



## GETTING STARTED WITH FHLBNY MORTGAGE DATA REPORTING

### Information for Transmission of Mortgage Collateral Data

The Federal Home Loan Bank of New York (“FHLBNY”) requires that all mortgage collateral data be submitted using the FHLBNY’s File Transfer System (“FTS”). If your institution needs to initiate testing, has additional mortgage collateral data that will need to be submitted to FHLBNY from a new data source such as a different servicer or service bureau or a change to or additional access made to the current contact person(s), a Secure Server Enrollment Form ([COL/APP-002](#)) needs to be completed for the additional or amended access. Please ensure your institution completes a Pledge Questionnaire ([COL-125](#)) prior to transmitting a new test file for the purpose of pledging.

The Gramm-Leach-Bliley Safeguard Rule, the Identity Theft Act, Privacy State Laws and FACTA are some of the 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 System provides two methods by which your organization can securely transmit its loan level data for initial testing. These methods are outlined in the Technical Instructions for Transmitting Files Using the FHLBNY File Transfer System document ([COL-013](#)).

Please feel free to share the information contained in this document with the appropriate individuals in your internal technical support group, as well as with the appropriate outside system vendors and servicers, if any. Note that once the testing of your institution’s secure data transmission has been successfully completed, you will be notified of FHLBNY approval to submit all future mortgage collateral data via the FHLBNY’s File Transfer System.

### Frequently Asked Questions

**1. What is the FHLBNY File Transfer System?**

A system that allows your institution to transmit files to the FHLBNY in a secure manner.

**2. Why isn’t it OK to send the files using email?**

Email is neither a secure nor a reliable transport, and is ill-suited to the transfer of large files. Please refrain from emailing files.

**3. How may I use this system?**

You can use this system for securely reporting your institution’s mortgage collateral loan level data. Once you have your user account, you can transmit mortgage collateral data files to the FHLBNY’s file transfer via a web browser or a SFTP client.

**4. How does the File Transfer System work?**

The system allows you to log in and transfer your files using the HTTPS protocol or the SFTP protocol. These are both widely-used, standard protocols (for instance, your web browser already supports HTTPS). Either method encrypts the data in transport, protecting its confidential nature through the Internet. Once Collateral files are transmitted, they are automatically delivered to the FHLBNY Collateral Analysis Department.

**5. Do I need to make changes at my firewall?**

Your institution may need to make changes if its firewall filters outbound connections. The firewall must allow you to initiate outbound connections to ports 2022/TCP (for SFTP) and 443/TCP (for HTTPS) to the FHLBNY network ranges 206.128.172.0/24, 206.28.71.0/24, and 134.195.245.0/24

## 6. Sounds great! How do I begin?

1. Complete and submit the Secure Server Enrollment Form ([COL/APP-002](#)) or contact the Collateral Analysis Department at (201) 356-1069
2. After you have your user ID and password, sign in to the SFTP Server via a Web browser at <https://transfer.fhlbny.com/>
3. Locate your file on your local drive or network and click on Upload! It's that easy.
4. For detailed instructions, please refer to the *Technical Instructions for Transmitting Files Using the FHLBNY File Transfer System* ([COL-013](#)) document and *The Instruction Manual for Web Browser Connections* ([COL-014](#)).

## 7. ...but will this work for large files?

Uploading large files via a web browser is not recommended since the protocol isn't designed for this. As a result, we recommend that you use an SFTP client for uploading files which are greater than 50 MB in size. We also recommend that large files be compressed (i.e., Zip) to shorten transmission time and reduce errors. For detailed instructions, please refer to Method 2 in the *Technical Instructions for Transmitting Files Using the FHLBNY File Transfer System* ([COL-013](#)) document.

## 8. What if my institution wishes to automate the upload process?

To provide a mechanism for automated uploads, you will need to use a SFTP client. For detailed instructions, please refer to Method 2 in the *Technical Instructions for Transmitting Files Using the FHLBNY File Transfer System* ([COL-013](#)) document.

## 9. What format should a file be in?

All files must be in either an ASCII text file (.txt) or Microsoft Excel file (.xls) format using our **standard FHLBNY Mortgage Collateral data layout (COL-121)**. The files should be zipped if possible.

Descriptions of both formats can be accessed online through the FHLBNY website at: <https://www.fhlbny.com/members/forms-agreements-page/#general-collateral-forms>

**The FHLBNY Mortgage Collateral text file format and data definitions are located in document ([COL-121](#)).**  
**The FHLBNY Mortgage Collateral MS Excel format template can be found in document ([COL-122](#)).**

### Member Identification within Your Data File

If the data file is reporting for an existing FHLBNY member, the FHLBNY assigned customer number will need to be reported within the data file. The FHLBNY customer number is the first field identified as "FHLBNY assigned Customer Number" within the FHLBNY Mortgage Collateral format. Please also include your FHLBNY assigned portfolio code(s) that were provided at the time the data was approved to pledge. "FHLBNY Portfolio Code" is found as the fourth field in the [FHLBNY Mortgage Collateral format](#).

If the data file is reporting for a non member, please contact the Collateral Analysis Department at 201-356-1069 or email [MediaPro@FHLBNY.com](mailto:MediaPro@FHLBNY.com) and we will provide you with such information.

## 10. Who do I call for help using the system?

To get started using this system, call the Collateral Analysis Department at (201) 356-1069. If you need technical assistance, contact FHLBNY Data Center at 201-356-1108 during business hours Monday through Friday 8:30AM to 5:00PM.

**FHLBNY Collateral System Mortgage Data Submission Information**

The Federal Home Loan Bank of New York ("FHLBNY") Collateral Mortgage Data Format must be used to provide loan information. Where specific codes are indicated, it is imperative that these codes be used.

It is preferred that all information submitted be as of month end cut off reporting. The date of the data should be clearly defined on the file in the field provided ([Field Identification - Data "As Of" Date - Position 19](#)).

All files will be transmitted through our File Transfer System utilizing the secured file transfer protocol (SFTP). Files sent via email or any other means will not be accepted. To protect the privacy of your institution's borrower information, please ensure no Social Security numbers are included in the data.

Any additional collateral documentation may be sent to:

**Collateral Services Group  
Attn: Collateral Analysis Department  
Federal Home Loan Bank of New York  
70 Hudson Street, 7<sup>th</sup> floor  
Jersey City, NJ 07302**

If you have any further questions, please call the Collateral Analysis Department at (201) 356-1069 or e-mail [MediaPro@FHLBNY.com](mailto:MediaPro@FHLBNY.com).