Cash Remittance System

User Guide

March 2025

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1 Getting Started

1.1 What is the Cash Remittance System?

The Cash Remittance System™ (CRS™) allows a user to set up drafting information and transmit Fannie Mae remittances via the Internet. Using CRS:

- Designate the person that Fannie Mae should contact for questions about specific accounts or remittances.
- Define the bank accounts to be electronically debited or credited.
- Enter Draft Requests using the online web pages or import a file of Draft Requests to Fannie Mae.
- Produce reports to verify Drafting Instructions and Draft Requests.

Use of CRS is subject to the terms and conditions set out in the Fannie Mae Consolidated Technology Guide.

1.2 Business Overview

CRS has three basic functions:

- Setting up contact information
- Setting up banking instructions
- Processing Draft Requests

1.3 Prerequisites

In order to use CRS, users must be:

- Familiar with using Microsoft Windows®-based applications
- Registered with Fannie Mae as a CRS user and have a valid CRS user ID and password

1.4 Technology Manager for Administrators

For assistance with Technology Manager Administrator registration or user administration, visit Fannie Mae's Single-Family Technology Manager page or the Multifamily Technology Manager page. An Administrator registration form, job aids, eLearnings and other training resources can be found on both Technology Manager pages.

If live assistance is required, please call Fannie Mae at 800-2FANNIE (800-232-6643). Assistance is available 24 hours a day, seven days a week.

1.5 Becoming a Registered CRS User

First time CRS user? If so, contact the designated Technology Manager Administrator within your company to discuss CRS registration. Only Administrators can set up and manage application access for users. Once registered, set up passwords and update personal profile via Technology Manager.

For any questions about using Technology Manager, access Fannie Mae's Single-Family Technology Manager page or the Multifamily Technology Manager page for additional resources. To submit the Data Access Authorization Form to the Fannie Mae Technology Registration Group, you can access it here for Single-Family users and here for Multifamily users.

1.6 Accessing CRS

To access CRS, go to the Cash Remittance System homepage on fanniemae.com, located at:

- www.fanniemae.com/singlefamily/cash-remittance-system

- www.fanniemae.com/multifamily/cash-remittance-system

Click on the “Launch App” button on the Single-Family Cash Remittance System homepage.

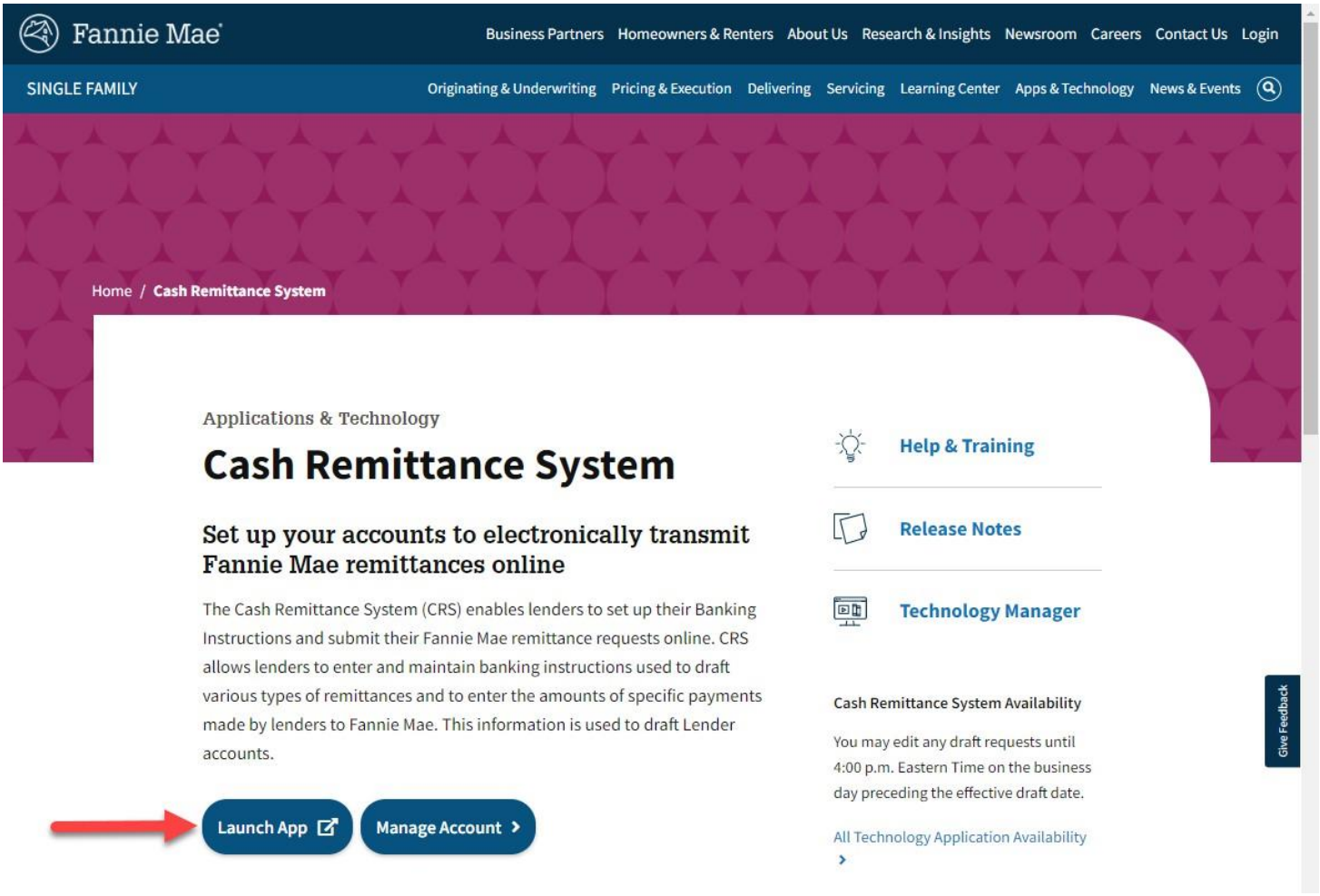


Figure 1: CRS Homepage on fanniemae.com for Single-Family

Click on the “Login” button on the Multifamily Cash Remittance System homepage.

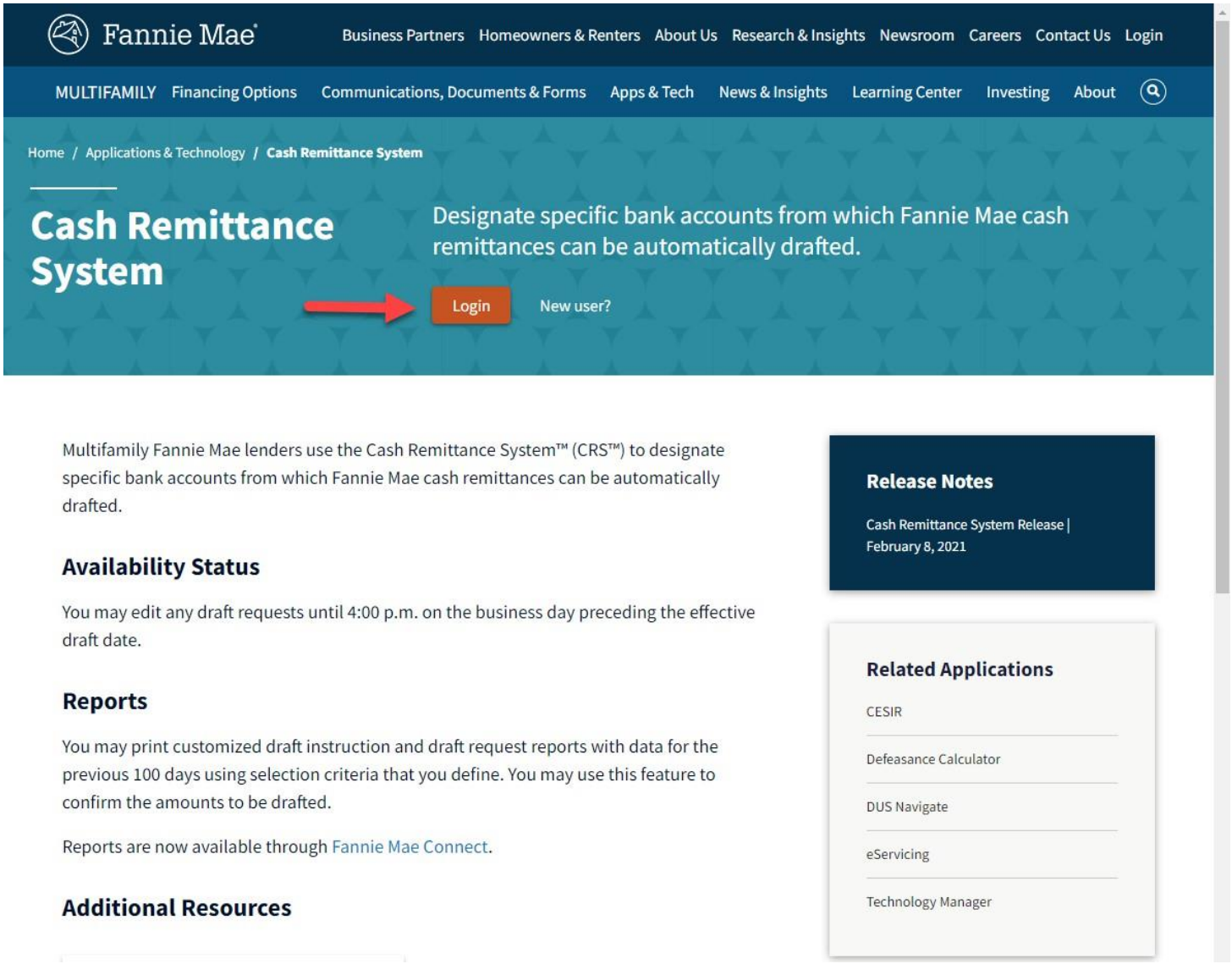


Figure 2: CRS Homepage on fanniemae.com for Multifamily

Similarly, access the application directly using this URL: https://fapt.efanniemae.com/crs. Feel free to bookmark this URL in browser for quick access to the application.

N O T E: *Be aware that:*

* *CRS is designed for optimal use in Internet Explorer 11.0.*
* *Users must be connected to the Internet.*
* *Users must access CRS via a web browser, such as Chrome.*
* *Pop ups must be enabled for this site.*
* *Login must be with a valid CRS user ID and password.*

The application will open to the CRS login page in a separate browser window via Single Sign On (SSO).

Enter a CRS user ID, password and click “Sign On.” The application will open to the Main Menu (Figure 3 below).

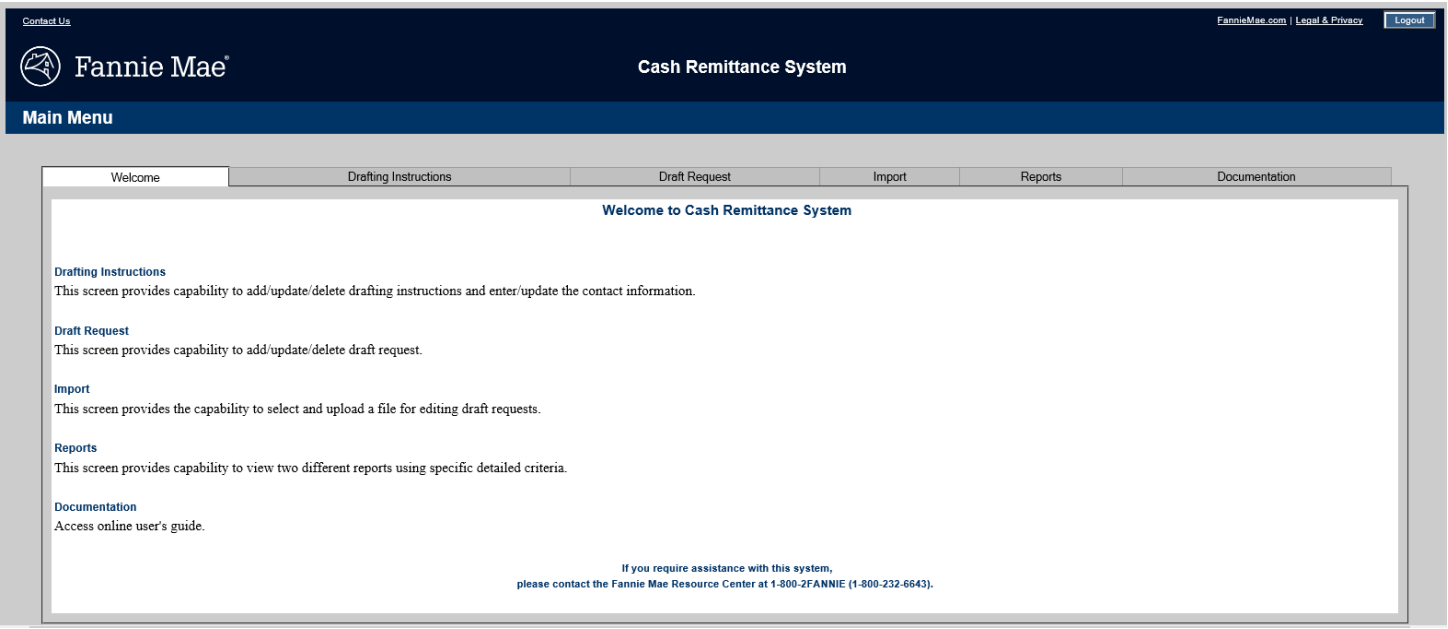


Figure 3: CRS Main Menu Screen

1.7 CRS Basics

CRS allows users to enter and review data in the application pages by using the following features:

- **Hyperlinks** are words or numbers underlined in color. When clicking on an underlined item, a related page of information appears.

For example, the remittance codes on the Draft Request report are hyperlinks that direct users to the option selected.

- **Tabbed navigation** allows users to click a tab to access specific features the system offers, such as Drafting Instructions, and Draft Request. Application tabs appear in white (active tab) and grey (inactive tab) coloring. When a tab is selected, the functionality related to that feature is displayed.
- **Command buttons** are orange, blue, and red boxes that let a user perform specific functions such as Submit, Save, Delete or Modify.
- **List boxes** are boxes that contain a list of choices. Use a scroll bar to view all options. Click on the desired selection.
- **Data entry fields** provide blank spaces to type information.
- **The + symbol next to a data entry field** indicates that data is required in that data entry field.
- **The tooltips icon( )** reveals additional information about the data entry field when hovering over the icon.
- **Scroll bars** appear at the right or bottom edge of a page whose contents are not all currently visible. Scroll bars contain up and down or right and left scroll arrows. Move the page by clicking on a scroll arrow to see all the information.
- **Messaging:** Information messages are displayed in blue font and error messages are displayed in red font.

1.8 Data Entry Tips

The following tips can save time while entering data in CRS pages:

- Use several different methods to position the cursor on a field, list, or button:

- To move to the next field, list, or button on a page, press the Tab key.
- To move backward through the fields, lists, or buttons on the page, hold down the Shift key and press the Tabkey.
- Use the left button on mouse to click on a field, button, or list you want to use.

- To enter data in a field, simply type the data once you've positioned the cursor in the field. If you need to type over existing data, highlight the data and then type over it or use the Delete key to delete the existing data from the field and then enter the new data.
- Use the calendar function to enter dates in CRS.
- Enter all dates in the mm/dd/yyyy format when entering manually. For example, enter August 26, 2024, as 08/26/2024.

1.9 Saving Information

A CRS page that is accessed while entering data or viewing information can be saved. For example, to save the Draft Request page used to enter a Draft Request, navigate to the screen to be saved, and take the following steps:

1. Click on **File** menu selection in your browser's toolbar, and then **Save As**. The Save As dialog box appears.
2. Select the drive and folder to save the information. Enter a file name for the information. The information must be saved as the default file type displayed in the Save As type field of the Save As dialog box. Click on **Save.**

1.10 Printing

To print any of the information or reports from CRS displays, click on the **Print** icon in the browser's tool bar. Or click on **File** in the browser's menu bar, and then click on **Print**. The information or report will print to designated default printer.

1.11 Exiting CRS

To end your session and exit CRS, click on the **Logout** button located in the upper right corner of the Web browser.

1.12 Remittance Codes

In CRS, information is entered and processed by Remittance Code. For a list of current Remittance Codes, refer to the CRS Remittance Code document published on the main CRS site.

1.13 Getting Help

For technical support and assistance using CRS, call 800-2FANNIE (232-6643), Option 1. Assistance is available 24 hours a day, seven days a week (excludes major holidays).

Visit the Cash Remittance System anytime on fanniemae.com via the following links:

- www.fanniemae.com/singlefamily/cash-remittance-system
- www.fanniemae.com/multifamily/cash-remittance-system

2 Setting Up Reference Information

There are two types of reference information in CRS: Drafting Instructions and Contact Information. Drafting Instructions are needed before transactions can be processed. Contact Information must be populated before Drafting Instructions can be entered. CRS requires two Contacts for all Remittance Codes. Contact Information can be different for each Lender Number/Remittance Code combination.

It is important to periodically verify and update reference information to keep it accurate. This section explains how to set up and change this information.

2.1 Entering Contact Information

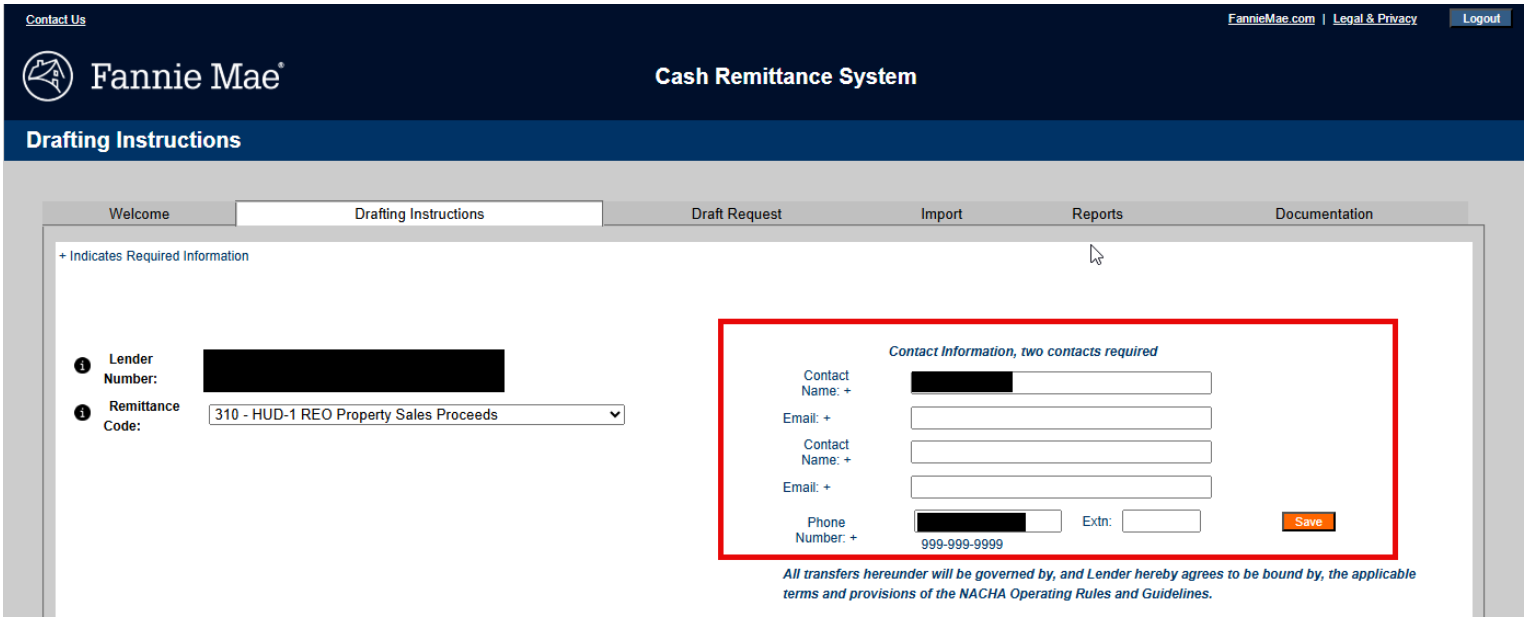


Figure 4: CRS Contact Information

The name and email of two contact persons within an organization is required for all Remittance Codes. To enter Contact Information, take the following steps:

1. Navigate to the Drafting Instructions tab. CRS displays information for the first Lender Number and Remittance Code in each respective drop-down list.
2. Select the **Lender Number** to enter Contact Information. The lender name will auto populate based on the Lender Number.
3. Select the **Remittance Code** to enter Contact Information.
4. Enter the required information for two separate Contacts:
   - Contact Name
   - Email
   - Phone Number (optional)
   - Phone Number Extension (if applicable)
5. Click **Save** next to the Phone Number. A confirmation message displays once Contact Information has been successfully submitted.

2.2 Enter Drafting Instructions

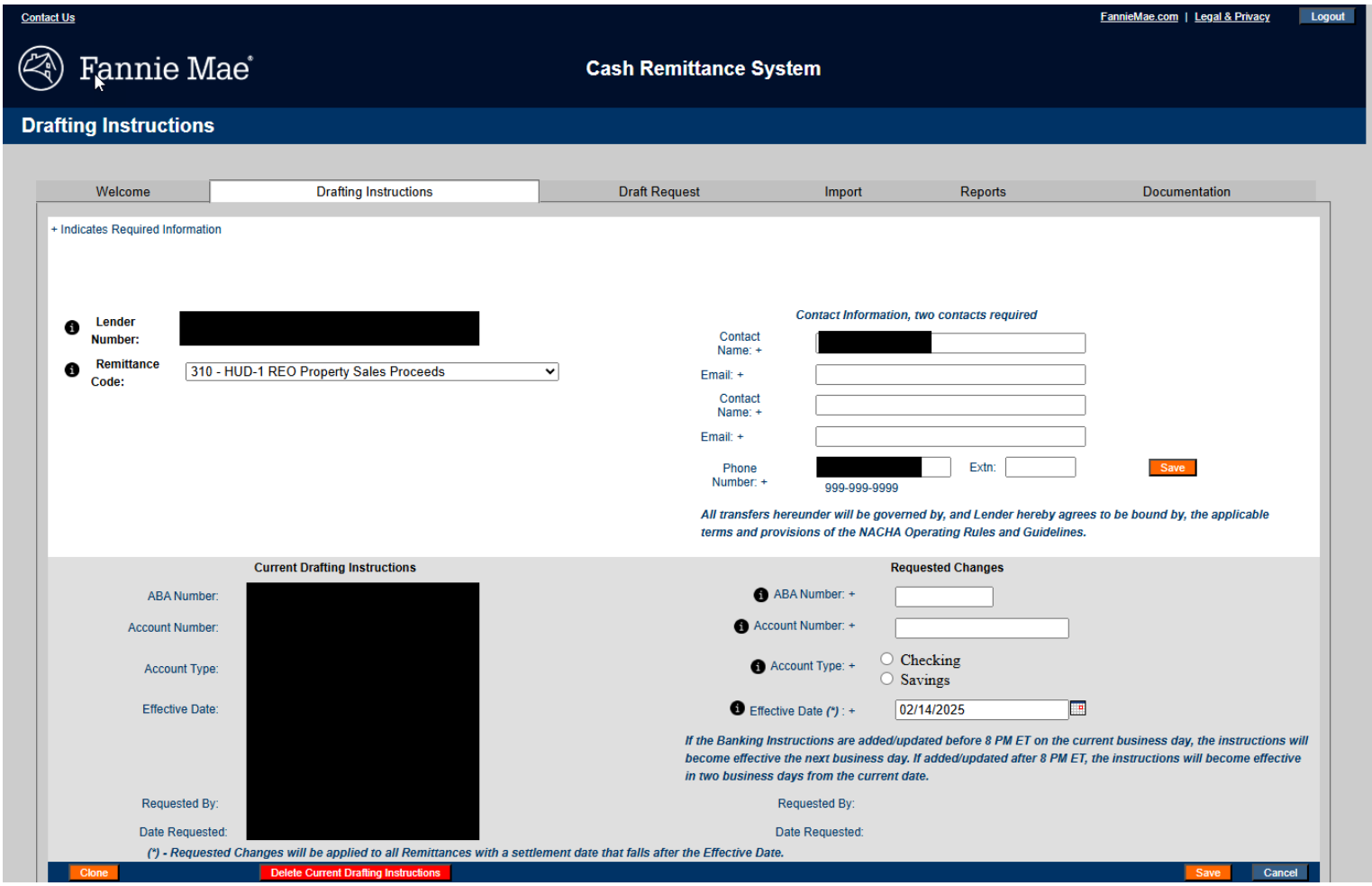


Figure 5: CRS Drafting Instructions Screen

Use the Drafting Instructions option to:

- Enter New Drafting Instructions
- Update Drafting Instructions
- Clone Drafting Instructions
- Delete Current Drafting Instructions
- Delete Pending Drafting Instructions

2.2.1 Entering New Drafting Instructions

To enter New Drafting Instructions, take the following steps:

1. Navigate to the **Drafting Instructions** tab. CRS displays the Drafting Instructions screen.
2. Select the **Lender Number** to enter Drafting Instructions. CRS auto populates the lender name.
3. Select the **Remittance Code** to enter Drafting Instructions. CRS displays the description of the Remittance Code and any Current or Requested Changes to Drafting Instructions.
4. Enter the required banking information data under Requested Changes:

- ABA Number
- Account Number
- Account Type
- Effective Date (mm/dd/yyyy)

5. Click **Save** at the bottom right corner of the page. A pop-up window will display, press Confirm to submit the request.

Drafting Instructions entered before 8:00 p.m. ET will have a default effective date of next business day. Drafting Instructions entered after 8:00 p.m. ET will default to an effective date of two business days from the current day. Drafting Instructions can be entered up to six months in the future. The Drafting Instructions will be applied to transactions initiated on or after the effective date.

If Contact Information for two contacts has not been provided for the Lender Number and Remittance Code combination, CRS will display a message to add Contact Information before submitting the Drafting Instructions.

- Enter and save two Contact's Information for the Lender Number and Remittance Code combination specified in this Drafting Instructions, then re-submit the Drafting Instructions.

2.2.2 Updating Drafting Instructions

To update Drafting Instructions:

1. Navigate to the **Drafting Instructions** tab. CRS displays the Drafting Instructions screen.
2. Select the **Lender Number** to modify Drafting Instructions. CRS auto populates the lender name.
3. Select the **Remittance Code** to modify Drafting Instructions. CRS displays the description of the Remittance Code and any Current and Requested Drafting Instructions.
4. Enter the updated Drafting Instructions in the Requested Changes column, all fields are required:
   - ABA Number
   - Account Number
   - Account Type
   - Effective Date (mm/dd/yyyy)
5. Review to make sure there are two different Contact's Information provided with emails. Make updates if needed.
6. Click **Save** at the bottom right corner of the page. A pop-up window will display. Press Confirm to submit the request.

2.2.3 Cloning Drafting Instructions

1. Navigate to the **Drafting Instructions** tab. CRS displays the Drafting Instructions screen.
2. Select the **Lender Number** and **Remittance Code** with the Drafting Instructions to be cloned. These are the master Drafting Instructions for cloning.
3. Click on the 'Clone' button on the bottom left of the page. CRS will open a new page with the Current and Requested Drafting Instructions display from the master record.
4. Click on the 'Add New' button.
5. Select the Lender Number and Remittance Code combination where the master record will be cloned.

   NOTE: *System will clone the Requested Changes. If there are no Requested Changes, it will clone Current Drafting Instructions*

6. Make any required changes to the cloned Drafting Instructions or contact information.
7. Click Save, repeat steps 4-6 as needed.
8. Once all the desired records have been added, click Save.
9. Confirm action on the pop-up window by clicking Yes or No.

2.2.4 Deleting Current Drafting Instructions

To delete the Current Drafting Instructions, take the following steps:

1. Navigate to the Drafting Instructions tab.
2. Select the applicable **Lender Number** and **Remittance Code** combination for the Current Drafting Instructions to be deleted.

   NOTE: *Any pending CRS draft requests may need to be modified or cancelled prior to proceeding with the deletion if no Drafting Instructions exist for the Lender Number and Remittance Code combination.*

3. Click on **Delete Current Drafting Instructions**. The Current Drafting Instructions are deleted.

Drafting Instructions deleted before 8:00 p.m. ET will be effective the next business day. Drafting Instructions deleted after 8:00 p.m. ET will become effective two business days from the current day.

2.2.5 Deleting Requested Drafting Instructions

Requested Changes to Drafting Instructions may be deleted up to 8:00 p.m. ET one business day prior to the effective date.

To delete the Requested Drafting Instructions, take the following steps:

1. Navigate to the Drafting Instructions tab.
2. Select the applicable **Lender Number** and **Remittance Code** combination for the Requested Drafting Instructions to be deleted.

   NOTE: *Any pending CRS draft requests may need to be modified or cancelled prior to proceeding with the deletion if no Drafting Instructions exist for the Lender Number and Remittance Code combination.*

3. Click on **Delete Requested Changes**. The Requested Changes Drafting Instructions are deleted.

3 Processing and Monitoring Draft Requests

3.1 Processing Draft Requests

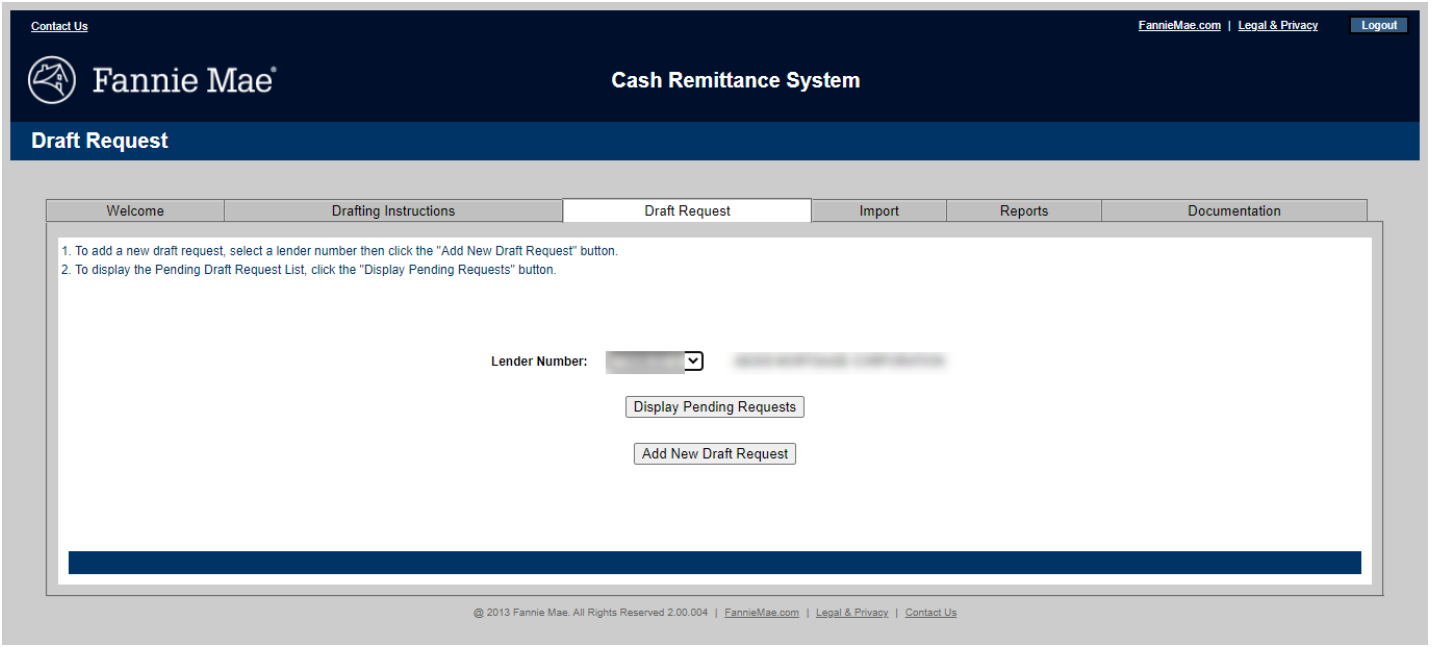


Figure 6: CRS Draft Request screen

Use the Draft Request option to submit a Draft Request for any Lender Number. Individual Draft Requests can be submitted using the Draft Request tab, batch Draft Requests can be submitted using the Import tab. Import function is discussed in Section *3.2 Importing a Batch File of Draft Requests*.

> **NOTE:** *Drafting Instructions must be on file before a Draft Request is entered. Refer to step 5: Draft Settlement Date, listed below for additional information.*

3.1.1 Entering a Draft Request

To enter a Draft Request, take the following steps:

1. Navigate to the **Draft Request** tab. CRS displays the Draft Request screen with the following:
   - Lender Number
   - Display Pending Requests button
   - Add New Draft Request button
2. Select the **Lender Number** to enter a Draft Request.
3. Click the **Add New Draft Request** button. The Add Draft Request page appears.

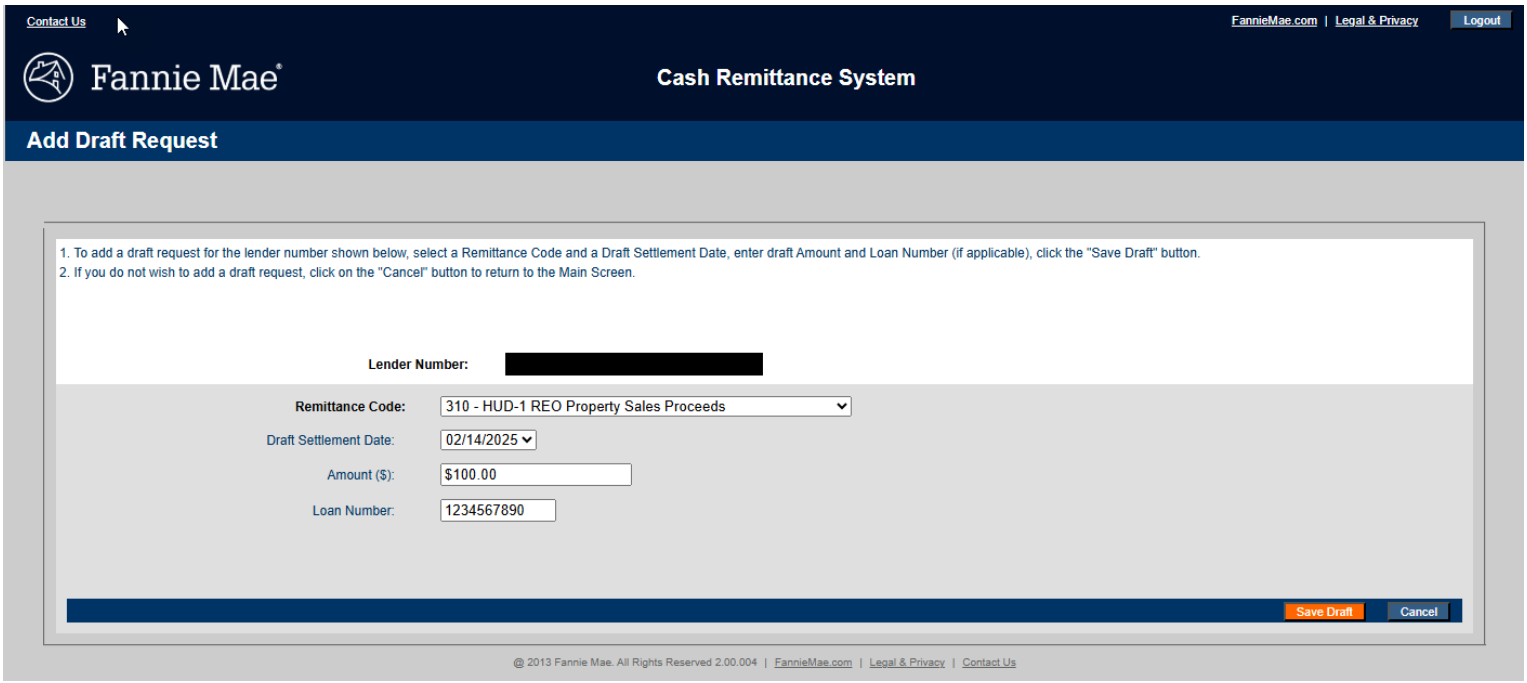


Figure 7: CRS Add Draft Request Screen

4. Select the applicable **Remittance Code**. CRS displays the description of the Remittance Code.

5. Enter the following draft information:
   - Draft Settlement Date: The default date is dictated by the time of day the request is entered. A later date, up to 20 business days in the future, can be selected from the dropdown list.

     The following table explains the default settlement date for a Draft Request when Current Drafting Instructions exist:

If …	Then default settlement is	Example:
A Draft Request is entered before 4:00 p.m. ET	On the next business day	Enter a Draft Request on Monday, April 19. The settlement date will default to Tuesday, April 20.
A Draft Request is entered after 4:00 p.m. ET	In two business days	Enter a Draft Request on Monday, April 19. The settlement date will default to Wednesday, April 21.

The table below demonstrates how the default settlement date for a Draft Request is impacted when only Pending Drafting Instructions exist. In the scenario when Pending Drafting Instructions are effective Tuesday, April 20, the following will occur:

If …	Then default settlement is	Example:
A Draft Request is entered before 4:00 p.m. ET	One business day after the Drafting Instructions become effective	If entering a Draft Request on Monday, April 19, the settlement date will default to Wednesday, April 21.
A Draft Request is entered after 4:00 p.m. ET	One business day after the Drafting Instructions become effective	If entering a Draft Request on Monday, April 19, the settlement date will default to Wednesday, April 21.

NOTE: *The examples above do not cover all possible scenarios, they are based on the most common scenarios intended to provide guidance to CRS users. Refer to the Drafting Instructions timing rules for additional information as needed.*

- Amount: Please note, the maximum draft amount is $99,999,999.99. The draft amount must be a positive number.
- Loan Number (required for Remittance Codes; 028 and all 300 series).

6. Click on **Save Draft**.
7. Below pop-up window will display. Verify Draft Request details for accuracy and re-enter the draft request amount. Press Confirm to submit the Draft Request or Cancel to modify.

   NOTE: *The Draft Request will not be submitted until the information is confirmed.*

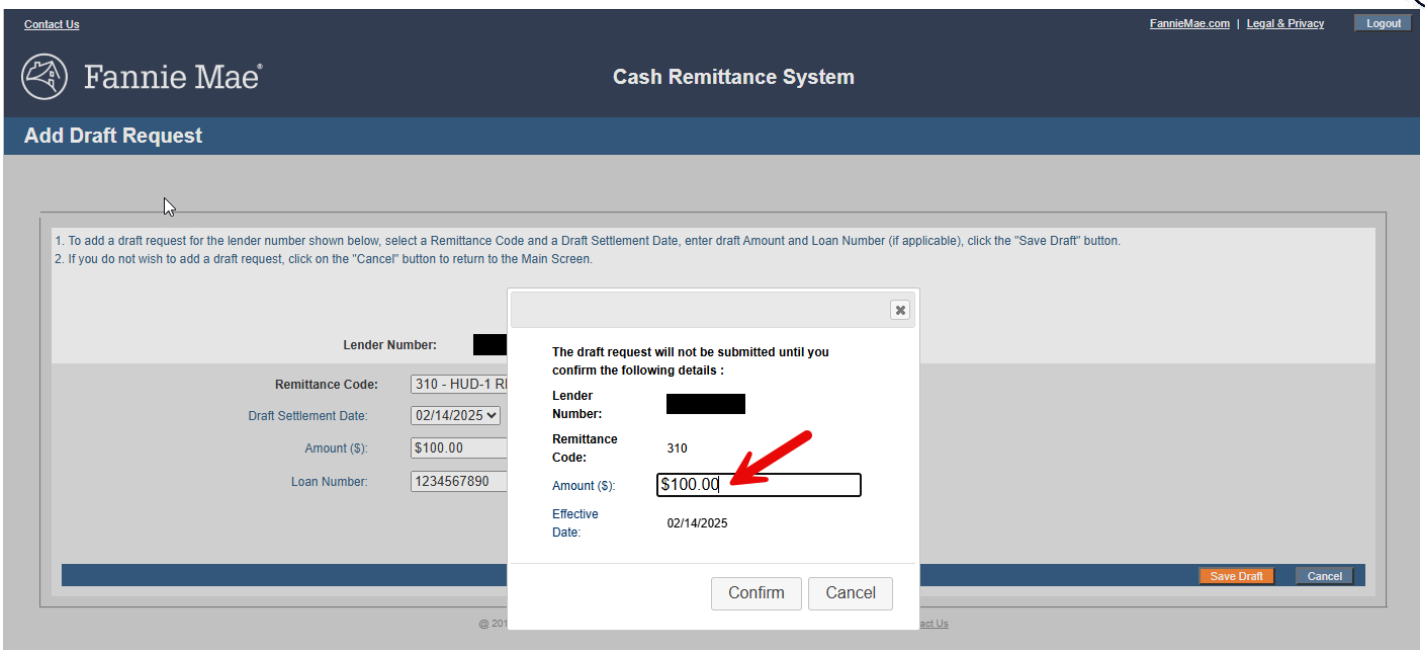


Figure 8: CRS Draft Request Amount Confirmation Screen

8. The Draft Request is saved. To view a saved Draft Request, click on “Display Pending Requests.”

3.1.2 Modifying a Draft Request

Draft Requests can be modified until they are processed by CRS. Processing takes place at 4:00 p.m. ET one business day prior to the Draft Settlement Date. At that point, changes can no longer be made. A Draft Request will display a status code of "P" for Pending. Once processed the status code changes to "S" for Sent. If multiple users select the same transaction to modify at the same time, the last change saved is the change recorded.

To modify a Draft Request, take the following steps:

1. Navigate to the **Draft Request** tab. CRS displays the Draft Request screen.
2. Select the **Lender Number** of the Draft Request to be modified.
3. Click the **Display Pending Requests** button.
   - A list of all Pending Draft Requests appears. If the request is pending, the Remittance Code is underlined, indicating it is a hyperlink.

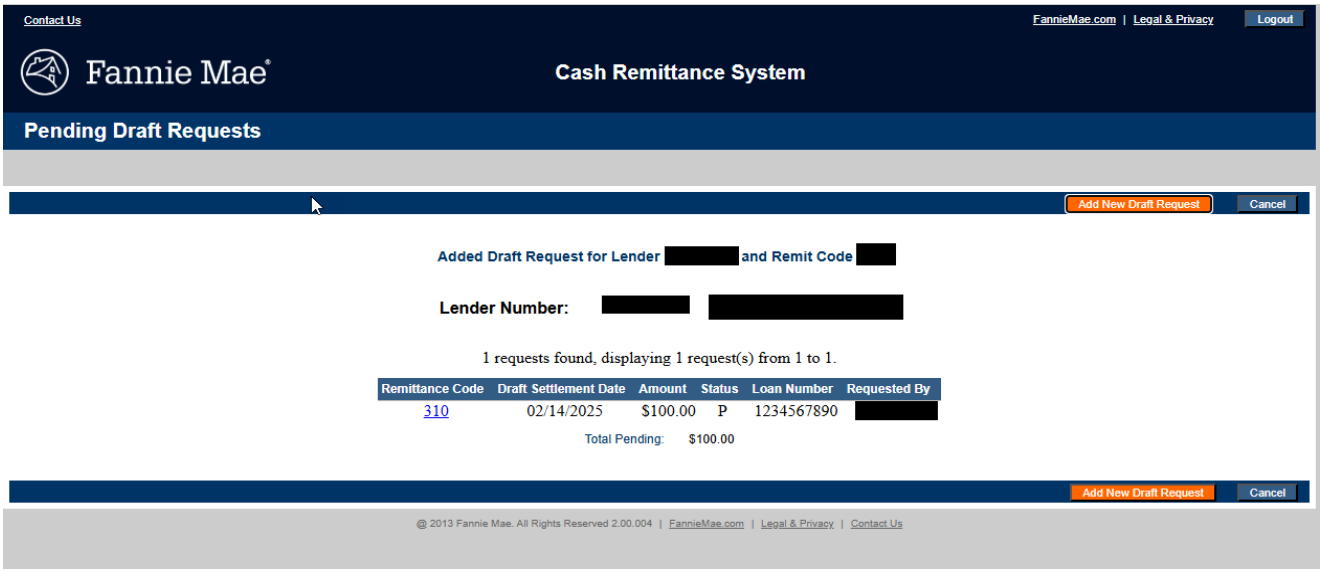


Figure 9: CRS Pending Draft Requests Screen

4. Click on the **Remittance Code hyperlink** of the draft to be modified. The Modify/Delete Draft Request pageappears.

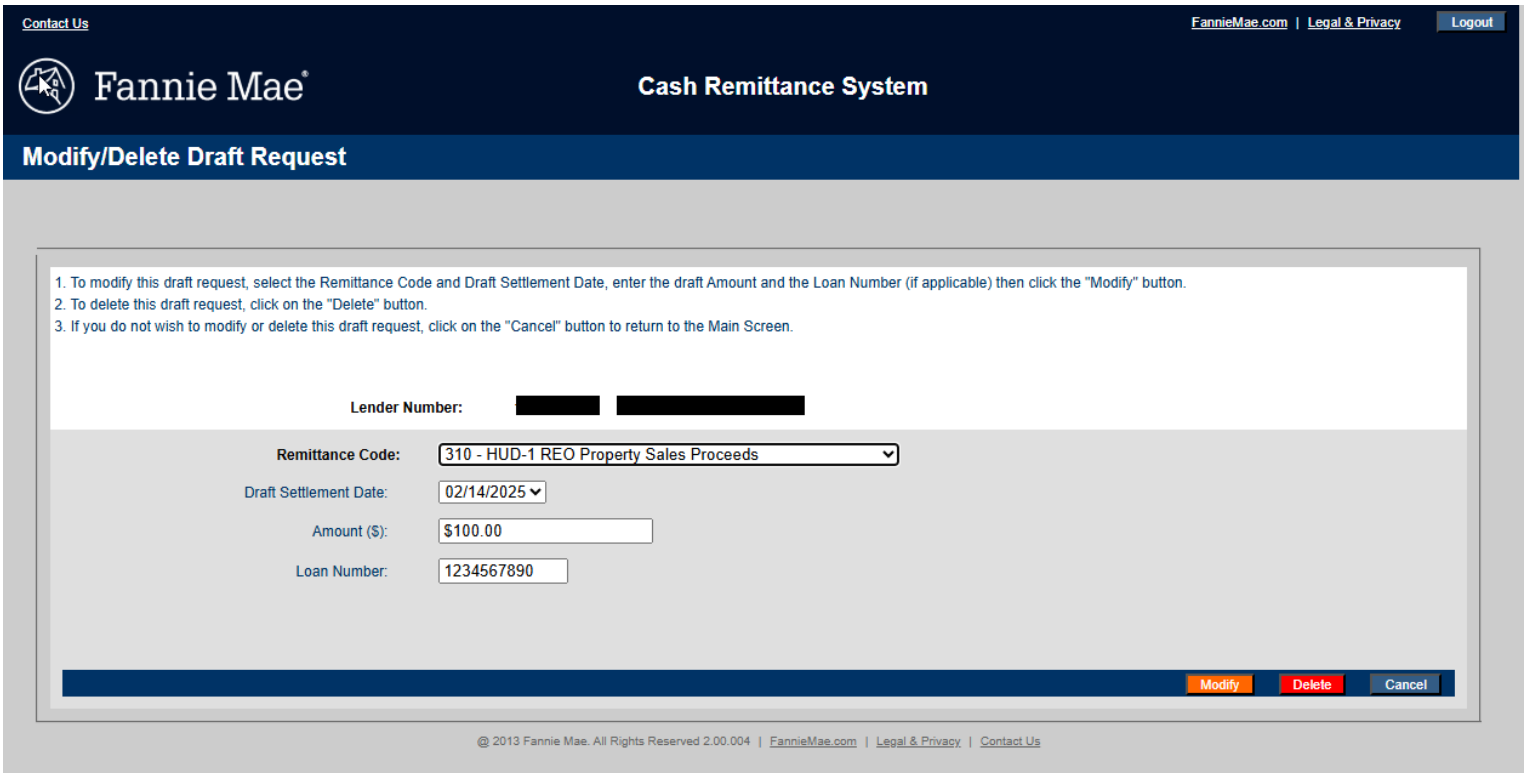


Figure 10: CRS Modify/Delete Draft Request Screen

5. Make changes to any of the following data:
   - Remittance Code
   - Draft Settlement Date
   - Amount
   - Loan Number (only applicable for certain Remittance Codes)
6. Click on **Modify**.
7. A pop-up window will display. Verify Draft Request details for accuracy and re-enter the draft request amount. Press Confirm to submit the modified Draft Request or Cancel to modify.

   NOTE: *The Draft Request will not be submitted until the information is confirmed.*
8. The Draft Request is saved.

3.1.3 Deleting a Draft Request

Draft Requests can be deleted until they are processed by CRS. Processing takes place at 4:00 p.m. ET one business day prior to the Draft Settlement Date. At that point changes can no longer be made. To delete a Draft Request, take the following steps:

1. Navigate to the **Draft Request** tab. CRS displays the Draft Request screen.
2. Select the **Lender Number** of the Draft Request to be deleted.
3. Click the **Display Pending Requests** button. A list of Draft Requests appears, displaying the following:
   - A list of all Pending Draft Requests appears. If the request is pending, the Remittance Code is underlined, indicating it is a hyperlink.
4. Click on the **Remittance Code hyperlink** of the draft to be deleted. The Modify/Delete Draft Request page appears.

5. Click on **Delete**. The Draft Request is deleted.
6. A confirmation message will display.

3.2 Importing a Batch File of Draft Requests

Draft Requests can be submitted via a Batch File Import option. The first step in this process is to create a batch file of the Draft Requests. Files to be imported into CRS must be in .txt format. Refer to Appendix A: Batch File Layout for import file format details. The maximum file size allowed using the Import function is 100kb or 1,000 transactions in a single file. To import a batch file of Draft Requests, take the following steps:

1. Navigate to the **Import** tab. CRS displays the Import screen.

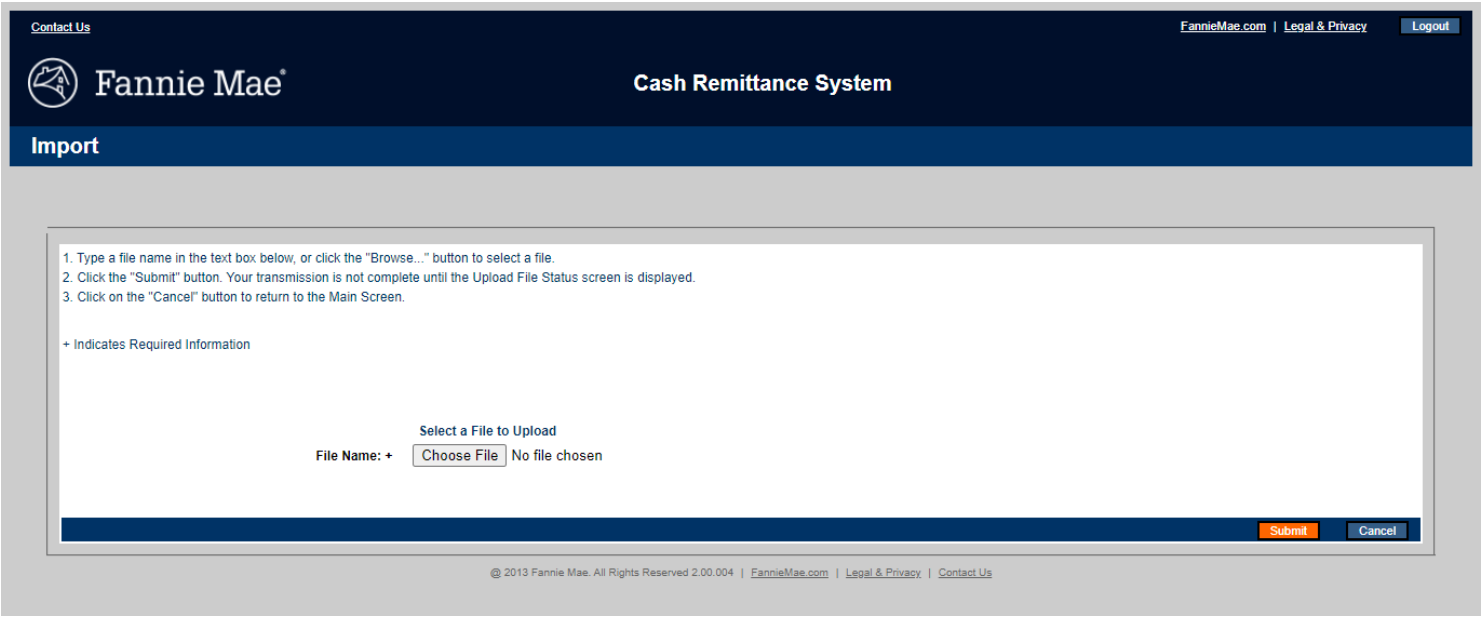


Figure 11: CRS Import Screen

2. Use the “Browse” or “Choose File” option depending on Web browser to select the file containing the Draft Requests.
3. Click on **Submit**. CRS will then upload the file submitted.

CRS displays the Import Status Report screen which shows whether each record was accepted or rejected. Accepted requests are saved and scheduled for payment. Any failed import will show errors for each line that was rejected. Make corrections on the batch file for the records that have errors, remove the successful submissions, and then resubmit the file again to complete the request.

3.3 Reports

CRS produces two reports: The Drafting Instruction Report and the Draft Request Report. Each of these reports can be accessed from the Reports tab. The Drafting Instruction Report displays any Current and Requested Drafting Instructions for all Remittance Codes for each Lender Number. The Draft Request Report lists all Draft Requests that have been entered in the past 100 days. Two versions of this report are available: Summary and Detail.

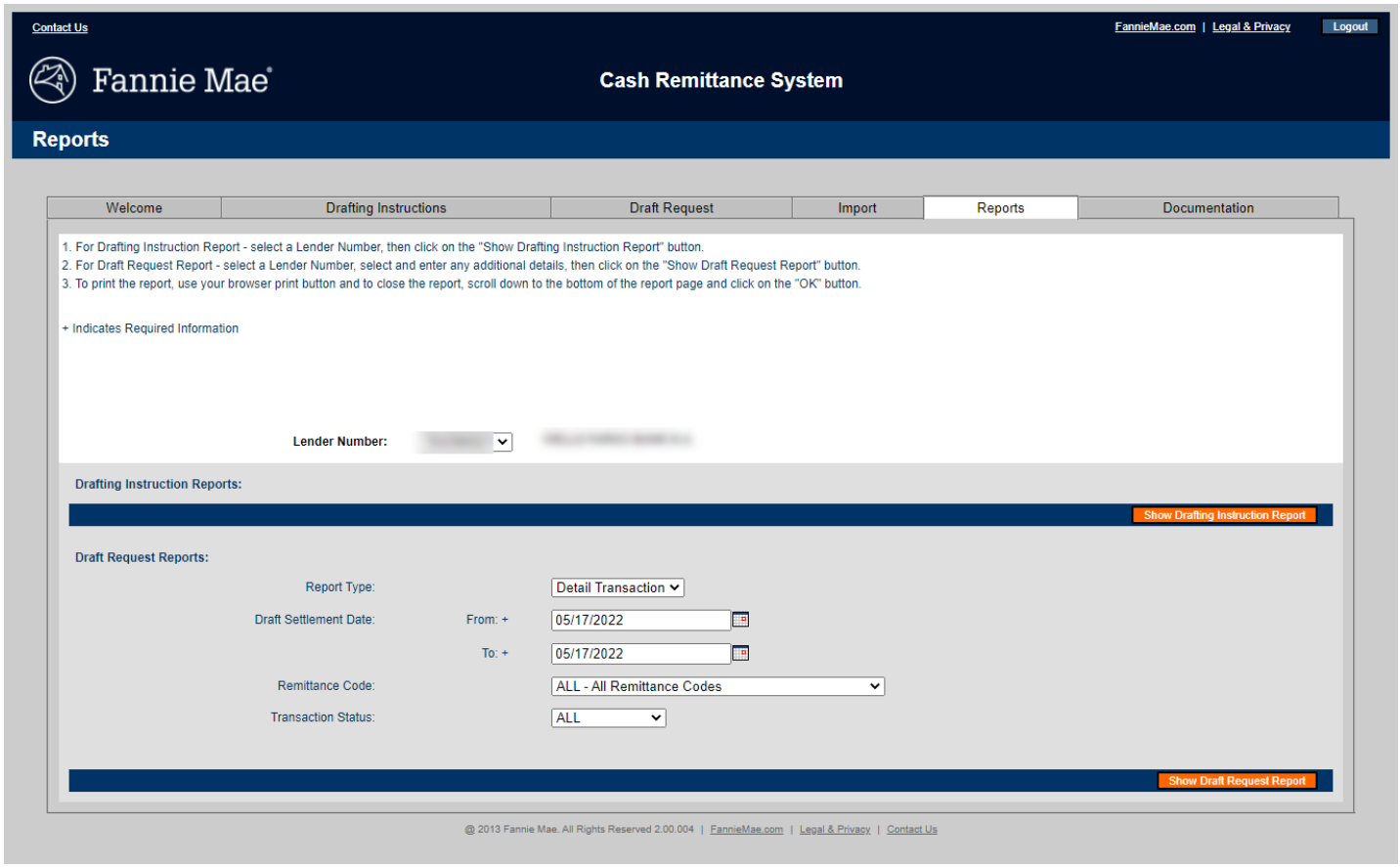


Figure 12: CRS Report Screen

3.3.1 Drafting Instruction Report

The Drafting Instruction Report displays the Drafting Instructions set up for all Remittance Codes for each Lender Number. To view or print a Drafting Instruction Report, take the following steps:

1. Navigate to the **Reports** tab. CRS displays the Reports screen.
2. Select the **Lender Number**.
3. Click on **Show Drafting Instruction Report**. The report appears on the screen. Scroll through the report to view the information or print the report by clicking on the **Print** icon at the top of the page or by clicking on **File** in the browser's menu bar. Then, select **Print**.
4. Click **OK** to return to the Reports tab.

3.3.2 Draft Request Report

The Draft Request report displays a list of all Draft Requests that have been entered in CRS in the past 100 days. To retrieve a Draft Request Report, take the following steps:

1. Navigate to the **Reports** tab. CRS displays the Reports screen.
2. Select the **Lender Number**.
3. Select the criteria to be reflected in the report.

Filter Types	Position
Report Type	• Detail Transaction: displays a list of each individual Draft Request entered. • Summary: displays a summary total for each Remittance Code and each entry date.
Draft Settlement Date	• From: mm/dd/yyyy – select date from calendar • To: mm/dd/yyyy – select date from calendar
Remittance Code	• By all Remittance Codes • By an individual Remittance Code
Transaction Status	• All • Pending • Sent • Processing • Deleted

4. Click on **Show Draft Request Report**. The report can be viewed on the screen or printed.

Appendix A: Batch File Layout

Note that Current Drafting Instructions are required prior to submitting draft requests using the Batch File Import function. Use these conventions to create a batch file for import to Fannie Mae:

- Each import file must be in .txt format
- Each import file should contain one or more lines
- Each line is a single draft transaction record
- Each line in the file is formatted as shown below:

Field Name	Position	Data Type (Format)	Comments
Lender ID	1-9	Numeric 123456789	**Required**
Remittance Code	10-13	Alphanumeric 1ABC	**Required** Left-justify, right pad with spaces if necessary.

Draft Amount	14-28	$12,345,678.90 or $12345678.90 or $12345678 or 123,456.78, or 123,456 or 12345678	**Required** The draft amount field can be shorter than 15 characters. The field can but does not need to contain dollar ($) and comma (,) characters. The field can contain cents (.00 through .99). There can be blank spaces before or after the amount. CRS will add a .00 cent amount to draft amounts that are entered in whole amounts. Ex: 123456 will be drafted as $123,456.00.
Fannie Mae Loan Number	29-38	1234567890 or blank	**Required for Remittance Codes 029 and those that begin with the number 3.** Loan number must be 10 digits long. If not entering a Fannie Mae loan number, leave this field (position 29-38) blank.
Draft Settlement Date	39-48	mm/dd/yyyy	Optional. If this field is left blank, the system will default settlement to the next business day.

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