

Modernization & Issuer Outreach Call

September 21, 2023

Modernization & Issuer Outreach Call — Agenda

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Platinum RG

Platinum C-RG– Overview

In support of its mission and to continue its role in the secondary mortgage market, Ginnie Mae’s operational infrastructure must be agile, adaptable, and able to support efficient data processing and information management. To further support optimal program management, Ginnie Mae is currently modernizing its securitization platform technology, processes and related policy. The securitization platform modernization effort is centered on leveraging state of the art technology across the Ginnie Mae enterprise, while also ensuring that ongoing business and operational enhancements blend seamlessly into these structural changes.

*Ginnie Mae announced the **new pool Custom pool type “C RG” for reperforming loans**. Under the new requirements, reperforming loans are only eligible for the new pool type and are **identified using a Loan Purpose Code of “5-reperforming” at pooling**. Otherwise, the new C RG pool maintained the same parameters as other C custom pool types.*

Benefits & Functionalities

Single Class C-RG Pool Types: Changes to Platinum will allow single class C-RG pool type to be included in platinum C-SP and C-JP pools.

New Custom Pool Type: Reperforming loans are only eligible for the new pool type and are identified using a Loan Purpose Code of “5-reperforming” at pooling.

RSA Soft Token

Automated Provisioning

RSA SecurID Soft Token Automated Provisioning – Overview

RSA Soft Token Automated Provisioning will **leverage existing technology to automate the process to provision, manage, and track RSA Soft Tokens** for Ginnie Mae users, all of which is currently done manually. Integrating RSA provisioning into these workflows provides the capability to automate additional user access controls e.g., access updates and deprovisioning – all of which support the implementation of security controls in place to protect Ginnie Mae’s environment. Additionally, **this release will modify the how user inactivity is managed within MyGinnieMae to improve the user and Organization Administrator Experience.**

Benefits & Functionalities



New User Registration Form Modification: Existing Token Holder registration is no longer applicable and will be captured automatically.



Help Desk Integration: Adds integration with Ginnie Mae Help Desk automatically when Soft Tokens are distributed.



Reconciliation of Existing Token Holders: Connects existing user profiles to MyGinnieMae accounts to enable management of tokens through MyGinnieMae.



Token Holder Profile Status: Communicates between MyGinnieMae and the RSA Authentication Manager to verify, match, and store the user’s status and token information in their RSA Profile.



Self-Service Token File Generation: Allows for RSA Soft Token holders to generate their token files in real time when they change devices.



Cleanup of Existing RSA Profiles: Reviews existing token profiles and determines if any should be disabled or modified (domain and alias changes)

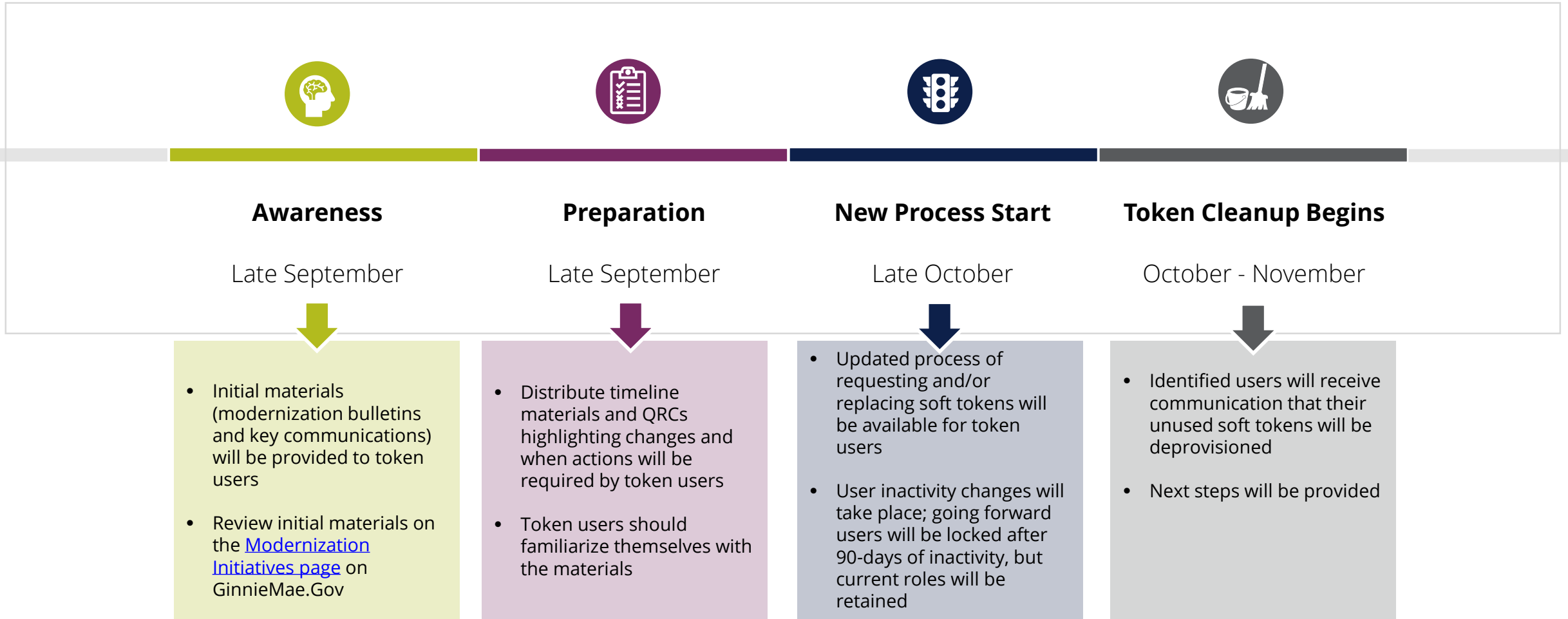


Provisioning a New Soft Token: Allows for RSA Soft Tokens to be automatically provisioned once a functional role has been requested and will trigger a welcome email as well as instruction for installation and use of the soft token.



User Inactivity Changes: Following the 90-day inactivity period, users will be **locked** instead of disabled. This will retain the end-user’s current Functional Roles and Organization Administrators will only be required to unlock the user.

RSA SecurID Soft Token Automated Provisioning – Timeline



If you have any questions, please email askGinnieMae@hud.gov

IOPP Scorecard

IOPP Scorecard – Overview and Single Family Prepayment Metric Outage

Overview: The Issuer Operational Performance Profile (IOPP) provides Issuers with a framework and methodology to gauge their effectiveness in Ginnie Mae programs. The tool assesses Issuer individual performance using key indicators, and measures Issuer operational and default performance in comparison to peers.

Single Family Prepayment Rate Metric Outage

Single Family Prepayment Rate Metric Outage Status: No Change

Ginnie Mae continues to experience a service outage of the Single Family Prepayment Rate Metric impacting the IOPP scorecard for Single Family Issuers.

Background: In July, Ginnie Mae received reports of a service outage of the Single Family Prepayment Rate Metric, impacting the IOPP scorecard for single family issuers.

Response:

- The Single Family Prepayment metric will continue to display June data on the IOPP Scorecard.
- Ginnie Mae issued [Modernization Bulletin #27](#) alerting issuers of the metric outage.

Next Steps: Once the Single Family Prepayment Rate Metric is up to date, Ginnie Mae will release a Modernization Bulletin notifying issuers of the resolution.

RFS Expanded Data Collection

RFS Expanded Data Collection – Project Scope and Benefits



1st APM Released

[APM 23-05](#) was released on May 26, 2023, announcing **11 additional** and **1 updated** existing SF and MF data elements to provide **additional accuracy and insight into the loan collateral in Ginnie Mae MBS Program.**



Purpose

- Enhanced and Expanded Loan Level Dataset
- Enhancements to Data Disclosure to Investors
- Greater visibility and monitoring of Mortgage-Backed Securities at the loan collateral



Impact:

- Collecting additional data elements at the **Servicing System level** for Single Family and Manufactured Housing Issuers:
- Adding **11 new loan level data elements** and revising “Loan Level Removal Reason Code” including an additional selection
- Expands existing reporting layouts with no change in reporting workflow

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RFS Expanded Data Collection – Roadmap

