

MyGinnieMae Early Adopter Kickoff

September 11, 2018

MYGINNIEMAE EARLY ADOPTER KICKOFF **AGENDA**

- **Introduction**
- **Modernization & Ginnie Mae 2020**
- **MyGinnieMae**
 - Why the Change
 - Functional Roles
 - Access Management Console (AMC)
- **Onboarding Workflow**
- **Rules and Restrictions**
- **Early Adopter Pilot**
 - Objectives
 - Tools
 - Timeline
- **Wrap-Up**

Provide Early Adopters an understanding of the overall pilot effort

- Introduce the new business portal
- Present the new onboarding workflow
- Provide an overview of the pilot timeline
- Answer any questions

INTRODUCTION **EARLY ADOPTERS**

Subservicers		
	<u>Subservicer ID</u>	<u>Subservicer Name</u>
1	1746	Dovenmuehle
2	4083	Celink
3	2813	Cenlar
Custodians		
	<u>Custodian ID</u>	<u>Custodian Name</u>
4	405	DEUTSCHE BANK
5	149 536	WELLS FARGO
6	894	BRANCH BANKING & TRUST
7	442 466	US BANK
HMBS		
	<u>Issuer ID</u>	<u>Issuer Name</u>
8	4157	Mr. Cooper (Nation Star LLC.)
9	4021	SUNWEST MORTGAGE COMPANY, INC
10	4211	PLAZA HOME MORTGAGE, INCORPORATED
Multifamily Issuers		
	<u>Issuer ID</u>	<u>Issuer Name</u>
11	4223	Barings MF Capital
12	3866	Capital Funding
13	1535	Rose Community Capital
Single Family Issuers		
	<u>Issuer ID</u>	<u>Issuer Name</u>
14	4094	PENNYMAC LOAN SERVICES, LLC
15	2094	U. S. BANK, NA
16	4102	THE MONEY SOURCE INC.

MODERNIZATION **GINNIE MAE 2020**

Ginnie Mae 2020 is a white paper that outlines our strategic direction over the next few years.

Ginnie Mae 2020 initiatives are:

- Sizable
- Impactful
- Industry-facing
- Focused on utility

Sections of Ginnie Mae 2020

Modernizing the MBS Program and platform

Enhancing Ginnie Mae's counterparty risk management

Demonstrating the ability to innovate

Ginnie Mae 2020 - https://www.ginniemae.gov/newsroom/publications/Documents/ginniemae_2020.pdf
Modernization Page - https://www.ginniemae.gov/issuers/issuer_training/Pages/modernization.aspx

MYGINNIEMAE WHAT IS IT?

MyGinnieMae, a single gateway to all Ginnie Mae's systems, applications, and resources, that boosts efficiency for our business partners. The **portal** provides **enhanced security** and a **single entry-point** to all approved applications for individual users, as well as a seamless user registration and access request process for both the user and the approving authority. The information included on this page is currently a seamless user registration and access request process for both the user and the approving authority.

To date the following business has been conducted in the new portal:

- Platinum – 239 Pools = \$21,806,207,900
- MFPDM – 71 Pools = \$131.33M

MYGINNIEMAE WHY THE CHANGE?

MyGinnieMae is an integral component to the Ginnie Mae modernization effort. It provides usability and features that are familiar to present day online application usage experiences. **MyGinnieMae provides security controls** that adhere to the Federal Information Security Management Act of 2002 (FISMA) and Federal Identity, Credential, and Access Management (FICAM) implementation guidance. This includes:

- **Single Sign-On** – provides seamless access to business applications using a single ID and password.
- **Secure Image and Phrase** – adds security by showing users their designated secure image and phrase in conjunction with the login screen.
- **One-Time Password (OTP)** – this code is sent to the user's email when accessing a secured application.

MYGINNIEMAE ADMINISTRATION

Organization Administrators are privileged users who control system access, assign functional roles, and perform other user management activities. These individuals are responsible for ensuring that End Users at their respective organizations are provided the appropriate level of access for their business role with Ginnie Mae. They were formerly known as Security Officers and Enrollment Administrators. An Organization Administrator must be an **authorized signer** listed on the relevant Form HUD-11702.

User Type	Responsibility / Description
Operations Administrator	Operations Administrators have general oversight of the Portal. They can only provide final acknowledgement of access requests and cannot make any changes to end user accounts. This function is provided by BNYM Operations on behalf of Ginnie Mae, with Ginnie Mae Information Security serving as the Super Administrator over the entire system.
Organization Administrator	Organization Administrators have the privilege to invite end users to register for a Portal account, approve user registration, initiate access request via functional role assignment to user and approve the access request within a single organization Note: Separation of duties within the registration and access request workflows does not allow the Organization Administrator to initiate a registration and approve that same registration nor request access via functional role assignment and approve that same access request. A minimum of two Org Admins are required and it is recommended to have more than the minimum from an operational perspective.
End User	End Users are the various types of Ginnie Mae employees, business partners, and contractors who require access to the business applications and information within the Portal, including various self-service functions.

MYGINNIEMAE FUNCTIONAL ROLES

Users are provided **access based on their business activities** which are organized into meaningful access profiles called functional roles. Use of functional roles ensures users have appropriate level of access in relation to their job functions/responsibilities, enforces the least privilege principle, and makes the account provisioning/de-provisioning actions easier for Organization Administrators.

Example: Multi-Family Functional Roles	
Functional Role Name	Functional Role Description
MF-Loan Delivery and Pooling Basic User	Upload/enter pool and loan information for delivery; verify availability of commitment authority; clear document deficiencies and pooling exceptions; access to prepare but not execute PIIT/TAI transactions.
MF-Loan Delivery and Pooling Authorized Signer	Only for HUD 11702 signatories. All rights of a Loan Delivery and Pooling Basic User, plus; authority to submit pools for issuance, request additional commitment authority and execute PIIT/TAI transactions
MF-Investor Reporting Basic User	Submit monthly pool and loan level accounting data; submit quarterly custodial account verification data; review monthly remittance information, review monthly reporting exception feedback and errors.
MF-Investor Reporting Authorized Signer	Only for HUD 11702 signatories. All rights of an Investor Reporting Basic User, plus; authority to certify the monthly pool and loan accounting report; submit edits needed to clear exception feedback and monthly reporting errors.
MF-Compliance and Oversight User	Review portfolio servicing and investor reporting metrics and reports; oversee subservicer performance when applicable.
MF-Master Agreements Authorized Signer	Only for HUD 11702 signatories. Edit, submit, and certify Master Agreement documents and data required by Ginnie Mae
MF-Financial Statements User	Submit annual audited financial statements for review by Ginnie Mae's IPA.
MF-Transfers Authorized Signer	Initiate, manage and accept bulk transfer transactions; Initiate and coordinate transfers of collateral files with transferee and transferor Issuers or Document Custodians.

MYGINNIEMAE ACCESS MANAGEMENT CONSOLE (AMC)

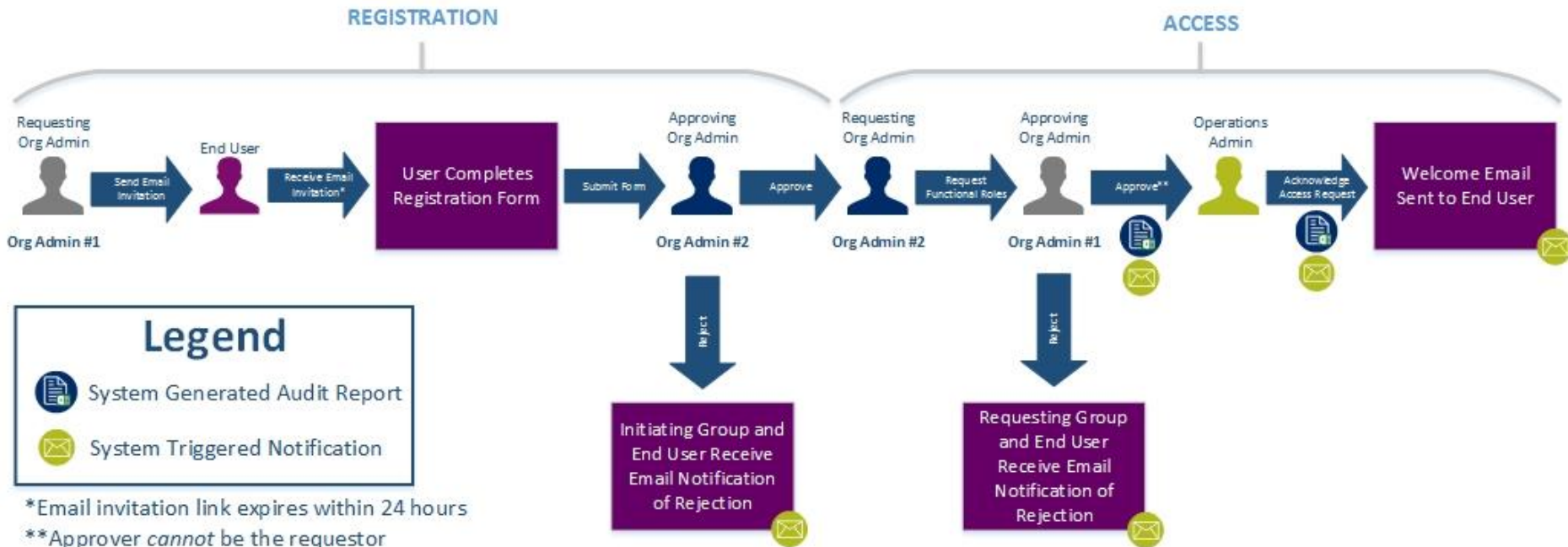
The MyGinnieMae Access Management Console (AMC) provides a **user friendly interface for administrators** to initiate access requests, manage end users within their organization(s), and perform additional administrative functions when following the access management workflows.

MYGINNIEMAE DEMO

- Portal Landing Page (www.my.ginniemae.gov)
- Portal Login Page (*Do not bookmark!*)
- User Landing Page (My Dashboard)
- Access Management Console (AMC)
 - One-Time Password

ONBOARDING WORKFLOW **REGISTRATION & ACCESS**

- Registration Workflow – creates a portal account
- Access Workflow – assigns functional role(s)



NOTE: Org Admins are expected to know the access and end user needs.

RULES & RESTRICTIONS **ORG ADMINS**

- **Minimum of 2 Org Admins** is required per Org ID (per MBS Guide). Contact Laticia Jefferson with questions
- User must be listed on **Form HUD 11702** to be provided Org Admin privileges
- Org Admins are not allowed to manage their own account registration or access
- Minimum of 2 Org Admins for each Org ID must attend **mandatory training** for Early Adopters (*Tentative date: October 17th*)

EARLY ADOPTER EXPECTATIONS

- This is a pilot. We want as many users as possible to conduct business and explore features of the portal.
- Provide ongoing feedback via weekly feedback sessions.
- Onboard users in a timely manner so as to complete a full business cycle of pooling and reporting.
- The portal is in production. If there are issues conducting business organizations must contact the Help Desk before reverting back to legacy systems.

EARLY ADOPTER PILOT **TIMELINE**

Goal: Collect a full business cycle of information to assess readiness for full onboarding.

- Pilot Duration = 9 weeks (mid Oct – mid Dec*)
 - Week One/Two - Train and Onboard Org Admins
 - Week Three/Four - Train End Users and MFPDM
 - Weekly Feedback Sessions

** Specific dates coming next week*

EARLY ADOPTER PILOT **PRE-WORK**

- Check the Form HUD 11702
- Add new authorized signers by October 12th
- Stay tuned for emails

ginniemae1@bnymellon.com

donotreply@access.ginniemae.gov

laticia.j.jefferson@hud.gov

- Check Modernization Page for updates
https://www.ginniemae.gov/issuers/issuer_training/Pages/modernization.aspx

Contact Laticia Jefferson

laticia.j.jefferson@hud.gov or (202) 475-2738

if you have additional questions or would like to
opt out of the Early Adopter Group