of this servicing IR.	01/26/2026

Third-Party Users:

- **Roles**: Following this release, companies can no longer assign Third-Party Users (TPUs) as Company Lead or Coordinator. TPUs may only be assigned to an SA in the TPU role.
- **TPU Categories:** All newly created TPU accounts will be required to select from a defined set of categories: Law Firm, Audit Firm, Accounting Firm, Compliance Firm, Licensing Management Firm, or Business Process Outsourcing Provider.
- **Confidentiality Agreements:** At the discretion of the agency, companies may be required to complete a confidentiality agreement with the TPU prior initiating an SA. Agency team leads in a multi-state or EICs in a single state can view or download the confidentiality agreement uploaded by the company.
- **Company Attestation**: Companies will be required to attest to the accuracy of information submitted to agencies in response to IRs when such information has been prepared by a TPU.

Internal Comments:

Company users can now delete their own internal comments within the Information Request, Loan Request, Agent Location Request, and Transaction Request sections of an SA, provided the SA has not yet been closed and locked**.**

- **Increased Rows:** Users can now view up to 50 rows per page within the IR Details tab.
- **IR Status:** When user bulk mark IRs as N/A, the status of the IRs will update to "Ready to send."
- **QuickIR expiration:** The company leader will be notified 60 and 30 days prior to the expiration date of the QuickIR.

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

Report of Findings:
Policy users can view a report of Findings for all SAs in the system for which they have detailed level access.

Work Programs for MSB:
When users create or update an IR, they can select business MSB and select if the IR is Core or Non-Core for MTRA Work program. On an SA, if the IR that is tied to the work program is removed, the user will be required to enter comment.