RFS Issuer Testing Guide

Mortgage-Backed Securities Administration Agent (MBSAA)

Contract # C-OPC-22592

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DOCUMENT HISTORY

Version	Date	Additions / Modifications	Prepared / Revised by
1.0	1/18/2008	Final	G. Lopez
1.1	6/09/2008	Made changes to: - Throughout (Unique Loan ID) - Throughout (RFS Help Desk) -Section 3.3 Establish Portal Connectivity -Section 3.5 Conduct Connectivity and Format Test	G. Lopez
1.2	7/31/2008	-Section 2.2 Timeline -Section 3.7 Produce and Submit Baseline Month Data -Section 3.11 Produce and Submit Second Month Data	G. Lopez
1.3	4/6/2009	-Throughout (removed references to June/July reporting periods) -Throughout(added language referring to Rounds of Issuer Testing) -Section 1.5 Added details regarding approach -Section 2.2 Updated timeline -Section 3 Changed process diagram -Section 3.2 Changed language to reflect the fact the unique loan id assignment has already occurred -Section 3.4 Changed instructions for scheduling tests -Section 3.8 and 3.9 Merged into one section -Section 3.13 and 3.14 Merged into one section -Section 3.17 Removed section (Ginnie Mae will not require a new data reporting agreement)	G. Lopez
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Version	Date	Additions / Modifications	Prepared / Revised by
		-Section 3 Changed Process Diagram	
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1.7	4/23/2009	Corrected Customer Support Telephone Numbers	G. Lopez

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1 Overview

1.1 Purpose

The purpose of this document to is to communicate detailed information regarding Government National Mortgage Association (Ginnie Mae) Reporting and Feedback System (RFS) Issuer testing. The document describes the objectives, requirements, procedures, and important dates related to RFS Issuer testing and its associated activities. This document assumes that the reviewer is generally familiar with Ginnie Mae's plan for streamlined and re-engineered monthly reporting of security Remaining Principal Balance (RPB), pool or loan package monthly data and loan level data reporting.

1.2 Background

Under Ginnie Mae's Business Process Improvement (BPI) initiative, RFS will support centralized data collection and processing for all Ginnie Mae post settlement accounting related to the Mortgage Backed Securities (MBS) program. Issuers will access RFS through the Ginnie Mae Enterprise Portal (GMEP) described in APM 08-08. The RFS Issuer testing period is a time during which Issuers will be required to conduct tests with Ginnie Mae to confirm that they are capable of reporting security RPB, pool, and loan level data to Ginnie Mae in the RFS file format specified in the RFS Issuer Reporting Technical Specification document.

1.3 Policy and Guidance

Ginnie Mae's reporting policy holds the Issuer responsible for accurate and complete reporting of monthly accounting data including loan level data. Therefore, the focus of the Issuer testing period is the Issuer. Regardless of the servicer or third party software provider that may support an Issuer during monthly reporting, Ginnie Mae holds each Issuer responsible for compliance with Ginnie Mae's reporting requirements. Each Issuer is responsible for ensuring that they follow Ginnie Mae's policies and procedures regarding Issuer testing.

1.4 Testing Objectives

The objectives of Issuer testing are to verify each Issuer's ability to:

- Correctly apply Ginnie Mae Unique Loan IDs to the loan information in their own systems

- Electronically transmit monthly reporting data to RFS

- Produce data files that are compatible with the RFS record layout format

- Produce data files that generate correct RPB validations

- Produce data files that generate similar financial summary results in both RFS and Mortgage-Backed Securities Information System (MBSIS).

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1.5 Testing Approach

RFS Issuer Testing is organized into periods of time called Rounds. Each Round of Issuer Testing provides an Issuer the opportunity to become approved to begin reporting monthly investor reporting data to RFS. A Round of Issuer Testing includes two major components:

> 1. Connectivity and Format Test

> 2. Data Validation Test

Connectivity and Format Test

This test will establish that the Issuer may connect to the GMEP and transmit a data set in the correct format. The Issuer is only required to perform this test once regardless of the number of Rounds in which the Issuer participates.

Data Validation Test

During the data validation test, Issuers are required to submit production data from prior monthly reporting periods in the RFS data file format.

During each Round, Issuers will submit data from two consecutive reporting months. The selected reporting months will be announced prior to each Round. The first month is referred to as the "Baseline-month" and the second month is referred to as the "Second –month". The reporting periods used in the data validation test are independent of the calendar month.. Ginnie Mae will define specific dates during which Issuers can submit the prior reporting period data.

Ginnie Mae will validate the Issuer-submitted data for each month and then send detailed feedback to each Issuer. Issuers can use this feedback to make changes to their reporting processes as necessary. Ginnie Mae will apply various criteria to the Issuer-submitted data to determine if the Issuer has completed testing successfully. Within the testing dates for each month, Issuers can re-submit corrected data as many times as necessary.

1.6 Criteria for a Successful Test

Issuers must pass the various test criteria for both the "Baseline-month Test" and "Second-month Test".

First, the Issuer's data submission did not generate any exceptions of the following exception types in the RFS Pool Accounting/Exception Feedback module:

- Fatal (Issuer file cannot be processed)

- Error (record cannot be processed)

All elements of the RFS Monthly Financial Summary Report must match the corresponding elements in the MBSIS Financial Summary Report for the same reporting period. For example, the following summary information must have the same values across both systems:

- Unpaid Principal Balance (UPB) - Sum of loan UPBs in RFS to UPB of the pool in MBSIS

- Delinquencies – The number of loans and the UPBs of loans which are 30, 60, & 90 days delinquent.

- Fixed Installment Constant (FIC) – FICs to FICs. Also, the sum of the loan FICs to the pool FIC.

- Originations and Liquidations – The numbers of new pools, new loan originations, and loan liquidations.

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2 Preparation for Issuer Testing
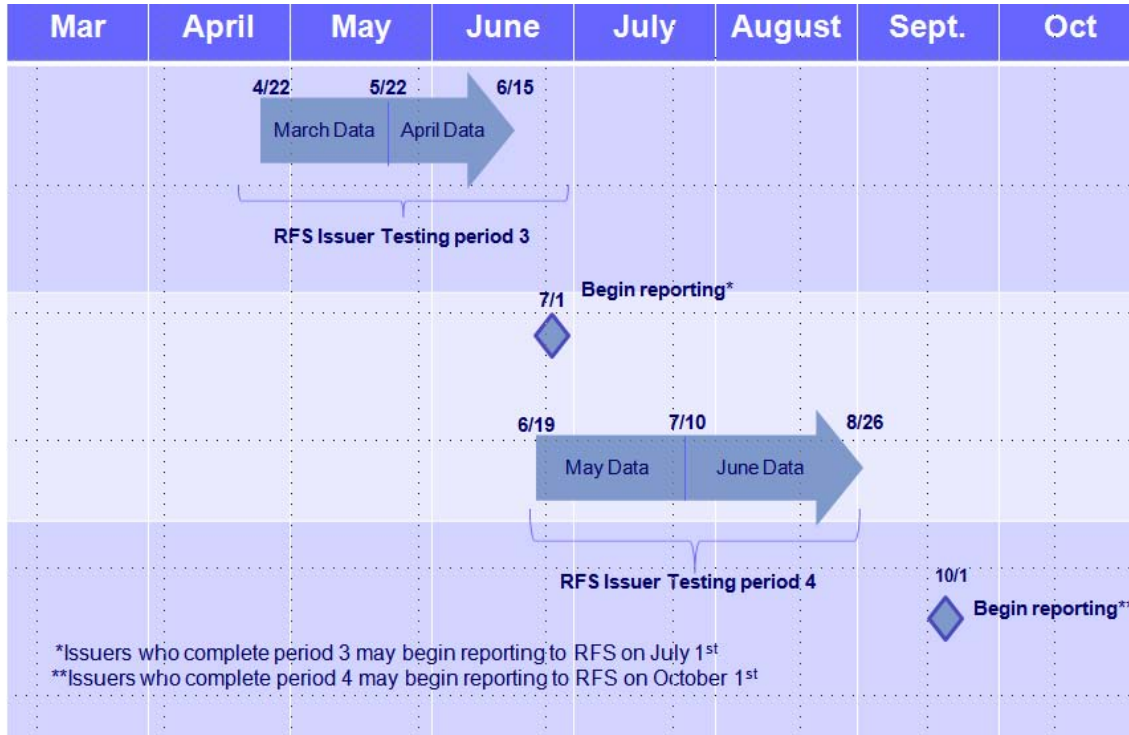
2.1 Issuer Readiness

Issuers must complete the following items to ensure that Issuer personnel and Issuer systems are ready to undergo Issuer testing.

- Identify a primary business Point of Contact (POC) and a primary technical POC for each Issuer and communicate this to Ginnie Mae

- Apply Unique Loan IDs from one-time assignment to Issuer's own systems and test for validity

- Issuer staff to participate in Ginnie Mae RFS training class

- Obtain user accounts for access to the GMEP

- Make arrangements with Ginnie Mae for access to the RFS secure File Transfer Protocol (sFTP) server

2.2 Timeline

The timeline below provides a high-level overview of scheduled RFS Issuer Testing activity as of APM09-10 dated April 2, 2009.

Figure 1: RFS Issuer Testing Timeline

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2.3 Resources

To help Issuers meet the new RFS reporting requirements, Ginnie Mae has made various resources available on its web site including:

- **RFS General Information** — This page is the central point for accessing all information related to the RFS implementation:

  http://www.ginniemae.gov/issuers/rfs.asp?section=Search

- **RFS Issuer Reporting Technical Specification (IRTS)** — this document provides information regarding Ginnie Mae's changes in monthly pool, loan package, and loan level reporting processes. Issuers should use this document while determining what changes need to be made to their electronic reporting systems, since it includes the details of the RFS data file format and structure:

  http://www.ginniemae.gov/issuers/RFS_Guide.pdf

- **RFS Frequently Asked Questions (FAQs)** — This page contains answers to questions that Issuers submit to Ginnie Mae regarding RFS, the Issuer Reporting Technical Specification Document, and Issuer testing:

  http://www.ginniemae.gov/issuers/rfs_faq.asp?subTitle=Issuers

- **RFS Help Desk** — Issuers can use this web page to submit questions regarding the IRTS, the Issuer testing period, and other RFS-related questions:

  http://www.ginniemae.gov/issuers/rfs_ques.asp?Section=Issuers

- **GMEP Help Desk** — Issuers can use this web page to submit questions regarding the IRTS, the Issuer testing period, and other RFS-related questions:

  http://www.ginniemae.gov/issuers/rfs_ques.asp?Section=Issuers

Help with GMEP User Accounts

If you need a new user account, or if you are having trouble with your existing user account (problems logging in, retrieving a lost password, account is locked, etc.), please contact the GMEP Security Officer (SO) at your company.

Help for GMEP Security Officers

If you are a designated GMEP Security Officer and you are having difficulties administering user accounts for your company, please contact the Ginnie Mae Help Desk at **800-234-GNMA (4662) option 1**.

Help with File Upload via Secure FTP (sFTP)

If you are submitting RFS Issuer test data by uploading data files via sFTP and you are having difficulties with that process, please contact please contact the Ginnie Mae Help Desk at **800-234-GNMA (4662) option 1**.

Help with File Upload via Web (HTTPS)

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If you are submitting RFS Issuer test data by uploading data files through the on line web application and you are having difficulties with that process, please contact your assigned monthly processing representative at 1-888-446-6434.

Help with Manual Data Entry via GMEP

If you are submitting RFS Issuer test data by entering data using the on line web application and you are having difficulties with that process, please contact your assigned monthly processing representative at 1-888-446-6434.

RFS Training Materials

The RFS training materials are available on the Ginnie Mae website at https://www.ginniemae.gov/issuers/rfs_toc.asp?Section=Issuers

General Comments and Questions

If you have general comments and/or questions please submit them to the RFS Help Desk at https://www.ginniemae.gov/issuers/rfs_ques.asp?Section=Issuers

GMEP System Requirements

- Processor Speed should be greater than 1.8 Gigahertz (Ghz)
- Minimum Random-Access Memor (RAM) size should 518 Megabytes (MB)
- No Less than 1 Gigabyte (GB) Free of Hard Drive space
- Windows XP SP2, or later
- Anti Virus with current definitions or policy files.

Connectivity Requirements

- No less than a 768 Kilobits Per Second (Kbps) download and 384 Kbps Upload (DSL, Cable, Dedicated Line, etc)
- It is not recommended that modem or wireless connectivity be used
- The system does not support the use of Transmission Control Protocol/Internet Protocol (TCP/IP) compression technologies or offline browsing tools.

Browser Requirements

- Internet Explorer 6.0 or newer (fully patched)
- Mozilla Firefox version 2.0 or newer (fully patched)
- Opera, Safari, and other browsers are not supported.

Pop-ups must be enabled on your computer

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A Pop-up blocker on your computer might prevent some of the windows from opening.

- To manually open a window (that is blocked by a pop-up blocker), hold your keyboard CTRL key, and click on the link again.

- To allow automatic access, please do one of the following:

   - Disable your pop-up blocker while using uat.eginniemae.net

   - Add uat.eginniemae.net to your pop-up blocker's list of permitted pop-ups.

Java scripts must be enabled in browser settings:

For Internet Explorer:

- Click on Tools Dropdown menu (Alt+T), and click on Internet Options

- Locate and click on Security tab

- Internet Custom Level

- Under Custom Level, scroll down and choose the 'Active Scripting' enable button and click 'OK.'

For Mozilla Firefox:

- Click on the Tools Dropdown menu (Alt+T), and Click on Options. The Options dialog will appear.

- Click on the Content icon.

- Ensure the Enable Javascript and Enable Java are checked.

- Click on the Advanced Button next to Enable Javascript.

- Ensure that "Move or resize existing windows" and "Raise and lower windows" are checked.

- Click Ok to exit the Advanced Javascript Settings Dialog, Click Ok or Close.

Cookies should be allowed in the browser settings:

For Internet Explorer:

- Click on the Tools Dropdown menu (Alt+T), and click on Internet Options. The Internet Options dialog will appear.

- Then click on Privacy tab. Click the "Advanced" button.

- Under "Advanced" click the checkbox next to "Override Automatic Cookie Handling". Ensure that the "Accept First Party Cookies is enabled" and "Always Allow Session Cookies" is checked.

- Click OK.

For Mozilla Firefox:

- Click on the Tools Dropdown menu (Alt+T), and Click on Options. The Options dialog will appear.

- Click on the Privacy icon.

- Ensure that "Accept cookies from sites" is checked.

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3 Issuer Testing Process Details

Every Issuer will be required to participate and follow the testing process described in this chapter. The process flowchart diagram below illustrates the major steps in the Issuer testing process. Each of these major steps is described in the sections that follow. The steps are numbered so that the section numbers match the number in the step number diagram. (For example, the box labeled "1. Identify Issuer points of contact…" in the diagram below is fully described in section 3.1 of this document.)

Figure 2: RFS Issuer Testing Process
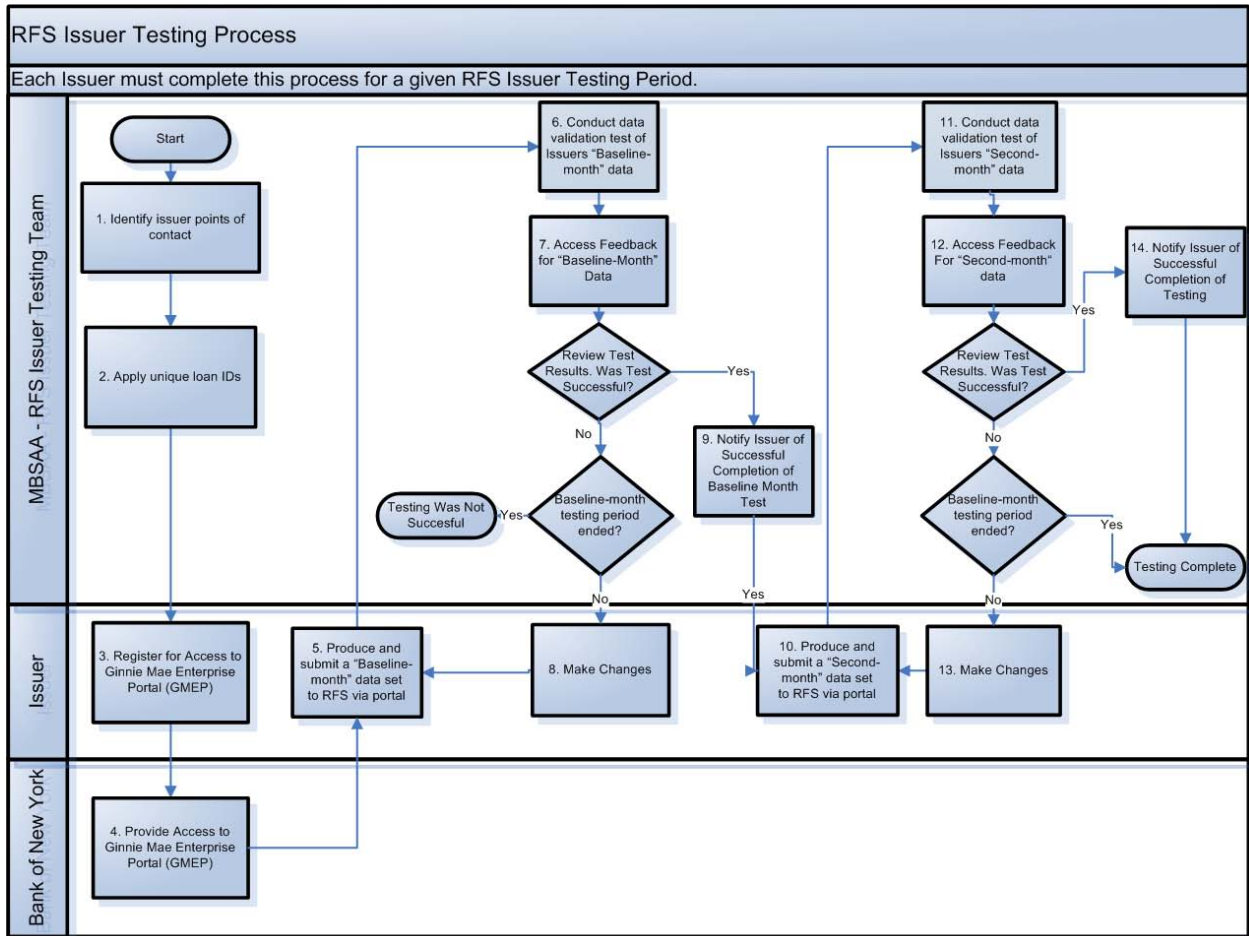
3.1 Identify Issuer Points of Contact

Each Issuer has designated two individuals within their organization to serve as the primary points of contact for all interactions related to RFS Issuer testing:

- Business Point of Contact---The Issuer's business point of contact (Business POC) should be someone who is knowledgeable about the Ginnie Mae program and the monthly reporting requirements of the Ginnie Mae program.

- Technical Point of Contact---The Issuer's technical point of contact (Technical POC) should be knowledgeable about the technology that supports the Issuer's monthly reporting to Ginnie Mae.

If your company has not designated these individuals please contact the RFS Issuer Testing Team at 1-888-446-6434, Option 7.

3.2 Apply Unique Loan IDs

In May 2008, Ginnie Mae performed a one-time assignment of Unique Loan IDs for the existing portfolio (active loans in Ginnie Mae pools as of the April 2008 reporting period). These Unique Loan IDs were sent to each Issuer in the form of a flat text file. In APM 08-02, Ginnie Mae sent the file layout to Issuers. Since then, Ginnie Mae has continued to assign Unique Loan IDs to all new loans coming in to the program. Issuers are required to apply these Unique Loan IDs to their systems prior to submitting test files for RFS Issuer testing.

 If you have any questions about this step please call **1-800-234-4662, option 1.**

3.3 Register For Access to Ginnie Mae Enterprise Portal (GMEP)

During Issuer testing, each Issuer will use one of three methods to transmit data to the GMEP: sFTP-based file upload, web-based file upload, or web-based data entry.

1. **sFTP-based File Upload**

    Issuers with large data sets may transmit monthly reporting data through the sFTP protocol to a secure destination. When using this method users will log-in to the RFS sFTP solution.

2. **Web-Based File Upload**

    Issuers with medium data sets may transmit monthly reporting data by using the File Upload feature of RFS Pool Accounting module. The data will be transferred through the internet using the HTTPS protocol. The maximum file size that may be reported through this method is 5MB. When using this method, users will log in (authenticate) via the GMEP.

3. **Web-Based Data Entry**

    RFS has data entry screens that replace the current WebIIS data entry screens. Issuers may use the on-line web based RFS data entry screens to input monthly reporting data. The data will be transferred through the internet using the HTTPS protocol. When using this method, users will log-in (authenticate) via the GMEP.

Issuers will access RFS through the GMEP both during Issuer Testing and eventually during production operations. Therefore, Issuers should register for the GMEP prior to the start of Issuer Testing by following the procedures described in APM 08-08. http://www.ginniemae.gov/apm/apm_pdf/08-08.pdf

In order to register for access to the Ginnie Mae Enterprise Portal, all organizations will be required to designate at least two Security Officers, one for registering users into the new Portal, and a second to approve those users. This will provide the required separation of duties. Each Security Officer must complete the Security Officer portal registration form, which will be posted on Ginnie Mae's website.

Each organization will be required to submit two Security Officer portal registration forms, providing the names of the two Security Officers. Each Security Officer will fill out the form, sign it, and then give it to their Supervisor to review and sign. The Supervisor will pass the form to the organization's Authorized Officer, who must also be named on the Resolution of Board of Directors and Certificate of Authorized Signatures ("form HUD 11702"). After the Authorized Officer reviews and signs the form, they will send the completed form to the Ginnie Mae Security Administration office.

After registering for the GMEP, Issuers will be given user accounts allowing them to transmit data through either web-based file upload or web-based data entry. These accounts will also allow Issuers to access reporting exceptions through the RFS web based interface.

Issuers who plan submit data files larger than 5MB must use the sFTP file upload method. Issuers planning to utilize sFTP file upload must request this additional access from the RFS Help Desk at this web address: http://www.ginniemae.gov/issuers/rfs_ques.asp?Section=Issuers Once sFTP access is granted, Issuers should configure their systems to utilize Ginnie Mae's sFTP solution and then access the system to ensure that they are able to connect to RFS.

To request support for any issues regarding connectivity with RFS Issuers may contact the RFS Help Desk at the web address above.

If you have any questions about this step please call **1-800-234-4662, option 1.**

3.4 Provide Access to Ginnie Mae Enterprise Portal

Once the registration form is received, Ginnie Mae's Security Administrator will validate the signature against the signatures on the form HUD 11702. After verification, Ginnie Mae's Security Administrators will register the Security Officer in the Ginnie Mae portal registration system. One Ginnie Mae Security Administrator will add the Security Officer to the portal and another Ginnie Mae Security Administrator will approve the new Security Officer user. The Ginnie Mae Security Administrator will call the new Security Officer using the verified contact information, confirm the identity of the SO, and notify them of their new ID and password by phone.

When the SO receives the ID and password, the SO will be required to login with their new ID and system generated password. Once the login is successful, the SO will be prompted to enter a new password and answer three security questions. If the password is confirmed by the system, the Portal will send a message back to the Ginnie Mae Security Administrator that the password has been changed.

Note that ONLY Ginnie Mae Security Administration can create the initial SO in an organization. Additionally, the Ginnie Mae Security Administrators must have the fully completed paperwork as described in section **Error! Reference source not found.**, before they can create the Security Officer. The Security Officer will be associated with a group type i.e. Document Custodian, Issuer, Ginnie Mae. This group type will be used to restrict types of roles that can be assigned by that Security Officer.

A backup SO should also be designated in case one of the two primary Security Officers is out of the office

During Issuer Testing when creating a user, the Security Officer should assign ONLY the 'Pool Accounting User' role to each user's account. This will allow the user to access all of the testable RFS modules. All other available roles should be ignored.

If you have any questions about this step please call **1-800-234-4662, option 1.**

3.5 Produce and Submit Data Set for Baseline Month

During this step the Issuer should produce and submit dataset for the Baseline month and submit it to Ginnie Mae via their selected reporting method.

Issuers submitting data via Web-Based File Upload or Web-Based Data Entry should navigate to the GMEP at https://uat.eginniemae.net

During Issuer Testing the GMEP will be available from **8am-8pm EST Monday - Friday**

3.6 Conduct Data Validation Test for Baseline-Month Data

During this step, RFS Issuer Testing Team will test the Issuer's data submission. The purpose of this test is to verify that the data transmitted passes the RFS data validations, the Unique Loan IDs were applied

correctly, and that similar financial summary results are obtained when compared to the results of the legacy process.

During this step, RFS validates data submission and generates exceptions (refer to the IRTS document for RFS exceptions). If no exceptions are found, the RFS Issuer Testing Team will compare reports from RFS and the legacy process for the same period of data. The RFS Issuer Testing Team will verify that the information displayed in the following reports is consistent:

- Financial Summary
- RPB Reconciliation
- Guarantee Fee

If the RFS Issuer Testing Team finds that the Issuer data transmission passes all of the validations, the Issuer will be deemed to have passed this test. The contractor will contact the Issuer's RFS Points of Contact to make them aware of their progress through Issuer Testing.

If you have any questions regarding this step, please contact your assigned monthly processing representative at 1-888-446-6434.

3.7 Access Feedback for Baseline-Month Data

The RFS provides Issuers with feedback regarding their submissions in the form of exception files.

Issuers can download exception files by following these steps:

1. Log into GMEP at https://uat.eginniemae.net using your account
2. Click to **RFS** > **Exception Feedback**
3. Click **Download**
4. Select your **Issuer ID** and click the **Go** button
5. Click **Download Exceptions**
6. Click the **All Exceptions** radio button
7. Click the **Download** button
8. Click the **Download Exceptions** link on the left side of the screen

If you have any questions regarding this step, please contact your assigned monthly processing representative at 1-888-446-6434.

3.8 Make Changes

Issuers should make changes to their own systems as needed to allow the system to generate correct reporting data for the period in the RFS format. The Issuer must then re-submit their data. Issuers can resubmit their data files as often as necessary before the end of the Baseline month testing period. If the Issuer does not complete the Baseline month test, the Issuer will not be allowed to participate in the Second month test.

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3.9 Notify Issuer of Successful Completion of Baseline-Month Test

If the RFS Issuer Testing team determines that the Issuer's data submission is adequate, they will notify the Issuer of successful completion of the Baseline month test.

If you have any questions regarding this step, please contact your assigned monthly processing representative at 1-888-446-6434.

3.10 Produce and Submit Second-Month Data

During this step the Issuer should produce and submit dataset for the Second-month test and submit it to Ginnie Mae via their selected reporting method.

Issuers submitting data via Web-Based File Upload or Web-Based Data Entry should navigate to the GMEP at https://uat.eginniemae.net.

During Issuer Testing the GMEP will be available from **8am-8pm EST Monday – Friday.**

3.11 Conduct Data Validation Test for Second-Month Data

During this step, the RFS Issuer Testing Team will test the Issuer's data submission. The purpose of this second test is to verify once again that the data transmitted passes the RFS data validations, the Unique Loan IDs were applied correctly, and that similar financial summary results are obtained when compared to the results of the legacy process.

During this step, RFS validates data submission and generates exceptions (refer to the IRTS document for RFS exceptions). If no exceptions are found, the RFS Issuer Testing Team will compare reports from RFS and the legacy process for the same period of data. The team will verify that the information displayed in the following reports is consistent:

- Financial Summary
- RPB Reconciliation
- Guarantee Fee

If the RFS Issuer Testing Team finds that the Issuer data transmission passes all of the validations, the Issuer will be deemed to have passed this test.

If you have any questions regarding this step, please contact your assigned monthly processing representative at 1-888-446-6434.

3.12 Access Feedback for Second-Month Data

The RFS provides Issuers with feedback regarding their submissions in the form of exception files.

Issuers can download exception files by following these steps:

1. Log into GMEP at https://uat.eginniemae.net using your account
2. Click to **RFS** > **Exception Feedback**
3. Click **Download**
4. Select your **Issuer ID** and click the **Go** button

Information contained on this page is subject to the restrictive legend on the inside cover of this report.

5. Click **Download Exceptions**

6. Click the **All Exceptions** radio button

7. Click the **Download** button

8. Click the **Download Exceptions** link on the left side of the screen

If you have any questions regarding this step, please contact your assigned monthly processing representative at 1-888-446-6434.

3.13 Make Changes

Issuers should make changes to their own systems as needed to allow the system to generate correct reporting data for the period in the RFS format. The Issuer must then re-submit their data. Issuers can resubmit their data files as often as necessary before the end of Second-month testing. If the Issuer does not complete the Second-month test, the Issuer will have failed to complete RFS Issuer Testing for that testing Period.

3.14 Notify Issuer of Successful Completion of Testing

If the RFS Issuer Testing team determines that the Issuer's data submission is adequate for both the Baseline-month and for the Second-month tests, Ginnie Mae will notify the Issuer of successful completion of the Baseline month test.

If you have any questions regarding this step, please contact your assigned monthly processing representative at 1-888-446-6434.

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Appendix A   List of Acronyms

Table 1: Acronym List

TERM/ACRONYM	DEFINITION
APM	All Participants Memorandum
BPI	Ginnie Mae's Business Process Improvement
FAQs	Frequently Asked Questions
FIC	Fixed Installment Constant
FTP	File Transfer Protocol
GB	Gigabyte
Ghz	Gigahertz
Ginnie Mae	Government National Mortgage Association
GMEP	Ginnie Mae Enterprise Portal
HUD	U.S. Department of Housing and Urban Development
IRTS	Issuer Reporting Technical Specification
Kbps	Kilobits Per Second
MB	Megabyte
MBS	Mortgage-Backed Securities
MBSAA	Mortgage-Backed Securities Administration Agent
MBSIS	Mortgage-Backed Securities Information System
OPB	Original Principal Balance
POC	Point of Contact
RAM	Random-Access Memory
RFS	Reporting and Feedback System
RPB	Remaining Principal Balance
SO	Security Officer
sFTP	secure File Transfer Protocol

TERM/ACRONYM	DEFINITION
TCP/IP	Transmission Control Protocol/Internet Protocol
UPB	Unpaid Principal Balance

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