

B2B Gateway Integration Impact Memo

Update to Authentication Mechanism on the B2B Gateway

Fannie Mae is updating the internal authentication mechanism for integration requests coming into the B2B Gatewayfor the Uniform Closing Dataset (UCD) Collection Solution and Collateral Data Delivery Service (CDDS) applications. **All UCD/CDDS direct B2BG integration traffic will be routed through the new authentication mechanism.**

- **UCD Collection Solution:** Fannie Mae's web-based collection solution supports delivery of the Uniform Closing Dataset XML file, a requirement for delivery since Sept. 25, 2017. In addition to testing and accepting the UCD XML file for delivery to Fannie Mae, this service offers an efficient way to receive data quality and eligibility feedback messages based on the UCD data provided.
- **CDDS**: Fannie Mae's service at the back end of the Uniform Collateral Data Portal that allows mortgage insurers to retrieve Collateral Underwriter® (CU®) risk scores, flags and messages.

How will this affect my integrated system?

Existing Users of CDDS and UCD

- If your direct integration implementation relies on a 'challenge/response or browser invoked' method
 of authenticating with Fannie Mae's authentication service, you will need to update your integration
 to the recommended pattern by submitting complete header information as detailed in the UCD
 Connectivity Guide.
 - Any reliance on a 'challenge/response or browser invoked' method with subsequent passing of authentication details will result in an "SSO Unauthorized Access" error as the direct integration authentication service requires a well-formed and fully populated header file.
- If the user is not using this method, there is no impact on access to the UCD Collection Solution and/or CDDS direct B2B Gateway integrations. The current method of accessing UCD and/or CDDS will remain unchanged.

New Users of CDDS and UCD

- New users will be required to add an additional role to their User ID in Technology Manager. This new role, **AllowBasicAuth_B2BGateway_FCP**, will be available for selection within Technology Manager.
 - o Employees with a Corporate Administrator designation in Technology Manager will add this role to new users.
- In Technology Manager:
 - o Click the Available Applications I Manage panel
 - Click application code FMSSO to assign to the user.
- In the Roles section, Corporate Administrators can select the role to assign to the user.
 - Select 'AllowBasicAuth_B2BGateway_FCP',
 - Click Add.



o Corporate Administrators in Technology Manager must follow this process in granting user access to UCD/CDDS direct integrations.

Request Headers for User Authorization

Key notes:

- Ensure that you are sending the correct Authorization Headers. The Fannie Mae integration platform and UCD Collection Solution utilizes HTTP <u>basic authentication</u> over SSL. In basic HTTP authentication, a request contains a header field of the form Authorization: Basic <credentials>, where credentials are the base64 encoding of id and password joined by a colon.
- To authenticate to the integration platform, each GET and POST request must include a valid user name and password. All requests must be made using <u>HTTPS</u>. Requests made using HTTP will fail.
- The B2B Gateway will no longer use the "challenge and response" method when it seeks to authenticate the user credentials. Users of this REST client service cannot connect to the B2B Gateway and call an API without submitting the User ID and Password headers.

Testing Expectations

We strongly encourage you to perform shakeout testing 30 Days before the Production Release for UCD and CDDS direct B2BG integrations, to ensure there are no impacts to your business.

Key Dates

We are updating the internal authentication mechanism in the following environments on the dates as shown:

- Integration Environment changes
 - CDDS February 23, 2019
- CLVE Environment changes
 - UCD Collection Solution March 1, 2019
- Production Environment
 - CDDS and UCD Collection Solution July 13, 2019

NOTE: We will have a conference bridge up for shakeout testing on Saturday, July 13, and another bridge for any production issues on the following Monday, July 15. We will send the conference bridge numbers during the week of the production deployment.

For More Information

For questions or for specific support about the integration impact, contact Integration Support.