Getting Prepared for SES Consumer Complaints

STATE EXAMINATION SYSTEM

Before your agency begins using SES Consumer Complaints, it is important to understand the system capabilities and how your agency will prepare to use each feature. This guide will help you get started.

With SES Complaints, your agency can:

1 Enter and process complaints on non-depository and depository companies

2 Enter complaints for entities conducting a vast array of industry/business types.

3 Assign appropriate roles to users to enable access to complaints functionality.

4 Communicate with the subject of a complaint through an information request

5 Send complaints through a preliminary evaluation review process

Agency Action Item Checklist

☐ Decide if your agency will utilize SES to process complaints on both non-depository and depository companies.

☐ Decide what type of complaints your agency will process in SES. *Available industry and business types include: Mortgage Origination, Mortgage Servicing, Money Service Business, Debt, Consumer Finance, Commercial Bank, Credit Union, Auction, Trust, Technology Provider*

☐ SES Agency account administrators should determine complaints role assignment for agency users. *In addition to assigning users a Consumer Complaints role, the ability to select 'Manage' for users who need to create and process complaints and 'View Only" for users who only need ability to view complaints was added (1/23/21) based on user feedback. Be sure to enroll users in SES Complaints Training.*

☐ Decide when to communicate with companies about your agency's use of the SES Consumer Complaints functionality. *Check out the Agency Enrollment Resources for Companies for helpful resources, including industry communication templates and a recommended communication approach.*

☐ Determine if all complaints will be sent for evaluation, called "Preliminary Review", or only under special circumstances.

Getting Prepared for SES Consumer Complaints (cont.)

With SES Complaints, your agency can:

6 Make decisions about sharing complaint details with other interested agencies

7 Create complaints on unlicensed or uncooperative entities who do not exist in NMLS & participate in a collaborative discussion board with other agency complaints users

Agency Action Item Checklist

☐ Establish an understanding around which members of your team are best suited to make these decisions and oversee this process.

☐ Get acclimated with these features and determine how to best utilize as an agency. Create consistent, standardized processes. *Check out the SES Consumer Complaints Quick Start Guide for Agencies for training resources on this functionality.*

Basic Workflow for Processing a Complaint in SES

Search for Entity → Complete Complaint Intake Form → Send Information Request and Enroll Company (optional) → Company Responds (if sent Information Request) → Close Complaint

Helpful Agency Resources:

- stateexaminationsystem.org: site that hosts SES resources for all user types.
- SES Consumer Complaints Quick Start Guide for Agencies: A compilation of all agency complaints support resources – all in one place.
- SES Complaints Training: This program teaches regulator users how to use the Complaints functionality in SES.

- Enrolling a Company User to SES Complaints: Enroll company users to SES so you can send them complaint information requests.
- SES Agency FAQs: Find answers to common questions about the system.
- SES Policy Guidebook: Contains all SES policies and a glossary of terms.
- SES Hours of Operation and Support Options

- A Tour of SES for Companies: A video geared toward company users that provides an overview of the system.
- SES Concepts: Instructional videos that provide information on concepts behind the system.
- SES System Releases: Information and tutorials about updates that have been made to the system.

Note: For issues with accessing hyperlinks, please contact RUG by phone (800-699-0911) or email (rug@csbs.org) for assistance with access to the SES Portal on Okta.