SMART COMPLIANCE SOLUTION (SCS)

Access and Use Instructions for:

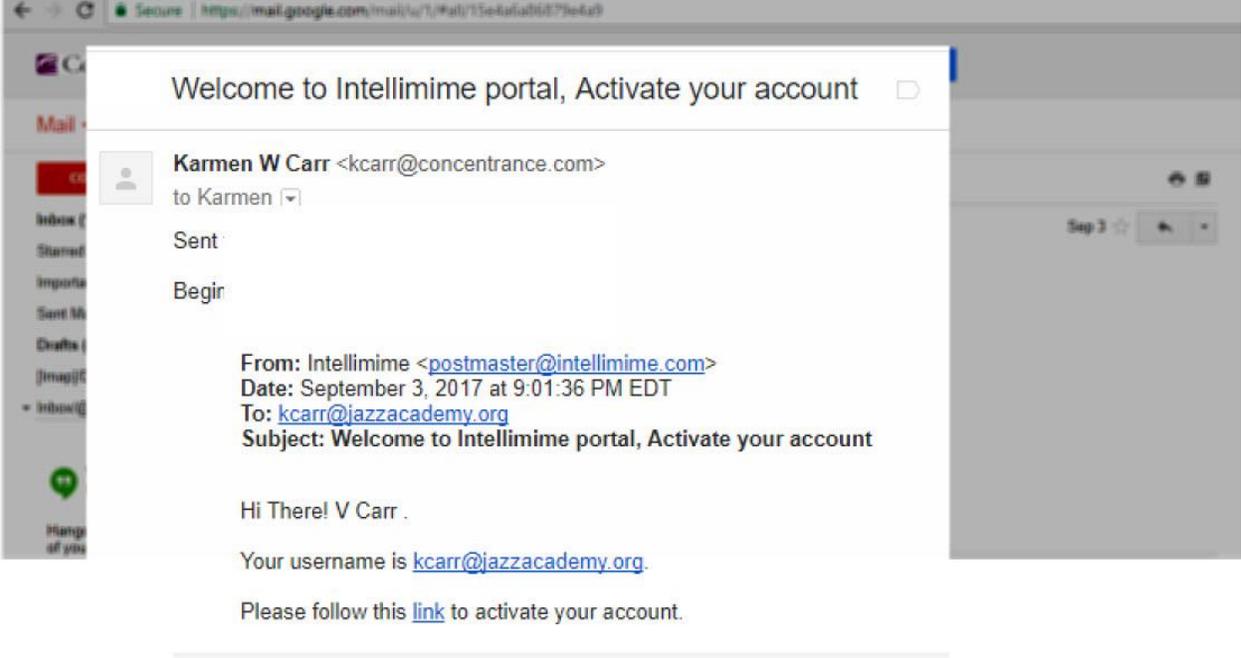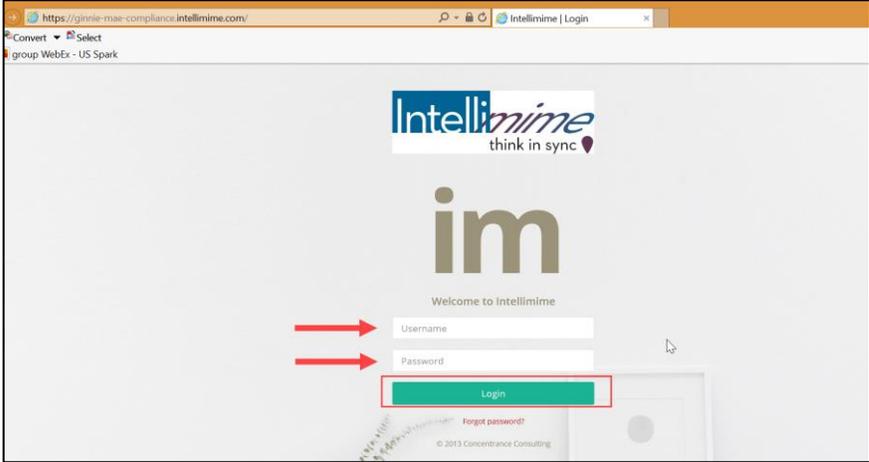## Ginnie Mae Issuers and Document Custodians

SCS OVERVIEW

The Smart Compliance Solution (SCS), is powered by IntelliMime, a division of Concentrance Consulting Group, Inc. Concentrance is a sub-contractor to PwC Public Sector (PwC) for the Ginnie Mae Field Compliance Review Contract. SCS is a cloud-based solution that simulates the inductive and deductive reasoning of experts to guide consistent decision outcomes amongst compliance review team members. In this context, SCS facilitates the Ginnie Mae Issuer and Document Custodian compliance review process. The document artifacts and information that you provide are housed in the SCS and are encrypted instantaneously upon submission to the SCS. The SCS is hosted in a FedRAMP compliant environment and its security is set to NIST Government Standards.

OBJECTIVES
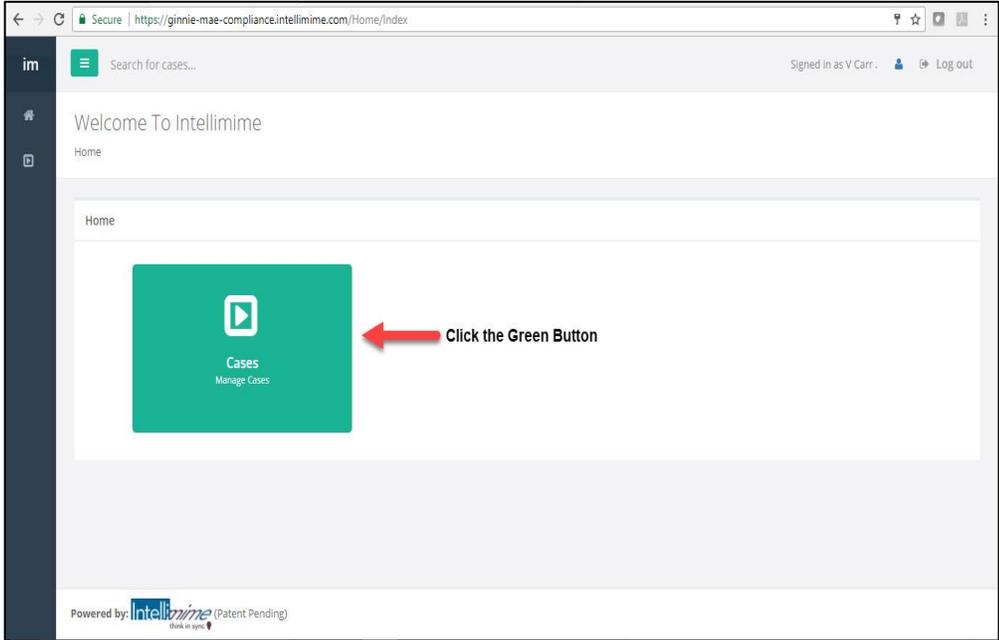
The objectives of this document are to:
- ➢ Describe the process for your designated contacts to access the SCS
- ➢ Provide instructions for completing the Advance Questionnaire and uploading requested documentation for your compliance review.
- ➢ Provide instructions for contacting the SCS help desk.

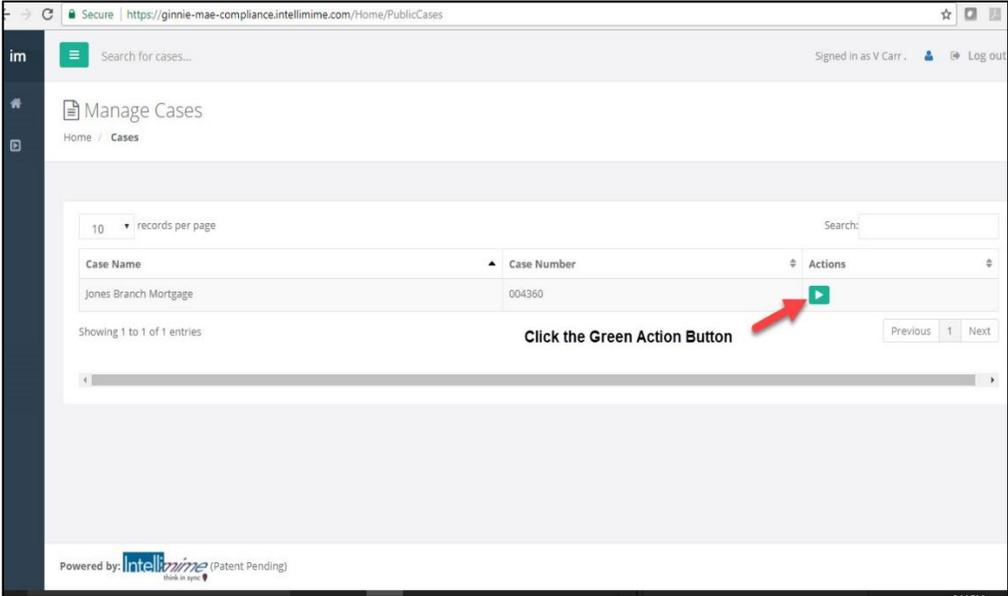| Step	Action
1	Your company contact(s) as identified for the Ginnie Mae compliance review, will receive an e-mail invitation to activate an account to access the Smart Compliance Solution. The link expires within 24hrs. Please encourage your designated contacts to activate their account as soon as possible upon receipt of the e-mail. However, if their link expires they may contact the SCS help desk. The SCS help desk information can be found at the end of this document. When setting up your account, you will be asked to select a password and to provide a cell phone number in order that texts can be sent at log-in to provide a code to further validate your authority to access the system.
2	After the initial set-up you will access the Smart Compliance Solution through the following url: **https://ginnie-mae-compliance.intellimime.com/Account/Login?ReturnUrl=%2fHome%2fIndex**

Step	Action
3	The home page displays. Enter the user id and password assigned to you. Click 'Login'.
4	The Login screen displays with a message that a code is being sent to the phone number registered. Enter the code where indicated when you receive it.
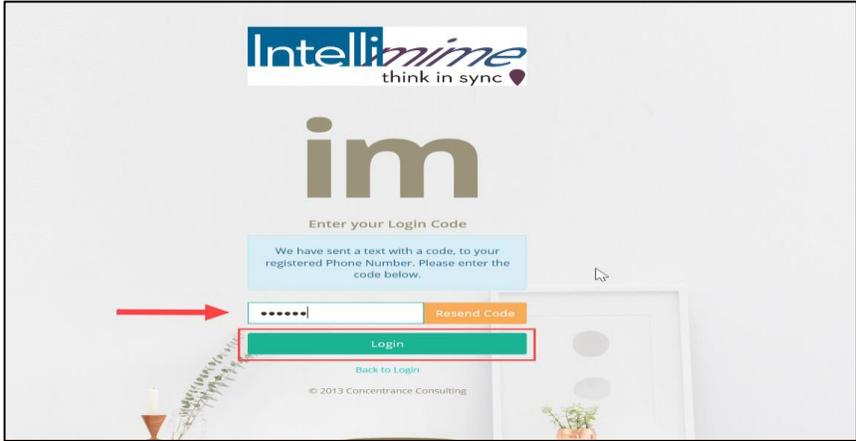
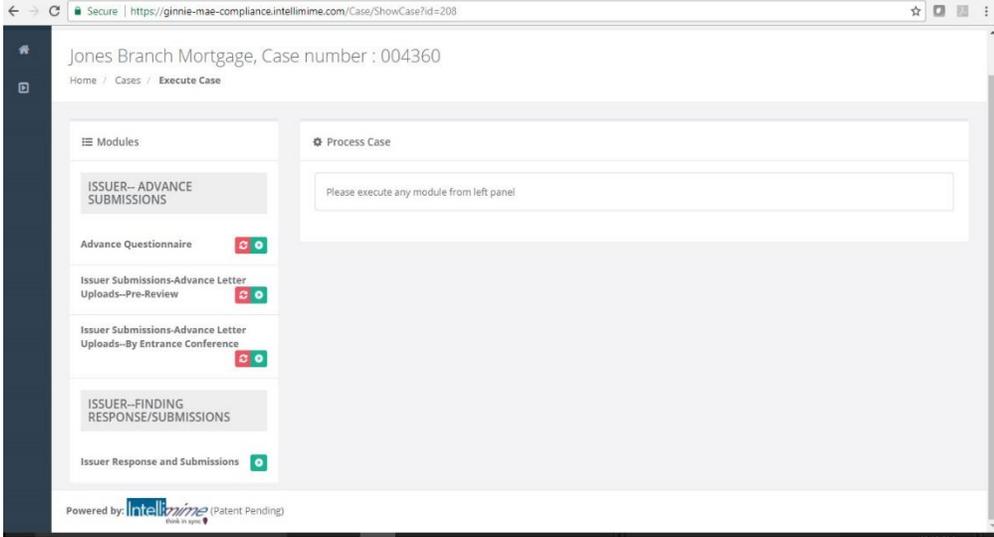| Step	Action
5	Click the green 'Cases' button open your review file:
6	Click the green 'Action' button to access the Advance Questionnaire and File Upload modules.

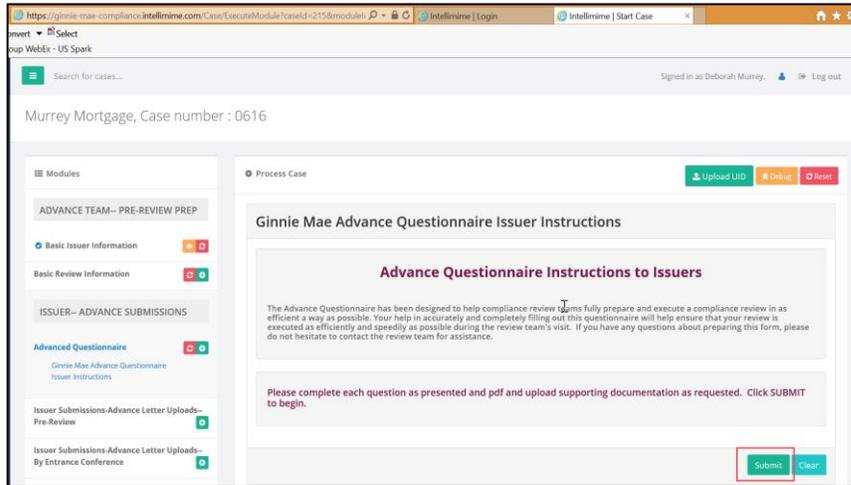| Step	Action
7	After clicking the green action button a screen showing six modules will appear:
8	Select the radio buttons to navigate through the modules.

	There is a red and a green button positioned side by side next to each module.
	Click the red button to restart a module
	Click the green button to begin or to resume running a module

Note: Restarting a Module <u>will not</u> result in the loss of any previously <u>saved</u> data.
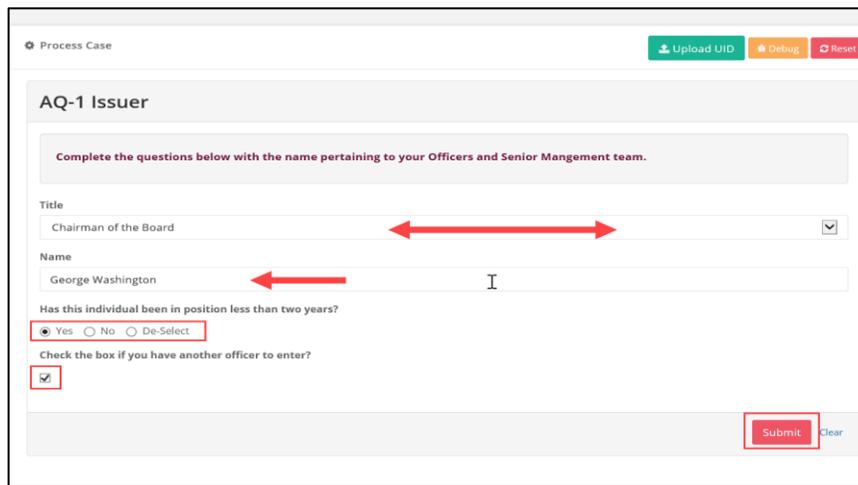
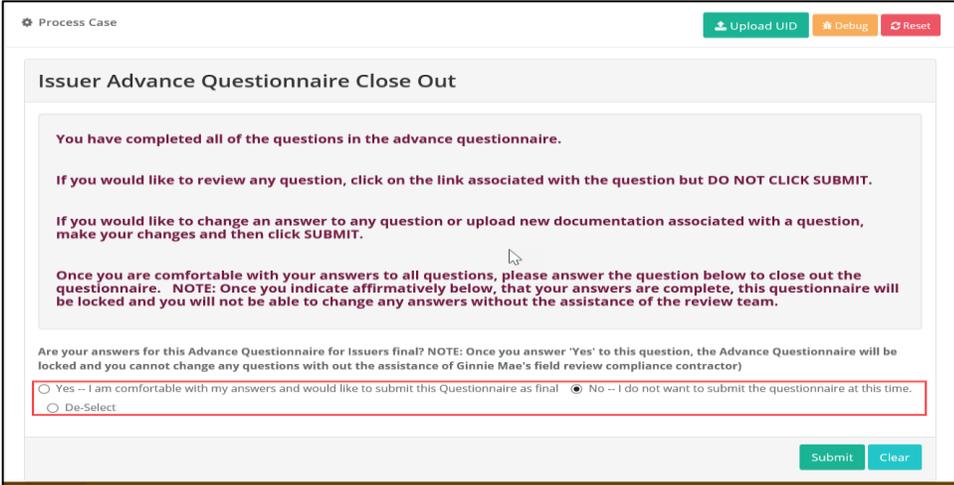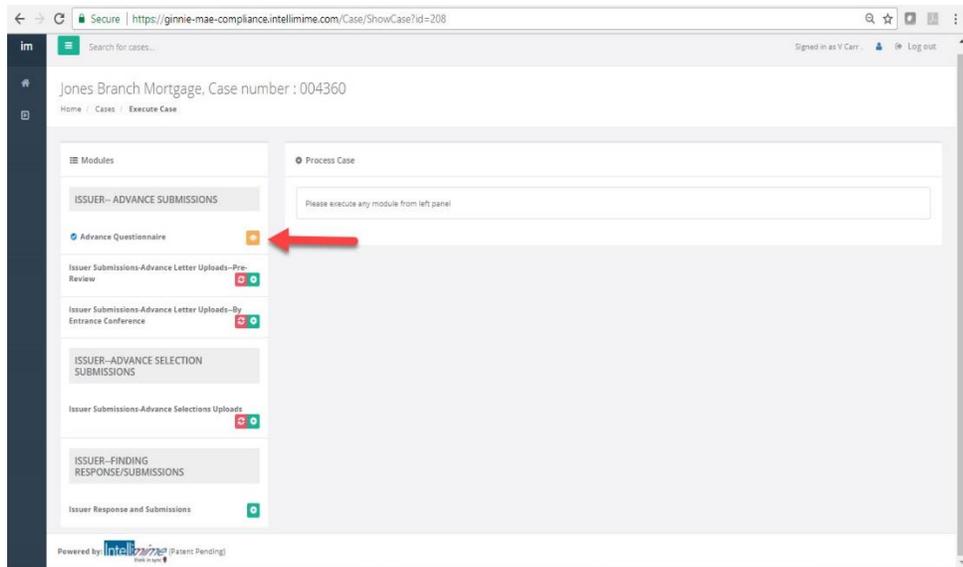| Step	Action
9	Click the green button next to the Advance Questionnaire Module. The Ginnie Mae Advance Questionnaire Instructions screen displays. Read and Click 'Submit'.
10	Depending on the question, you may have the option of selecting from a menu, as in the 'Title' field in Question AQ-1, or you may be asked to complete a free form block, as in the 'Name' block in Question AQ-1. If the question is a Yes/No question, simply select the applicable radio button. If there are additional responses to the question, you will be asked to check a box which will allow you to enter additional data as needed. Click 'Submit' to navigate forward in the questionnaire.

Step	Action
11	Some questions will require that you upload data electronically into the Smart Compliance Solution. To upload data, click 'Browse' and select the file to be uploaded.
12	As you enter responses to the questions from the system, a menu showing each question is displayed on the left side of the screen. You may return to a question to view or change your response simply by clicking on the link in the menu. Based on your responses the system will automatically skip questions that are not applicable to your company.

Step	Action
13	The Issuer Advance Questionnaire Close Out screen displays when all questions have been answered. Options are displayed to either submit your responses as final or delay your submission. **WHEN YOU SELECT 'YES' AND CLICK 'SUBMIT', THE QUESTIONNAIRE WILL BE LOCKED!**
14	You may still view your answers after the Advance Questionnaire is locked by clicking on the eyeball icon next to the Advance Questionnaire module and then clicking on the link in the navigation bar to the left that represents the question you would like to view.

Step	Action
15	The remaining modules facilitate the sharing of documentation as follows:

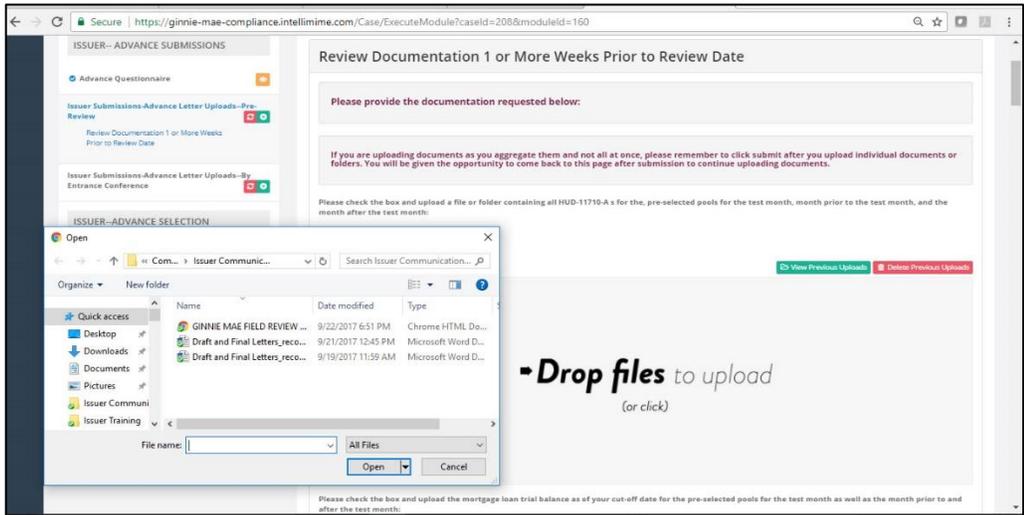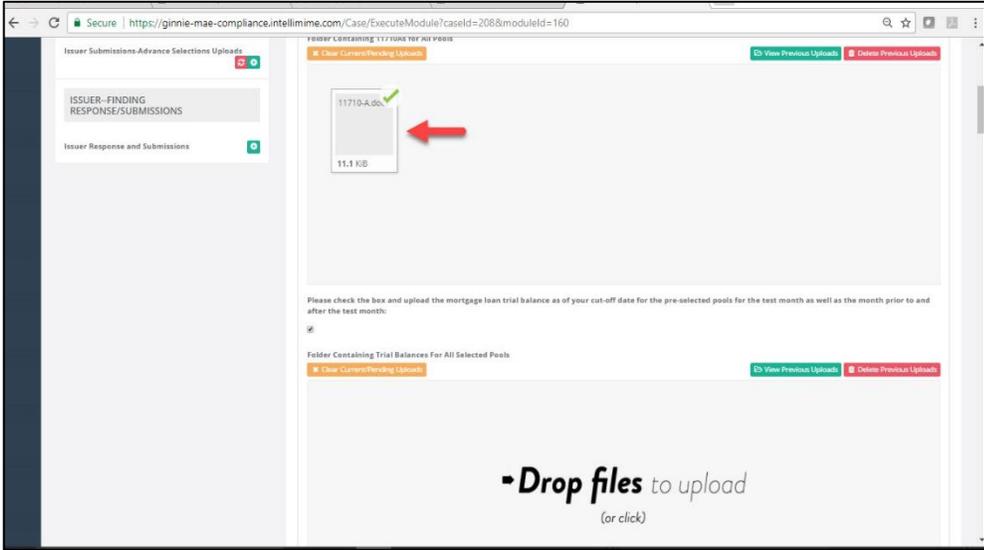| Module	Description of Documentation
Issuer Submissions—Advance Letter Uploads—Pre-Review	An 'Advance Letter' will be sent to you via e-mail. The letter requests that you submit certain documents at least 1 week prior to the review. Those documents shall be uploaded in this module.
Issuer Submissions—Advance Letter Uploads—By Entrance Conference	An 'Advance Letter' will be sent to you via e-mail. The letter requests that you submit certain documents as soon as possible but no later than th Entrance Conference. Those documents shall be uploaded in this module.
Issuer Submissions—Advance Selection Uploads	An e-mail subsequent to the 'Advance Letter' will be sent via e-mail requesting additional documentation at the pool and loan levels that shall be uploaded in this module.
Issuer Responses and Submissions	During the on-site phase of the compliance review process, you may be asked to provide additional documentation to the review team. The additional documentation requested during the on-site phase of the review shall be uploaded in this module.
Issuer Submissions -- Findings Resolution Documentation	After the on-site phase of the review is completed, an exit conference will be conducted with you. If there are findings issued during the exit conference, you will be given timeframes, based on the severity of the finding, to provide documentation to mitigate the finding and to provide a Findings Resolution Plan.

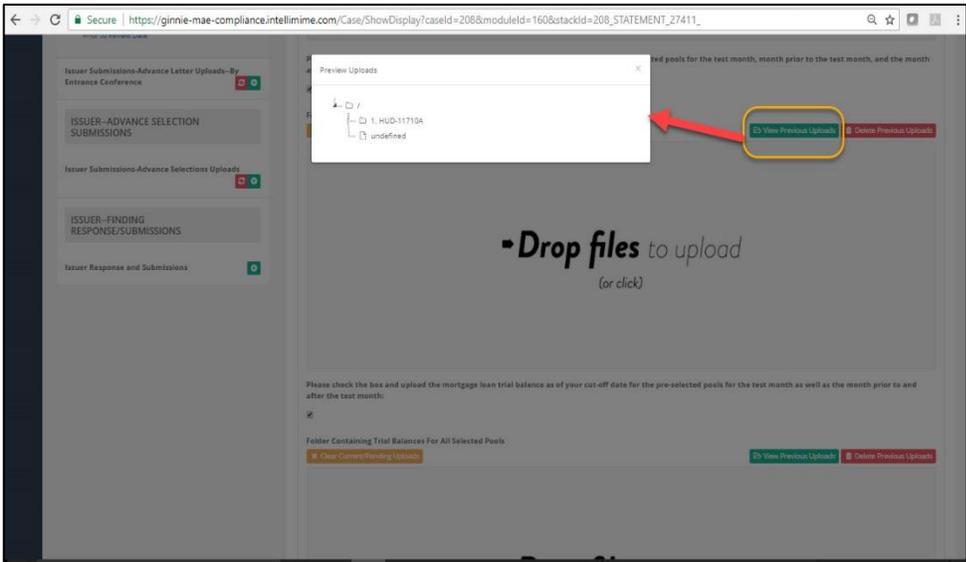| Step	Action
16	In order to upload documents, click on the green button next to applicable module:
17	To upload a file or a folder, click in the middle of the 'Drop files' box. A box will open that will allow access to the applicable file or folder on the source computer. Simply select the target file or folder with your cursor, left click your mouse, hold and drag the file into the 'Drop files' box area and release your mouse to drop the file into the box.

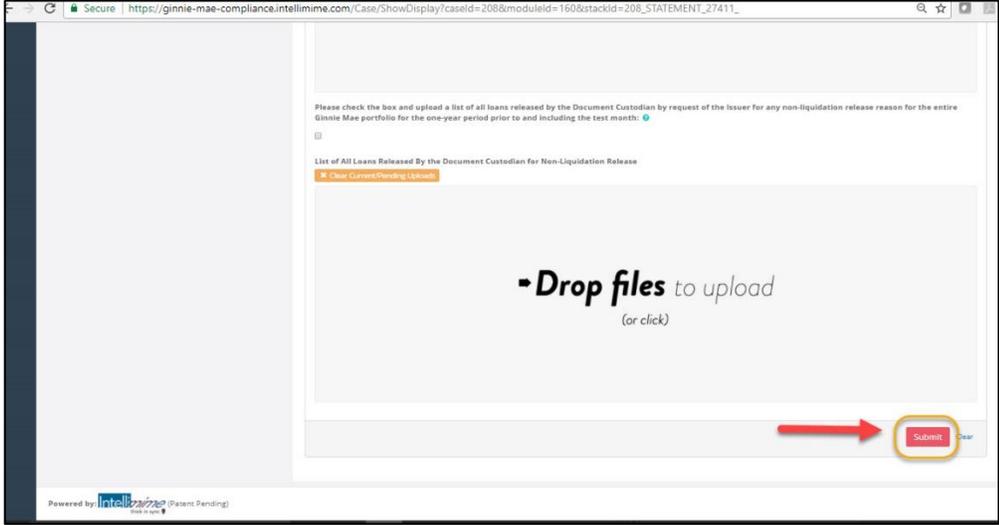| Step	Action
18	Once dropped in the Drop files box, you will see the file upload as shown below: Note that each document type has a designated Drop box to which the files should be uploaded. Please follow the instructions above the box to ensure that you are uploading the files to the correct location.
19	If in the process of uploading files, you want to see files that you have previously uploaded, click on the green 'View Previous Uploads' button. If you want to delete previously uploaded files click on the red 'Delete Previous Uploads' button.

| Step	Action
20	After you upload any files or folders, remember to scroll to the bottom of the page and click the submit button in order to save the files or folders in our secure system. **NOTE:** If you do not click the save button prior to exiting or clicking on one of the navigation links in the left pane, you will lose all of the information you have uploaded.
21	After clicking submit the next screen will show all of the files and folders that have been uploaded thus far, however, the previous screen that allowed file and folder uploads is still available for additional uploads, just click on the link for the previous screen located on the naviagation panel to the left.

Step	Action
22	The File Upload Close Out screen for the subject module displays when the 'Submit' button is clicked on the File View screen. Options are displayed to either submit your file and folder uploads as final or delay your submission. **WHEN YOU SELECT 'YES' AND CLICK 'SUBMIT', THE FILE UPLOAD MODULE WILL BE LOCKED!**
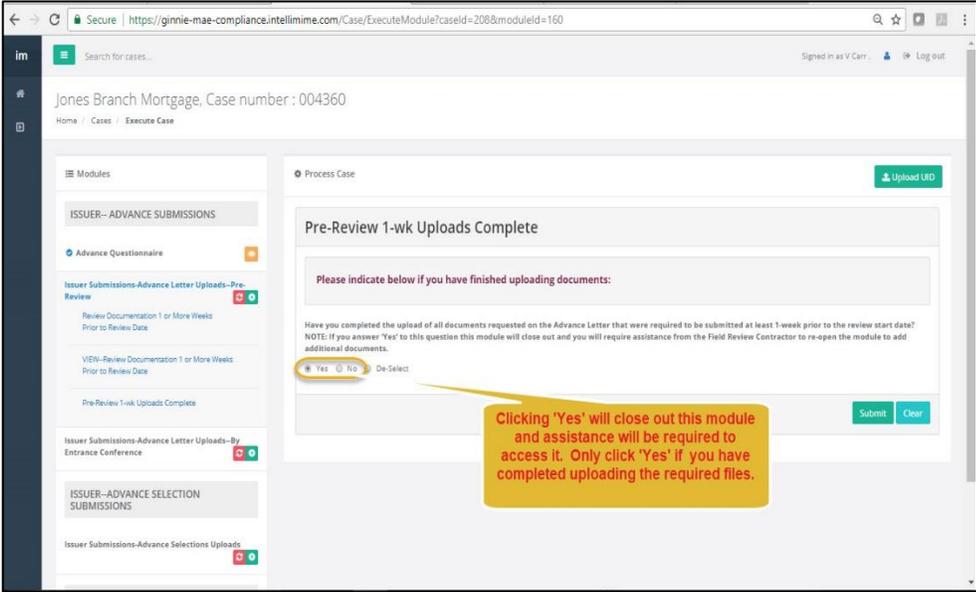
If you need <u>technical</u> assistance, please contact the SCS Help Desk:

> **1-888-971-MIME (6463)**
>
> **Hours: 9am to 7pm EST**

For non-technical assistance or questions about your compliance review, please contact your assigned compliance review Team Lead.