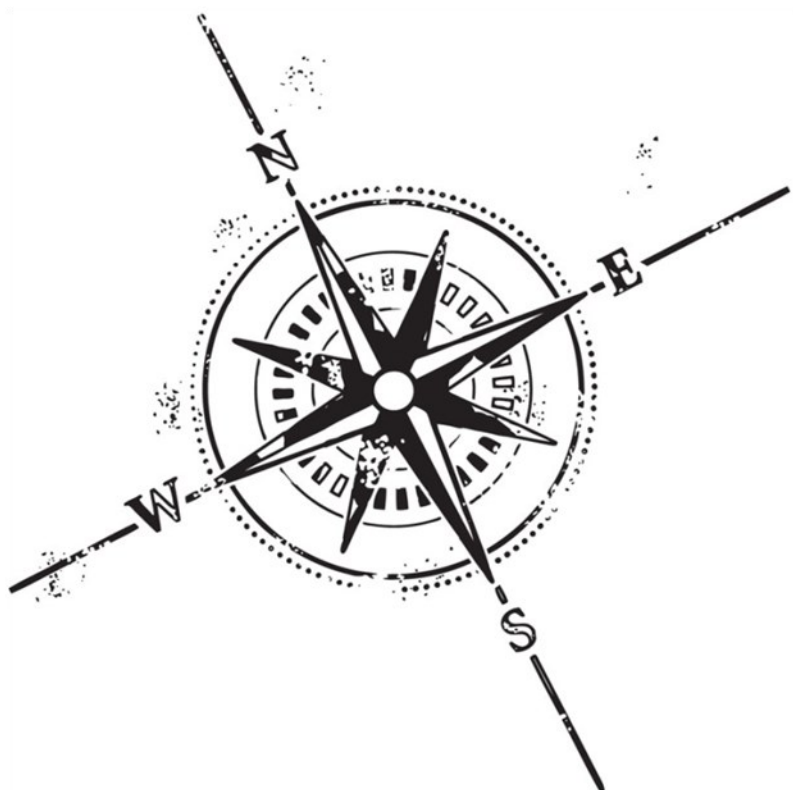




# NAVIGATION GUIDE FEDERAL REGISTRY

## Notifications



## **Purpose**

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This navigation guide is designed to provide a general understanding of the Federal Registry notifications available through NMLS.

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## **Resources**

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Resources for NMLS:

- NMLS Resource Center at: <http://fedregistry.nationwidelicensingsystem.org>
- NMLS Call Center at: 1-855-NMLS-123 (1-855-665-7123)

## Table of Contents

<a href="#">Notifications Overview</a> .....	..2
<a href="#">Institution Notifications</a> .....	..3
<a href="#">Individual Notifications</a> .....	..4
<a href="#">Manage Notifications</a> .....	..5
<a href="#">Add a Contact</a> .....	..6
<a href="#">Modify a Contact's Notifications</a> .....	..8
<a href="#">Delete a Contact</a> .....	..9
<a href="#">Enable/Disable a Contact</a> .....	10
<a href="#">Key Terms</a> .....	11

## Notifications Overview

Notifications are informational messages that are systematically-generated and sent when a certain event occurs in NMLS. Institutions must specify which notifications users will receive when such events occur within the institution or MLO records.

Each user receiving emails is considered to be a Notification Contact. Notification Contacts can be added or removed at any time. Additionally, Notification Contacts can be disabled. If one is disabled, that user will not receive notifications until they are enabled as a contact. Please note disabling a Notification Contact does not disable the user's account.

Institution users who are designated as a Notifications Administrator will have the ability to set up other system users as a Notification Contact. Account Administrators are automatically designated as Notification Administrators, however, a system user can be designated as a Notification Administrator based on the assignment of the Manage Notification Contacts user role.

Institution Notification Administrators can designate one user to receive all notifications, or designate multiple users to receive a notification. There is no limit to the number of users that can receive a specific notification.

*Please note, Institution Account Administrators will automatically receive all notifications for which no enabled contact has been assigned.* For example, if a notification contact is only designated for three of the available notifications, each Account Administrator will receive all other notifications.

Registered MLOs who have created an individual user account will receive all notifications for events affecting their record. They will not have the option to specify which notifications they would like to receive.

Notifications will be sent to the institution and/or MLO from the following email address:  
NMLS\_Notifications@NMLSNotifications.com.

### Institution Notifications

An institution can receive notifications related to the institution as well as MLOs employed by the institution. Notifications are sent to the email address provided when the user's account is created, therefore, it is important to provide a working email address, to ensure the notifications are received. *Please note, the Institution's Account Administrator(s) will automatically receive all notifications for which no contact has been designated.*

The table below lists all notifications available to the institution.

Notification Name	Notification sent when:
Individual Access Granted	An institution has been given access rights an individual. This notification is sent nightly.
Individual Access Revoked	An institution's access rights to an individual have been removed.
MU1R Filing Activity	An MU1R filing for the institution has been successfully processed by NMLS or the MU1R filing status becomes Active.
Employment Record(s) Ended or Withdrawn	An institution or individual has terminated employment or removed the employment before it was confirmed. This notification is sent nightly.
Employment Records Pending Confirmation	At least one employment pending confirmation by the institution was created that day. This notification is sent nightly.
MU4R Filing Processed	An MU4R has been submitted by an institution user (or has been submitted by an individual or another institution). This notification is sent nightly.
MU4R Cart Requires Payment	One or more institution users have an MU4R invoice for which payment has not been submitted. This notification triggers after five days of non-payment and is sent nightly.
Regulatory Action Removed	An individual has been removed as a respondent from a public State Regulatory Action for one of the following reasons: <ul style="list-style-type: none"> <li>• Regulatory Action is deleted</li> <li>• Regulator Action privacy level changed from public to a non-public level</li> <li>• Respondent removed from Regulatory Action</li> </ul>

Institution Notifications, continued

MU4R Disciplinary Actions Update	One or more Disciplinary Actions have been added, deleted or updated by an individual associated with the institution.
Federal MLO Registration Status Change	An individual's registration status has changed. Institutions with a pending or confirmed current employment with the individual will receive this notification.
Fingerprint Record Returned as Illegible or Rejected	The fingerprint status is Illegible or Rejected.
Invoice Status Change	A change in invoice status has occurred (for example, an invoice has a pending status following a failed payment).
Credential Subscription Will Expire for One or More Users	The NMLS Credential Subscription for a user account associated to the institution will expire in 30 days. An invoice has been created for payment of the renewal fee.
Individual Added as a Respondent to a Public SRA	An individual is identified as a respondent to a public State Regulatory Action.
Public SRA with Individual Respondent Updated	An individual is a respondent to one or more State Regulatory Actions that have been updated. This notification is sent nightly.

### Individual Notifications

Notifications are automatically sent to MLOs who have an individual account in NMLS. MLOs do not have the option to select which notifications they would like to receive. Notifications are sent to the email address provided when the individual account is created, therefore, it is important to provide a valid email address to ensure the notifications are received.

The table below lists all notifications provided to the MLO.

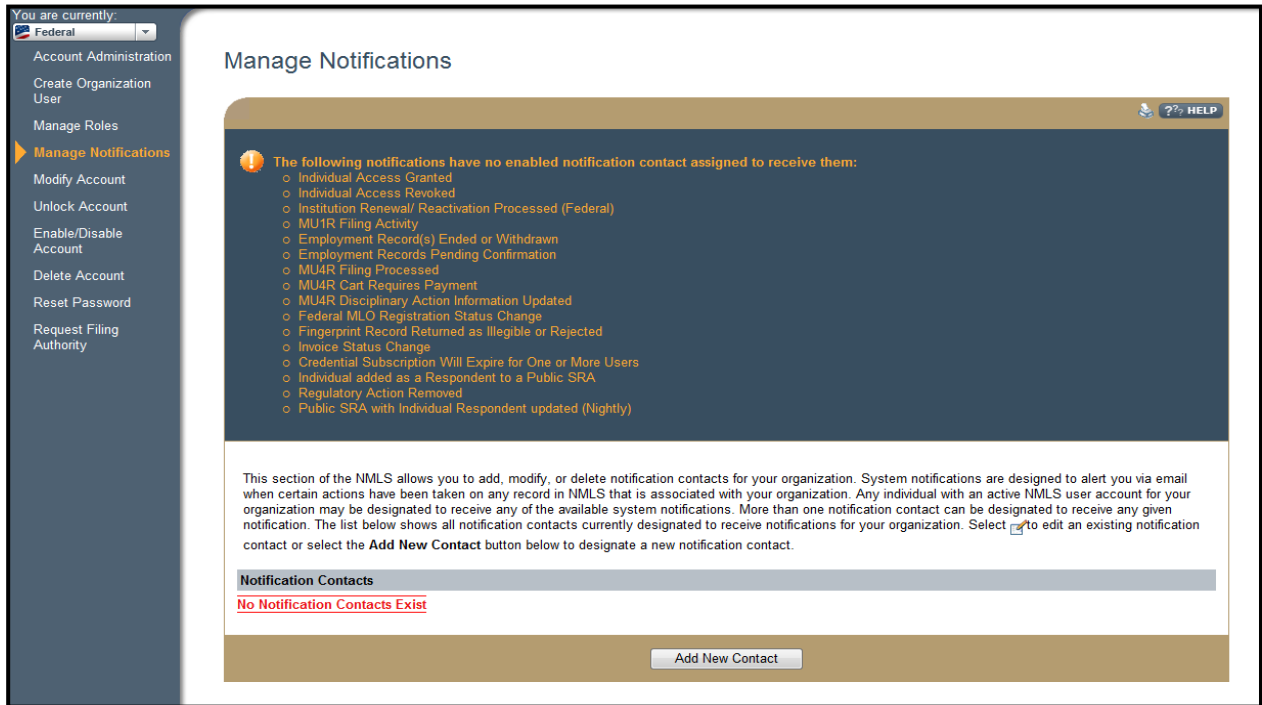
Notification Name	Notification sent when:
MU4R Processed	An MU4R filing has been submitted and paid for by an institution or the MLO and was successfully processed. This notification is sent nightly.
MLO Registration Status Change	The registration status of an MLO has been updated.
Employment correction Requested	An institution has requested a correction to employment information for a pending employment.
Employment Rejected	An institution has rejected a pending employment filed by an MLO.
Employment Ended or Withdrawn	An institution or MLO has terminated an employment or removed the employment before it was confirmed.
Employment Transfer Request	An institution has requested the MLO accept or deny an employment transfer as part of the Merger and Acquisition process.
Invoice Status Change	A change in invoice status has occurred (for example, an invoice has a pending status following a failed payment).
Fingerprint Record Returned as Illegible or Rejected	The fingerprint status is Illegible or Rejected.
Renewal Attestation is Required	The MLO's registration has been submitted for renewal by an institution.
Individual added as a Respondent to a Public SRA	An individual is identified as a respondent to a public State Regulatory Action.
Public SRA with Individual Respondent Updated	An individual is a respondent to one or more State Regulatory Actions that have been updated. This notification is sent nightly.
Regulatory Action Removed	<p>An individual has been removed as a respondent from a public State Regulatory Action for one of the following reasons:</p> <ul style="list-style-type: none"> <li>• Regulatory Action is deleted</li> <li>• Regulator Action privacy level changed from public to a non-public level</li> <li>• Respondent removed from Regulatory Action</li> </ul>

## Manage Notifications

The Manage Notifications functionality in NMLS allows the institution user to add, delete, modify, and enable and disable notification contacts for the organization. For information on designating a Notification Administrator, see the Account Administration Navigation Guide.

To add a notification contact:

1. From the *Welcome to NMLS!* screen, click the **Admin** tab.
2. Click **Manage Notifications** on the navigation panel.
3. Click **Add New Contact**.



**NOTE:** The blue portion of the *Manage Notifications* screen displays the notifications for which no contact has been assigned.

[Result:] The *User Account Search* screen displays.

4. Enter the Institution User's **UserName**, **First Name**, **Middle Name**, and/or **Last Name**.
5. Click **Search**.

**NOTE:** Click Search with all the fields blank to display all users in the organization. If the institution is unsure of how to spell an individual's name, using the Soundex search may help find the individual.



6. Click the **Username link** next to the individual's name.
7. Select the **checkbox** next to the email notification(s) for the selected user to receive.
8. Click **Save**.

You are currently: Federal
HELP

- Account Administration
- Create Organization User
- Manage Roles
- Manage Notifications
- Modify Account
- Unlock Account
- Enable/Disable Account
- Delete Account
- Reset Password
- Request Filing Authority

### Manage Notifications

**The following notifications have no enabled notification contact assigned to receive them:**

- o Individual Access Granted
- o Individual Access Revoked
- o Institution Renewal/ Reactivation Processed (Federal)
- o MU1R Filing Activity
- o Employment Record(s) Ended or Withdrawn
- o Employment Records Pending Confirmation
- o MU4R Filing Processed
- o MU4R Cart Requires Payment
- o MU4R Disciplinary Action Information Updated
- o Federal MLO Registration Status Change
- o Fingerprint Record Returned as Illegible or Rejected
- o Invoice Status Change
- o Credential Subscription Will Expire for One or More Users
- o Individual added as a Respondent to a Public SRA
- o Regulatory Action Removed
- o Public SRA with Individual Respondent updated (Nightly)

**Contact Information**

Contact information can be updated in Account Administration:

Contact Name	Email Address	Phone Number	Contact Status
Webbe, Benji	email@email.com	555-555-5555	<input checked="" type="radio"/> Enabled <input type="radio"/> Disabled

**Company**

Delivery Method	Notification
<input type="checkbox"/> Email	Individual Access Granted
<input type="checkbox"/> Email	Individual Access Revoked
<input type="checkbox"/> Email	MU1R Filing Activity
<input type="checkbox"/> Email	Institution Renewal/ Reactivation Processed (Federal)
<input type="checkbox"/> Email	Employment Record(s) Ended or Withdrawn
<input type="checkbox"/> Email	Employment Records Pending Confirmation

**Individual**

Delivery Method	Notification
<input type="checkbox"/> Email	MU4R Filing Processed
<input type="checkbox"/> Email	MU4R Cart Requires Payment
<input type="checkbox"/> Email	MU4R Disciplinary Action Information Updated
<input type="checkbox"/> Email	Federal MLO Registration Status Change
<input type="checkbox"/> Email	Fingerprint Record Returned as Illegible or Rejected

**General**

Delivery Method	Notification
<input type="checkbox"/> Email	Invoice Status Change
<input type="checkbox"/> Email	Credential Subscription Will Expire for One or More Users

**State Regulatory Action**

Delivery Method	Notification
<input type="checkbox"/> Email	Individual added as a Respondent to a Public SRA
<input type="checkbox"/> Email	Regulatory Action Removed
<input type="checkbox"/> Email	Public SRA with Individual Respondent updated (Nightly)

[Result:] A message displays stating that the information was saved.

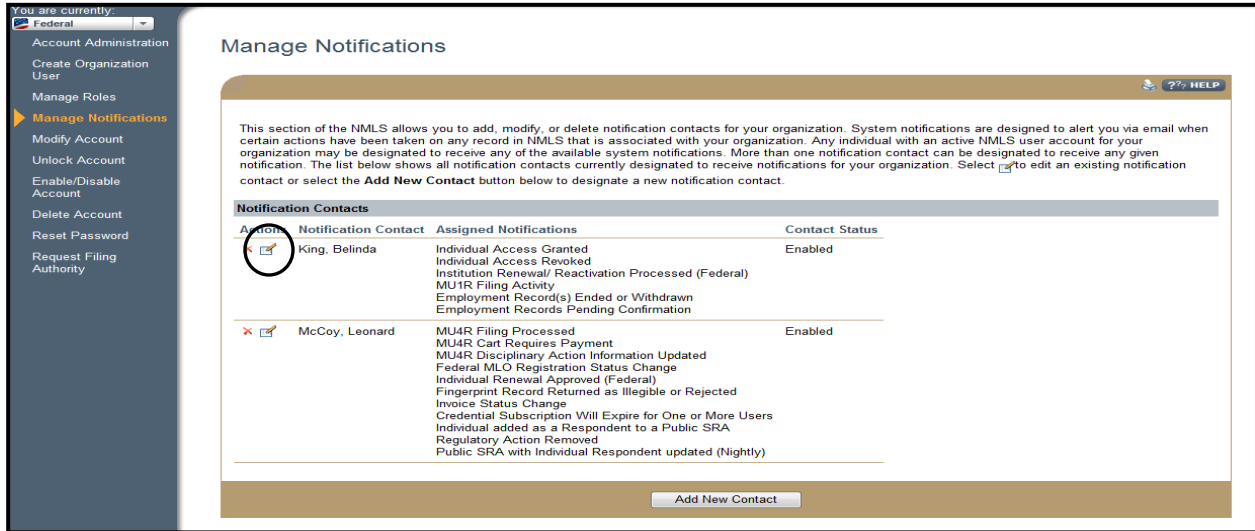
To modify a contact's notifications:

1. From the *Welcome to NMLS!* screen, click the **Admin** tab.
2. Click **Manage Notifications** on the navigation panel.

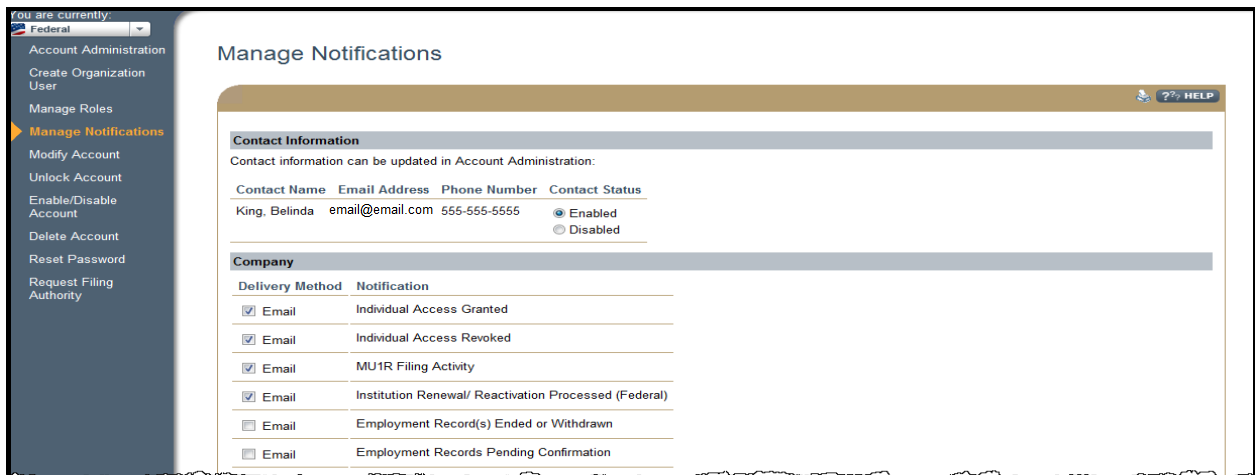
The column headings on the Manage Notifications screen are:

- Actions - the actions available for the contact (delete or edit)
- Notification Contact - the name of the institution user designated as the contact
- Assigned Notifications - the list of Notifications the institution user is set to receive
- Contact Status - the current status of the contact (enabled or disabled)

3. Click the **Edit** icon next to the institution user's name.



4. Select/deselect the **checkbox** next to the notification to add/remove assigned notifications from the list the contact is currently receiving.



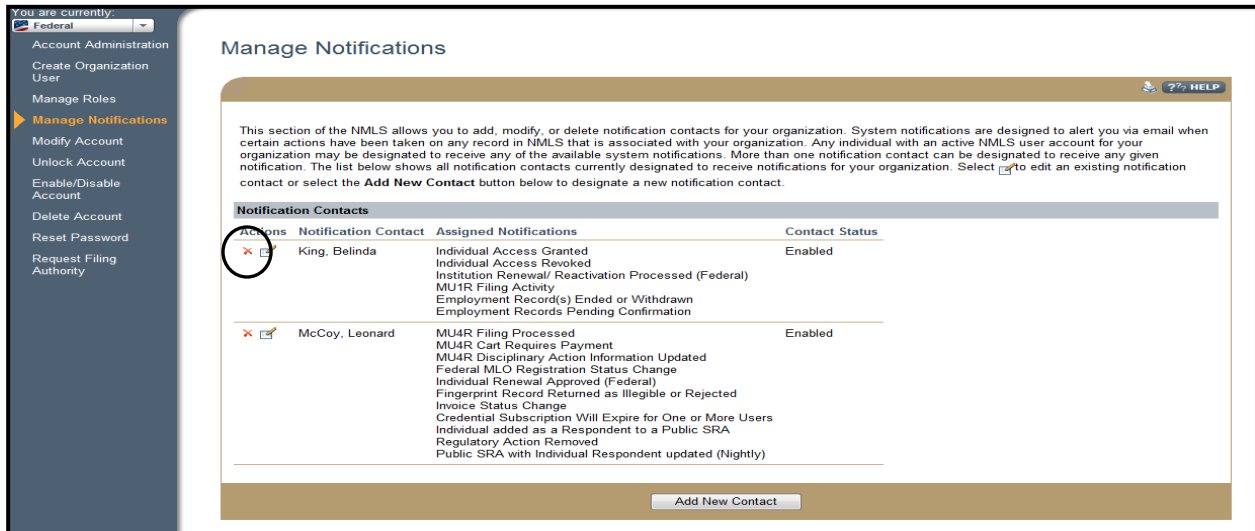
5. Click **Save**.

[Result:] The *Manage Notifications* screen displays with the amended Assigned Notifications List.

**NOTE:** From the *Manage Notifications* screen, the Contact Name, Email Address, and Phone Number cannot be updated. Please see the Account Administration Navigation Guide for steps on updating a contact's information.

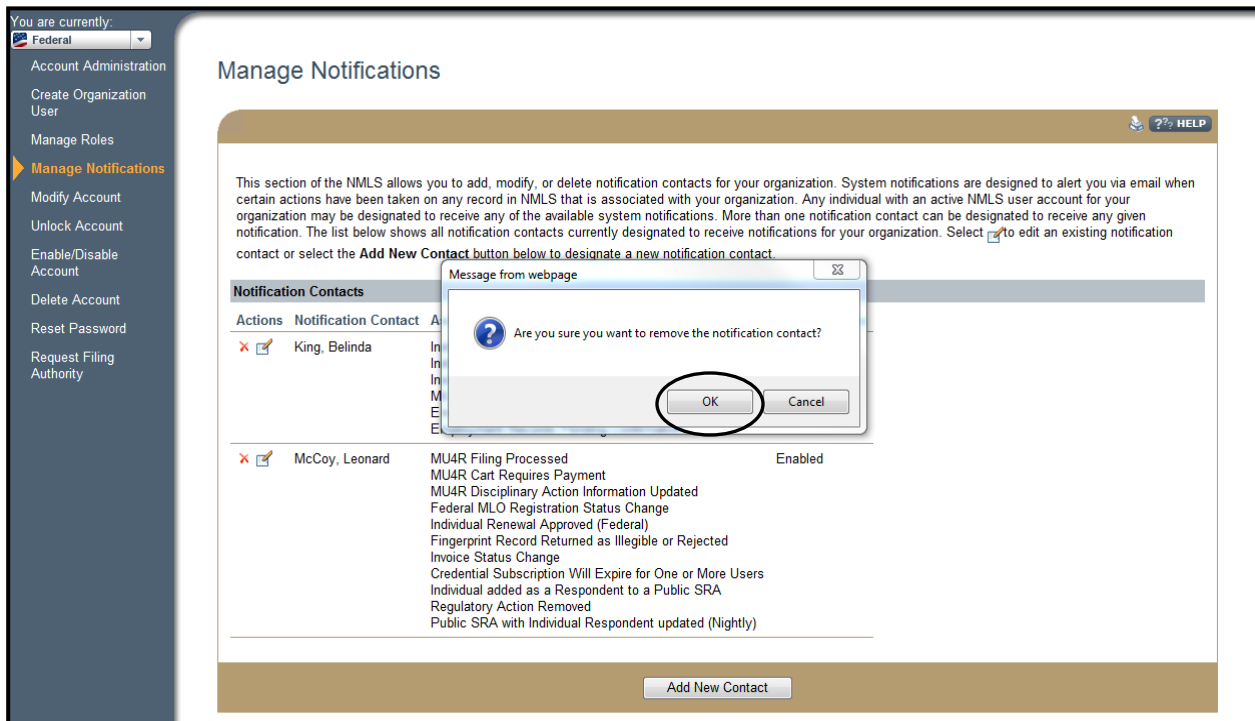
To delete a contact:

1. From the *Welcome to NMLS!* screen, click the **Admin** tab.
2. Click **Manage Notifications** on the navigation panel.
3. Click the **Delete** icon next to the institution user's name.



[Result:] A pop-up window displays to verify that the selected institution user will be removed as a notification contact.

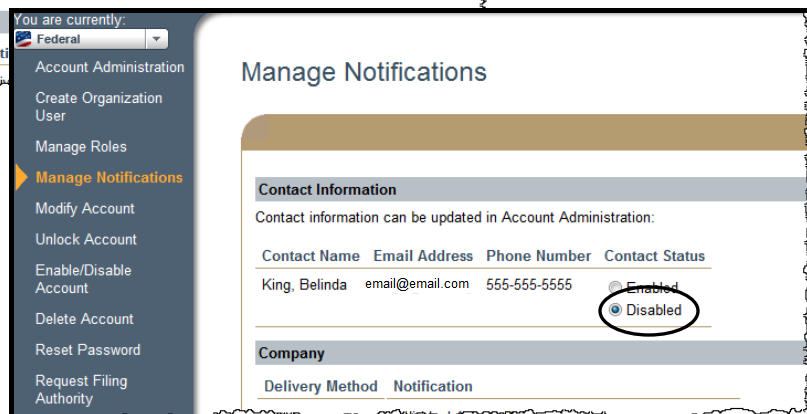
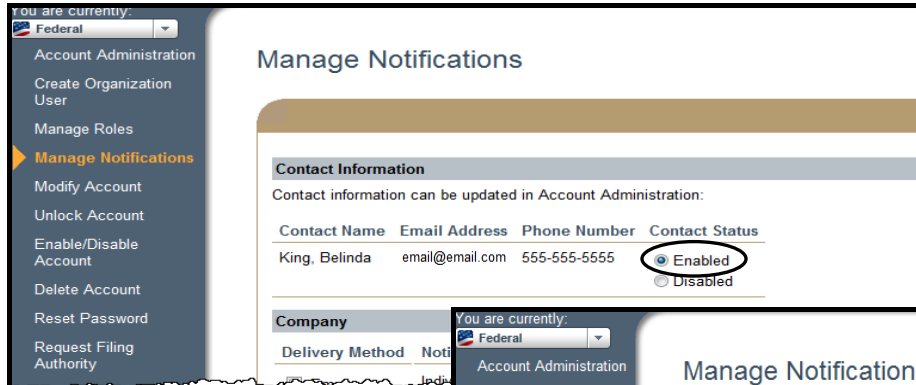
4. Click **OK**.



[Result:] The *Manage Notifications* screen displays with the deleted contact no longer appearing on the list.

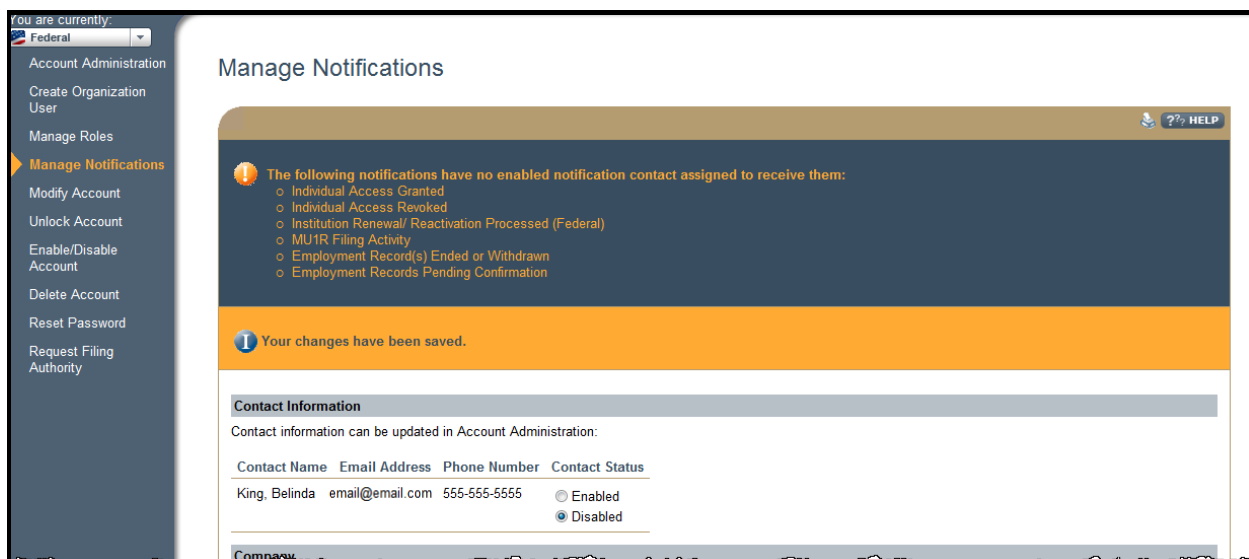
To enable or disable a contact notification:

1. From the *Welcome to NMLS!*, click the **Admin** tab.
2. Click **Manage Notifications** on the navigation panel.
3. Click the **Edit** icon next to the institution user's name.
4. Select the **Enabled** or **Disabled** radio button.



5. Click **Save**.

[Result:] The *Manage Notifications* screen displays with the updated Contact Status.



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## Key Terms

**Account Administrator** - An account administrator for an institution or a federal agency has the ability to create and manage user accounts for their organization. The organization must appoint two account administrators during the entitlement process. The organization's account administrator(s) establishes accounts with roles and permissions for other users within their organization.

**Criminal Background Check (CBC)** - The overall process encompassing the submission of a CBC request, the receipt of a fingerprint record, the submission of the fingerprint record to the FBI, and the receipt of CHRI from the FBI.

**Criminal Background Check Request** - The event of an individual or institution submitting an authorization for a Criminal Background Check to be performed on the individual. A request allows an individual to be fingerprinted and have the fingerprints submitted to the FBI for processing.

**Criminal History Record Information (CHRI)** - The information provided by the FBI upon the successful processing of a criminal history background check. This includes the CHRI result and the RAP sheet (if applicable).

**Federal Agency** - A federal organization which oversees the operations of federal agency-regulated institutions and their subsidiaries.

**Fee** - A charge defined for a specific system event.

**Filing ID** - The unique identifier number (ID) generated by NMLS for each filing created. Because every filing is assigned an ID when it is created, there may be several "filing ID" numbers associated with any NMLS record.

**Fingerprint Record** - An individual's demographic information and an electronic image of the individual's fingerprints.

**Illegible Card** - A fingerprint card containing fingerprint images which are not clear enough to run a criminal background check.

**Individual** - State and/or Federal agency-regulated person.

**Individual Account** - A user account for an individual registration applicant (MU4R). This account can be created through the self-entitlement process or through an Institution's MLO Batch Upload.

**Institution** - Federal agency-regulated entity. For example, an institution may be a Credit Union, Commercial Bank, or Thrift.

**Institution Access Rights** - An institution must have access to an Individual record in order to create and submit MU4R filings on the Individuals behalf or to view the Individual's information.

**Invoice** - A list of fees grouped for a single payment. Invoices can be viewed and printed through NMLS.

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## Key Terms

**MLO** - Mortgage Loan Originator, also known as Individual. May be state and/or federally-regulated.

**MU1R** - The filing used by a federal agency-regulated Institution to submit and attest to information required to establish the Institution as a valid employer for an MLO employed by a federal agency-regulated institution (exempt federal registration).

**MU4R** - The filing used to submit and attest to information required to maintain a federal registration for a federal agency-regulated MLO.

**Name Check** - The process whereby the FBI will use an Individual's demographics to conduct a criminal history background check. This process is used when the Individual is not able to provide a set of fingerprints which the FBI deems clear enough to be used for a criminal history background check.

**Payment** - An applicant's attempt to pay fees assessed by the system. Valid payment types include credit card (Visa or MasterCard) or ACH.

**Pending Filing** - A filing that has not been submitted and processed and is in an Attested, Attestation Requested or Unsubmitted status. An institution user or individual user can edit the filing and save changes prior to submitting the filing. This includes MU4R filings created by an institution user while awaiting attestation by the individual.

**RSSD Id** - A unique identifier assigned by the Federal Reserve to a depository Institution.

**Record of Arrest and Prosecution (RAP) Sheet** - An individual's criminal identification, arrest, conviction, and incarceration information, as compiled by the FBI. The RAP sheet also contains information on felonies and misdemeanors, and may contain municipal and traffic offenses if reported by an agency.

**Registration** - This refers to an instance where the Institution or Individual is allowed to engage in mortgage activity pursuant to its charter establishment.

**Renewal Attestation** - Attestation is the act of confirming an entity's NMLS record is up-to-date. An MLO is required to attest to their NMLS record at the time of the renewal request.

**Secure and Fair Enforcement for Mortgage Licensing Act (SAFE)** - This Federal Law set forth procedures, requirements, education, testing, and standards including mandatory federal registration and state licensing/registration of mortgage loan originators through the creation of a Nationwide Mortgage Licensing System & Registry (NMLS).

**State Regulatory Action (SRA)** - An action that includes public and/or non-public disciplinary and enforcement regulatory actions brought against a Company, Individual, Unidentifiable Company, or Unidentifiable Individual and posted by a state regulator in NMLS.

**Submitted Filing** - A filing in a status of 'Submitted'. The applicant can only view the filing in read-only mode. Submitted filings have not yet been acted upon by the system but can no longer be edited by the applicant.