Technology Update

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Select Servicer Responses

Positive
- FM’s reputation among customers surpasses traditional Business-to-Business benchmarks and nears that of top firms across all industries
- Implementation of new MF products and initiatives is changing the competitive landscape

Needs Improvement
- Too many Systems to login, update, and monitor
- Continual changes to various systems make it hard to keep track of current processing guidelines

Suggestions
- Remove duplicative processes
- Continue to condense number of systems used, individual logins, and improve speed of execution
- Improve Business-To-Business system Connectivity
- Provide more FAQs in centralized location

Freddie Mac MF Responses

Application Enhancement
- Reduce and consolidate application portfolio
- Improve Business-to-Business system connectivity
- Promote flexibility across systems to introduce new products and ability to capture additional data

Process Efficiency
- Portal for improved usability and efficiency
- Enhanced remittance application to replace the call-in functionality
- Streamlined servicing process

Note: Bullet points are paraphrased from verbatim comments of Seller / Servicer responses to various guided questions. Single bullets may not be representative of the entire population that provided feedback during the 2015 Multifamily Customer Satisfaction Survey.
Three key roadmap goals:

1. Expand scope of Business-to-Business (B2B) Portal
2. Improve User Experience
3. Migrate to Single Sign On (SSO) capability
Benefits:

» Enables Seller/Servicers to send and receive data from their systems to Multifamily systems

» Reduces the need for duplicate data entry by providing the ability for Seller/Servicers to work in their systems and perform functions in Multifamily Systems

» Increases loan velocity

Next integration to be Small Balance Loan (SBL) functionality of Loan Submission Template (LST)
Implement a Single Sign On (SSO) / Access Management Solution

- Short term solution will provide SSO via current authentication process MultiSuite® Online Registration (MSOR)
- Long term solution will enable both SSO and integrated access management solution

Investor Reporting Application Redesign

- Streamline application to make it more intuitive
- Access all business functions within 3 clicks
- Reduce number of screens from 24 to less than 10
- Eliminate need to enter your ID and Password twice
- Eliminate using Citrix
Technology Advisory Committee
Technology Changes

- Applications have been certified on IE 11 and MS Office Pro Plus
- Roadmap being developed with vendors to certify all applications are HTML 5 compliant.
- Eliminate using Citrix in MultiSuite® Investor Reporting (MSIR)
Information Security and protecting our Customers’ private information are top priorities for Freddie Mac

» In response to Ransomeware threats, Freddie Mac has proactively chosen to quarantine all inbound email attachments (except those from whitelisted domains)

» While Multifamily applications have very little PPI, Freddie Mac is working to ensure data is encrypted at rest

» Freddie Mac is also taking actions to secure PPI access through DMS whitelisting

» New York Legislature is considering two new measures to protect consumer information:
  – Any combination of name and geo locator information is classified as PPI
  – Two factor authentication required for any system containing PPI for NY state residents