



MARYLAND COMMISSIONER OF FINANCIAL REGULATION INDUSTRY ADVISORY REGULATORY NOTICE



September 2, 2021

State Examination System (SES) Enrollment Process for Licensees: Maryland to Commence use of SES in September, 2021

The State Examination System (SES) is a multi-state, electronic supervisory system that is used by a number of state regulatory agencies for examination and other supervisory purposes. The Office of the Commissioner of Financial Regulation (OCFR) currently uses the SES for mortgage licensee examinations and other supervisory activities and will expand its use of the SES to include conducting consumer complaint investigations commencing in September, 2021.

About the State Examination System (SES)

SES was developed by the Conference of State Bank Supervisors (CSBS), the same organization behind the Nationwide Multistate Licensing System (NMLS). Just as NMLS supports the licensing process of state regulators and their licensed companies, SES is now supporting their investigation, examination and supervision processes. SES is a secure online platform that manages the end-to-end workflow for investigations, examinations and other supervisory activities of state licensed companies and will be used by both regulators and supervised companies.

The SES is a modern system that is intended to improve communication and efficiency for both regulators and regulated entities. Companies will enroll in the SES upon receiving a request from the OCFR to do so and those that are subject to investigations will initially interact with the OCFR through the SES. Information requests relating to consumer complaint inquiries in the system will be sent by OCFR to the company through the system and responses to these requests will be submitted to OCFR through the system.

Investigations through the SES

OCFR intends to handle investigations through the SES system. A company that is under investigation and is not already enrolled in SES will be notified by OCFR prior to the start of the investigation that it needs to enroll in the SES. This initial communication, titled “Getting Started with SES”, will hold important information on how to set up user accounts, where to go for training resources on the system, and other important information. The initial communication will be sent to the company’s primary contact for investigations listed in the NMLS system. **Please note: If the primary contact information in NMLS has changed, it is the company’s responsibility to update it so that OCFR can send the initial enrollment information to the correct individual.**

If a company is new to SES, the company's primary contact will receive two emails for account set-up. One of these emails will come from *SES notifications* and the other will come from *OKTA (CSBS SSO)*, the single sign on solution used by SES. **Primary contacts must take action when these emails are received** as they are the first steps in establishing the company's account in SES (See SES Enrollment Process below for what to do when the primary contact receives those emails). **Note, at this time, OCFR staff will not be able to help companies maneuver within the SES system as we do not have access to company screen views.**

If a company has an existing SES account, whether due to an examination or investigation in SES by another agency, it will NOT have to go through the account set-up process again. An organization's primary contact will continue to receive email notifications about upcoming investigation(s) in SES. Follow this [link](#) to access the [SES Complaints Company Quick Start Guide](#).

Enrollment Process when Contacted by SES

Your primary contacts will receive a single welcome email from SES with an OKTA activation link (OKTA is the single sign on solution used by SES).

After receiving the notification from SES with the OKTA link, please promptly complete the following:

1. Activate your OKTA account, by clicking the link.
2. Follow the instructions in the SES Company Enrollment Process Guide.
3. Sign into your SES account.
4. Complete the guided enrollment process (confirm your association, create additional company users (optional), assign a Supervisory Activity and a Complaints Contact).
5. Take advantage of the "Email Notifications" option by entering a group email to receive email notifications when a new examination, investigation, or complaint is sent to your company in SES.

Once you have assigned your company's Supervisory Activity and Complaints Contacts, the system will be able to send alerts to the individuals you have designated.

Shortly after you've completed the company enrollment process in SES, you will receive notification from SES that the Information Requests (also known as "IRs") were sent by our State. An Information Request is the primary way we will communicate with your company in SES.

Upon receipt of an Information Request, log into your SES account, review the details of the complaint, and send back a response to the Information Request(s) by the due date listed in the SES system. If you do not receive a notification that the Information Requests were sent to your company, you can always log into your SES account at any time and check the Information Request Tab.

SES Notifications and Training Resources

Although no immediate action is required from entities at this time, there are a number of action items that can be taken now to prepare for a potential investigation.

SES notifications will be exchanged between OCFR and the company by email. [URLs and email addresses](#) associated with SES are provided in the link referenced above. Companies should mark these addresses and URLs as safe to avoid having these notifications and URLs blocked by internal security systems.

SES training resources for companies are available [here](#). This site has videos and other resources that explain how to use the SES. Please visit this resource site often, as training material will be regularly updated.

Helpful information about the system is also found in the [NMLS/SES Customer Portal](#). The NMLS and SES Call Center can be contacted at (800) 269-6189 with any questions regarding the system.

Note that failure to complete the company enrollment process in the SES system will impede OCFR's ability to handle the complaint against your organization and will be deemed a failure to cooperate with the Commissioner's investigation.

OCFR looks forward to improving the inquiry resolution process through SES. SES offers a new, streamlined and consistent platform for supervision across state agencies that will benefit all regulated companies.

For questions about this communication, please contact Karen Brooks, Assistant Director of Consumer Services by phone at 410-230-6002 or by email at karen.brooks@maryland.gov.

The Office of the Commissioner of Financial Regulation, a division of the Maryland Department of Labor, is Maryland's consumer financial protection agency and financial services regulator. For more information, please visit our website at www.labor.maryland.gov/finance.

