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GinnieNET on the Web
Single Family Issuer Training

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I. GINNIENET SECURITY



GinnieNET on the Web will replace tablet and pen electronic signature technology with a new biometric – fingerprinting. Fingerprint biometrics is based on the distinctive characteristics of the human fingerprint. It is estimated that the chance of two people, including twins, having the exact same fingerprint is less than one in a billion. For decades, fingerprinting has been utilized in booking procedures or conducting criminal investigations. Fingerprints have become the de facto standard for eAuthentication.

Fingerprints are identified by characteristics known as minutiae points and the relationship between the points. A fingerprint will be scanned three times during enrollment and a generalized collection of the minutiae will be saved on the GinnieNET Network. An image of the individual's fingerprint **will not** be stored on the database.

Fingerprint enrollment requires public and private keys. RSA Public and Private key generation software is used to create one Public key diskette and one Private key diskette per user. The information contained on these RSA diskettes enables a user to work with functions requiring security access in the Communications and Signature Enrollment menus on GinnieNET on the Web. Your RSA password is contained on the RSA Public key diskette.

There are three (3) types of Users with GinnieNET on the Web. **The Enrollment Administrator** (Security Officer in the GinnieNET on the Web Suite) is an employee of the Issuer/Custodian who adds users, assigns roles, verifies credentials for fingerprint enrollment and resets passwords. The **Data Entry user** does data entry, data imports and generates reports. The **Authorized Signer** has network access and initiates communication with the network by sending and/or receiving pools, inquiries, etc. The Data Entry user may also be granted access as an authorized signer.

All users will need to provide credentials prior to gaining access to the GinnieNET on the Web. The Enrollment Administrator's credentials must be validated (in-person enrollment) who in turn would be responsible for validating the credentials of other users and for capturing the initial biometric reading for authorized signers as they are added to the system. A government photo ID will be required (i.e., drivers license, passport, etc.) along with the GinnieNET public and private key disk.

Ginnie Mae strongly recommends that each Issuer and Custodian location maintain separate enrollment administrators and that each location have a back-up enrollment administrator.

There is no installation required for GinnieNET On The Web. To access GinnieNET on the Web from your internet browser type www.ginnienet.net. This URL will take you to GinnieNET On The Web.

Issuers will, however, need to install the fingerprint scanner.

Note: GinnieNET On The Web and RSA Public and Private Key generation installation programs are available on any GinnieNET on the Web CD version. Please contact GinnieNET Customer Service at 1-800-234-4662, option # 1.

HARDWARE AND SOFTWARE REQUIREMENTS

Equipment must meet the following minimum configuration requirements for acceptable GinnieNET performance:

EQUIPMENT	USER
Memory	256 MB
Hard Drive	30MB
Miscellaneous Requirements	High Speed Internet Connection
	Internet Explorer 5.5 or higher
	Mouse
	Available USB Port
	CD-ROM Drive and Floppy Disk drive
	Adobe Acrobat Reader (free download)
Recommended Screen Resolution	Minimum: 1152x864 *
Fingerprint Scanner	Needs outbound access to port 1200**

* It will work in a lower resolution, but the user winds up with scroll bars

** This can be checked as follow:

- a. Open a command box
- b. Type

telnet www.ginnienet.net 1200

If connection is successful, no further issue

If 'Could not open connection' and/or 'Connect failed' users infrastructure (IT) is required to open port 1200 outbound.