

Technology Update

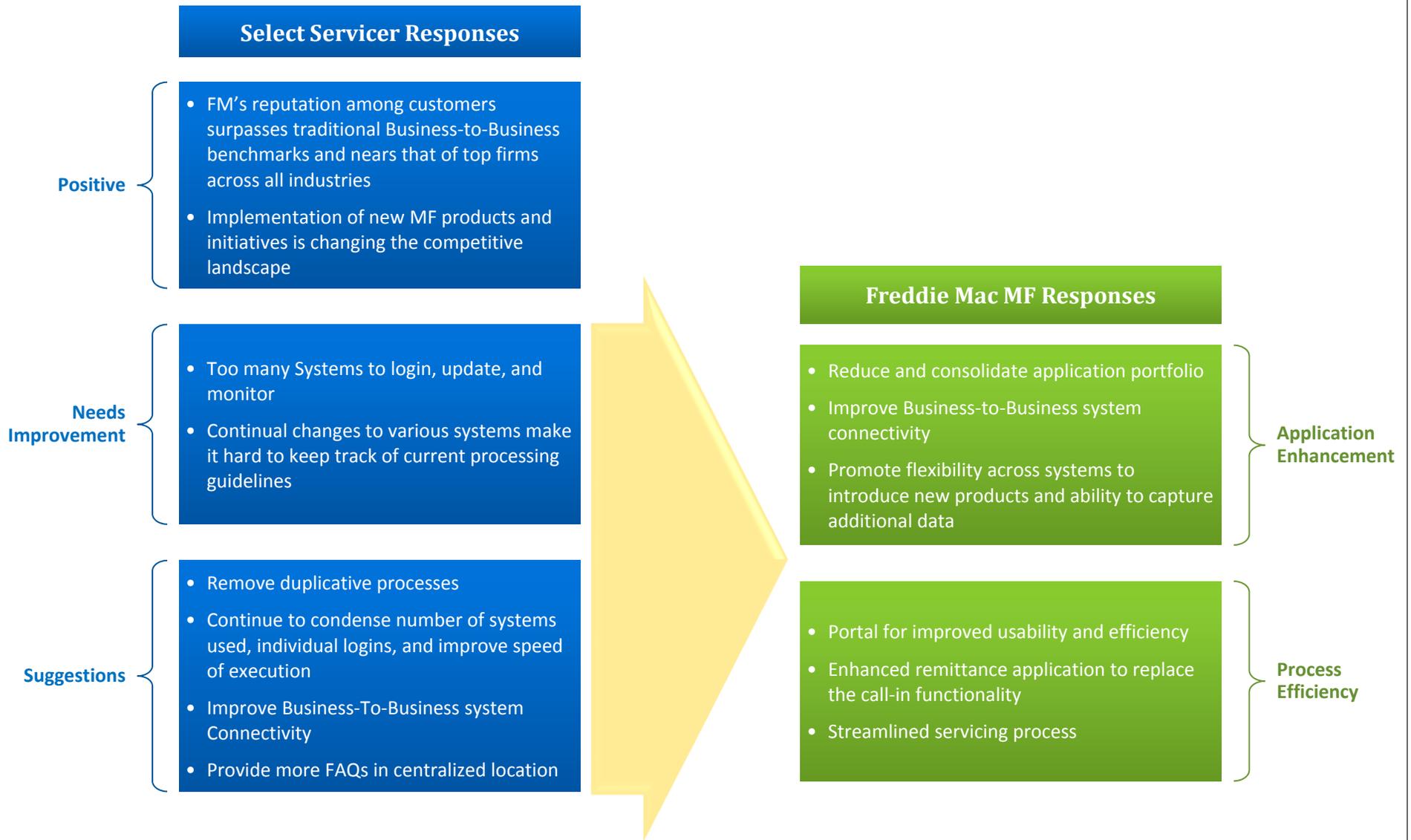
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Technology Advisory Committee

Focus on Technology



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

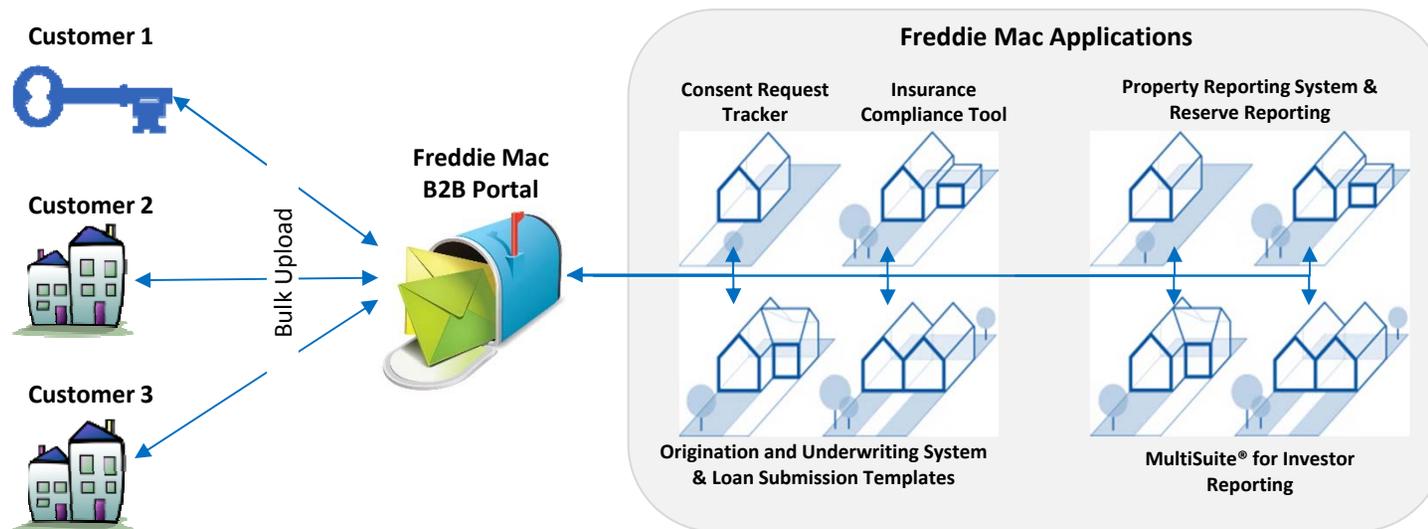


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Business-to-Business Portal Summary



Business-to-Business (B2B) Portal provides a single point of access to exchange information and data with Multifamily applications



- 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)

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User Experience & Single Sign On



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

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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)



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Emerging Security Concerns



Information Security and protecting our Customers' private information are top priorities for Freddie Mac

- » In response to Ransomware 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

