



NMLS and SES: Technology Innovations Driving State Licensing and Examinations

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By CSBS Products and Solutions Executive Vice President Vickie Peck

CSBS recently hosted more than 650 state regulator and industry users at the 16th NMLS Annual Conference & Training in San Antonio, Texas. You may wonder – another year, another conference at a busy, bustling venue, but what’s new?

We shared the key enhancements coming this year to the [Nationwide Multistate Licensing System \(NMLS\)](#), the online licensing, registration, and supervisory platform, and its supervisory component, the [State Examination System \(SES\)](#). Since 2008 and 2020, respectively, these groundbreaking technology systems have changed the way regulators and industry operate. That is why keeping NMLS running smoothly and increasing state agency adoption of SES are CSBS priorities we know will benefit system users, while enhancing safety, soundness, and consumer protection in the financial services industry.

Although we engage with NMLS and SES users regularly, the NMLS Annual Conference – as it always does – provided opportunities for one-on-one interaction and real-time feedback. Regulators and industry are not just people who use systems, they are influential users whose insight and feedback help drive NMLS and SES developments. Regulators and industry rely on NMLS and SES to meet both professional and compliance standards that allow them to better serve consumers nationwide across the mortgage, consumer finance, debt and money services business industries.

Modernizing NMLS to improve the user experience

During the conference, we held sessions dedicated to providing regulators and industry updates on NMLS enhancements they can expect to see later this year. These upcoming enhancements include introducing an improved login and password recovery experience,

new ways to gather user feedback, and a more streamlined user interface. An onsite user experience room set up with demo monitors and screenshots allowed conference attendees to see these enhancements at their current stage of development. We encourage regulators and industry to stay connected with NMLS modernization activities by signing up for updates on our new [NMLS Modernization web page](https://csbs.org/mod) at csbs.org/mod.

Enhancing SES to streamline mortgage company exams

NMLS Annual Conference participants also heard first-hand about new mortgage examination standards implemented in SES March 4. State agencies collaborated for months to establish a set of mortgage and exam programs that all state agencies can follow when issuing information requests to companies they are preparing to examine. The new standards reflect important lessons learned from the One Company One Exam mortgage pilot completed in 2022, including the need to standardize and eliminate duplicative mortgage information requests across the state system. We hope the mortgage examination information request standards will further demonstrate the value of SES to agencies, including enabling common standards and advancing networked supervision.

We have an ambitious year ahead and we look forward to sharing our progress broadly when we gather with the NMLS and SES user community for the 2025 NMLS Annual Conference & Training in Atlanta, Georgia, Feb. 11-14.

202.296.2840

newsroom@csbs.org

1129 20th Street, N.W., 9th Floor, Washington, DC 20036