

Ginnie Mae Reporting and Feedback System (RFS) Issuer Testing Procedure for New Ginnie Mae Issuers

Background and Purpose

The purpose of this document is to explain the process by which a new Ginnie Mae Issuer can become approved to begin using the Ginnie Mae Reporting and Feedback System (RFS) to complete monthly investor reporting.

The overall objective of the testing is to determine the extent to which the Issuers test data conforms to the RFS file layout specifications. Ginnie Mae requires that Issuers submit test files with correct layouts, data types, and field length in order to achieve a successful test.

Who Must Complete Testing?

Issuers that plan to complete monthly investor reporting (loan and pool data) by means of submitting a data file to RFS must successfully complete the testing procedure described in this document before they begin reporting. Issuers who will complete monthly investor reporting by manually entering the data into the RFS online web application do not have to complete this testing procedure. Issuers using a Service Bureau or a third-party software vendor to fulfill their monthly reporting obligations to Ginnie Mae are required to follow these test procedures. Ultimately, it is the responsibility of the Issuer to ensure the test is completed successfully.

How to Begin Testing

New Ginnie Mae Issuers should begin the testing process by contacting Ginnie Mae's investor reporting help desk at **1-888-446-6434** and selecting **Option 8** from the automated response system.

Once connected to the appropriate investor reporting representative, the new Issuer should explain that they are a new Issuer and would like to begin the new Issuer testing process.

The Ginnie Mae investor reporting representative will place the Issuer in contact with a Ginnie Mae test coordinator. Throughout the testing process, the Issuer will be in contact with the Ginnie Mae test coordinator.

During the first communication with the Issuer, the Ginnie Mae test coordinator will discuss the following items with the new Issuer:

- The testing timeline
- The testing procedures
- A schedule for submitting test files to Ginnie Mae

The Testing Process

The testing process has five major steps:

Step 1: Produce a Test File

The Issuer produces a test file that meets the specifications described in the Ginnie Mae RFS Issuer Reporting Technical Specifications (IRTS) document. This document can be found online at: http://www.ginniemae.gov/Issuers/rfs_toc.asp?Section=Issuers

The file should contain data for a minimum of 2 pools and 100 loans. The Ginnie Mae testing coordinator will help the Issuer determine which values to report in columns identify valid values for:

- Ginnie Mae Reporting Period
- Ginnie Mae Pool Numbers
- Ginnie Mae Unique Loan IDs

Step 2: Transmit a Test File

The Issuer will send the test file via email to the Ginnie Mae test coordinator. Before transmitting the test file, the Issuer should compress and encrypt the file using the WinZip software product using 256 bit encryption.

Step 3: Receive Feedback Regarding Test File

The Ginnie Mae test coordinator will review the file to verify that it meets the formatting requirements described in the RFS IRTS document and provide a status report for each test file submission. The report will include information about:

- File naming errors within the file
- Layout errors within the file
- Data type errors within the file
- Field length errors within the file
- Required corrective actions and/or next steps

Step 4: Make Corrections to Test File

If the Ginnie Mae test coordinator requires corrective actions, the Issuer should revise the test file and then transmit the corrected file to the test coordinator. Steps 1 through 4 are repeated until all errors have been addressed by the Issuer.

Step 5: Obtain Approval to Begin Monthly Reporting

Upon successful completion of testing, Ginnie Mae will notify the Issuer of the approval to begin monthly reporting.

Next Steps

After successfully completing the test procedures above, the new Ginnie Mae Issuer must register for access to the Ginnie Mae Enterprise Portal (GMEP).

Step 1: Register for Access to the Ginnie Mae Enterprise Portal (GMEP)

All Issuers access RFS through the Ginnie Mae Enterprise Portal (GMEP). In order to access the GMEP, Issuer must register for access to the by completing these steps as soon as possible:

1. Please register two security officers by completing two Security Officer Registration forms and mailing them to Bank of New York. The forms and the mailing address are found in the RFS Guidance and Specifications section of this page:
http://www.ginniemae.gov/issuers/rfs_toc.asp?Section=Issuers
2. Please complete the Electronic Data Interchange (EDI) System Agreement and mail it to Lockheed Martin. The agreement and mailing address are found on this page: http://www.ginniemae.gov/edi/appen_d.asp?Section=Issuers
3. Ginnie Mae will contact the persons listed as Security Officers on your registration forms by telephone to deliver their GMEP user id and password information.
4. Security Officers have system privileges to manage GMEP user accounts for your organization. However, Security Officers do not have system privileges to complete monthly investor reporting. Therefore, your Security Officers should create and approve user accounts for the persons who will have this responsibility at your company. If a single person at your organization will be responsible for both managing GMEP user accounts and for completing monthly reporting, that person should use their Security Officer user id to create a user account for themselves then use that account to complete monthly reporting.

Step 2: Register for Access to the Ginnie Mae RFS SFTP Server (if applicable)

Issuers that plan to upload data files larger than 5MB must submit their data file through the SFTP protocol and they must therefore register for access to the Ginnie Mae RFS SFTP server by contacting the Ginnie Mae Help Desk at **800-234-4662 option 1**.