



INFORMATION FOR APPLICANT TRANSMISSION OF MORTGAGE COLLATERAL TEST DATA

The Federal Home Loan Bank of New York ("FHLBNY") requires a data file submission in order to review your institution's request to pledge mortgage loans as collateral as identified in your application for membership. This data file must be formatted within the FHLBNY's standard Collateral Asset Management System file format ("CAMS") and will need to be transmitted to FHLBNY via our File Transfer service to the FHLBNY's secure server. To enable this transmission, your institution will require security access to send the data file using the FHLBNY's File Transfer Service. Please review the related documents and complete an Applicant Secure Server Enrollment Form ([COL/APP-001](#)).

The Gramm-Leach-Bliley Safeguard Rule, the Identity Theft Act, Privacy State Laws and FACTA are some of the recent legislation enacted to protect consumers from identity theft. To support prospective and current members' responsibilities in protecting their customers' personal information, the FHLBNY has developed a standard and secure methodology for the transmission of members' mortgage loan collateral data submitted for your institution's collateral reporting requirements. As you may know, the loan level information provided to the FHLBNY to describe the mortgage collateral includes borrower information that may be utilized to develop a 'credit profile' if intercepted by an unauthorized third party. The FHLBNY's File Transfer Service provides two methods by which your organization can securely transmit its loan level data for initial testing. These methods are outlined in the attached materials.

As the protection of consumer information is legislatively mandated, the conversion to and use of the FHLBNY's File Transfer Service is required for all prospective and current members reporting mortgage collateral data.

Please review the attached materials for getting started with the mortgage data submission process via the File Transfer Service with the appropriate individuals in your internal technical support group, as well as with the appropriate outside system vendors and servicers, if any. The details of the entire initiation process are provided within the attached materials. Please note that once the testing of your institution's secure data transmission has been successfully completed, and your institution is approved as a member, you will be notified of FHLBNY approval to submit all future mortgage collateral data via the FHLBNY's File Transfer Service.

We look forward to assisting you with the testing of your mortgage data file and accomplishing the goal of ensuring the privacy and protection of the information transmitted by your institution for collateral reporting requirements.

Should you have any questions regarding the FHLBNY's File Transfer Service, please feel free to contact your Calling Officer or call Ms. Tisa Surat, Collateral Operations' Media Processing Manager at 201-356-1058. Thank you in advance for your cooperation.