
Roadmap for 2019

Active – In Development or Test

Freddie Mac B2B - McCracken is working with Freddie Mac to create seamless B2B communications between Freddie Mac and Strategy. Beginning with property information, McCracken is developing a web service to work with Freddie Mac's PRS application.

Data Exchange – McCracken will be developing APIs to allow customers to access data in Strategy via a restful Web Service. Jumping off our ad hoc reporting tool, users will be able to define the information that want from a predefined set of fields.

Data Dictionary – McCracken is working with the Data Dictionary subcommittee to provide a more indepth definition of files and fields in Strategy. Strategy will provide descriptions of files and fields, field locations in the system, etc.

Freddie Mac CME Reporting – McCracken is working with the Investor Enhancements sub-committee to define the requirements for the Freddie Mac K deals.

Coming – In Requirements Phase

Ginnie Mae Construction Loans – A number of enhancements to Investor Processing for Ginnie Mae processing will support Ginnie Mae Construction Loans. These enhancements include, but aren't limited to, a special indicator to identify Construction Loans/Pools, changes to support negative and positive net yield, create corporate cash entries for different interest transaction amounts, and provide report enhancements to track the securitization of the Ginnie Mae Construction Loan Advances, reconciliation of net yield, report principal collected in different ways, and create an exception report for prepaid loans. (Requirements completed, actively working on design/timeline.)

Investor Transfer Enhancements – McCracken is working with the Investor Enhancement sub-committee to identify requirements for additional Investor Transfer scenarios. Enhancements include, but are not limited to, the ability to process a repurchase of a loan through Investor Transfer (external to internal), expansion of external to external transfers for any Program ID, and the ability to support same month pooling and the treatment of interest in this scenario. Investor Transfer also needs to consider how to handle reserve balances and suspense balances on a loan being transferred.

Insurance Compliance – McCracken is continuing to add to the 300 plus rules defined to monitor insurance for compliance. Current efforts are centered on additional insurance monitoring requirements for Fannie Mae and Freddie Mac loans.

Outgoing Wires – Enhancements are being made to Strategy to allow authorized users to create s wire transfer file from Strategy. Transaction will include disbursements (Taxes, Insurance, Reserves), Expenses, and Investor Remittances. Same day remittances are being included. This enhancement will include security rights and approval limits as well as integration with Process Manager to assist with approvals and status tracking.

Incoming Wires – McCracken will enhance Strategy with matching logic to identify payments and investor fundings upon receipt of incoming wires.

Multifactor Authentication – McCracken will be implementing multi-factor verification on Strategy. This process requires the user provide two authentication factors to verify who they say they are. This is a combination of something the user knows (like a password) and something in their possession (like a security token on their phone). It is becoming an industry standard for applications which store sensitive or private information.