Homebuyer Dream Program® (HDP®)
Using the FHLBNY File Transfer System

December 2023

Tutorial on Using the HDP File Transfer System

In this tutorial we will provide a technical overview on how to use the Federal Home Loan Bank of New York's File Transfer System (FTS) to submit documentation for HDP household Reservation Requests and Funding Requests.

SUBMISSION VIA A FILE TRANSFER SYSTEM

Pursuant to applicable Federal and State laws, to protect household information that may be utilized to develop a credit profile if intercepted by an unauthorized third party, the FHLBNY requires that all HDP documentation be submitted through the FHLBNY's File Transfer System (FTS).

OUR SECURITY POSTURE

The FHLBNY takes protecting our members' information and data very seriously, and became ISO 27001 certified on October 15, 2022 to continue our commitment to enhance our cybersecurity and resiliency.

Enrolling in the HDP File Transfer System

- The FHLBNY provides a File Transfer System (FTS) that is to be used to securely submit household information under the HDP.

- Prior to participation in the HDP, a member must execute the **HDP File Transfer System Enrollment Form (HDP-002)**.

- Each member institution is allowed up to **three** authorized users.

HDP FTS USER ENROLLMENT

Member representatives listed in the HDP File Transfer System Enrollment Form will receive both a User ID and password for the FTS. It is recommended to complete a test file submission prior to the submission of any HDP files to the FHLBNY.

It is the member's responsibility to advise FHLBNY of any changes in member representatives.

Submitting HDP Household Requests

HDP household requests must be submitted via the FTS as **one zip file per household** and must include a fully completed **HDP Request Form (HDP-005)** in MS Excel format containing the .xlsx file extension.

All supporting documentation should be submitted in PDF format.

HDP FTS USERS

Users are authorized to execute the HDP Request Form (HDP-005) and submit complete household requests to the FHLBNY.

Accessing the FTS for HDP

To submit your HDP requests through the FTS, navigate to Homebuyer Dream Program® page on the FHLBNY's website.

Community > Housing Programs > Homebuyer Dream Program®

- Select Reservation Request or Funding Request

- The [**SUBMIT YOUR HDP REQUEST**] button brings you directly to the FHLBNY's FTS login screen

Logging into the FTS

- Only authorized users can access the FHLBNY FTS and upload zipped household files to the FHLBNY.

- Enter the user credentials provided by the FHLBNY to enter the FTS.

- Passwords assigned to authorized users can not be personalized. If you forget your password, please email us at HDP@fhlbny.com and we will resend your password to the authorized user on file.
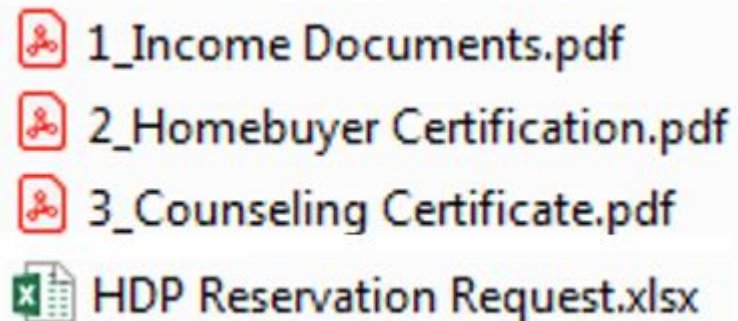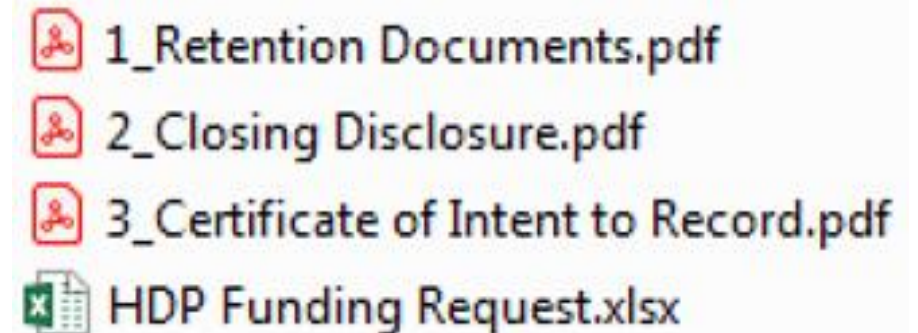
Uploading your HDP Request

- All household requests within each zip file must contain a completed **HDP Program Request Form** (HDP-005) in its original excel file format.

- Requests must be uploaded as one zip file per household. Supporting household documents within each zip file must be provided in PDF format.

Reservation Request

1_Income Documents.pdf
2_Homebuyer Certification.pdf
3_Counseling Certificate.pdf
HDP Reservation Request.xlsx

Funding Request

1_Retention Documents.pdf
2_Closing Disclosure.pdf
3_Certificate of Intent to Record.pdf
HDP Funding Request.xlsx

Uploading your HDP Request

- Upon successful login, the FHLBNY FTS landing page will be available. The user can proceed to upload the file.
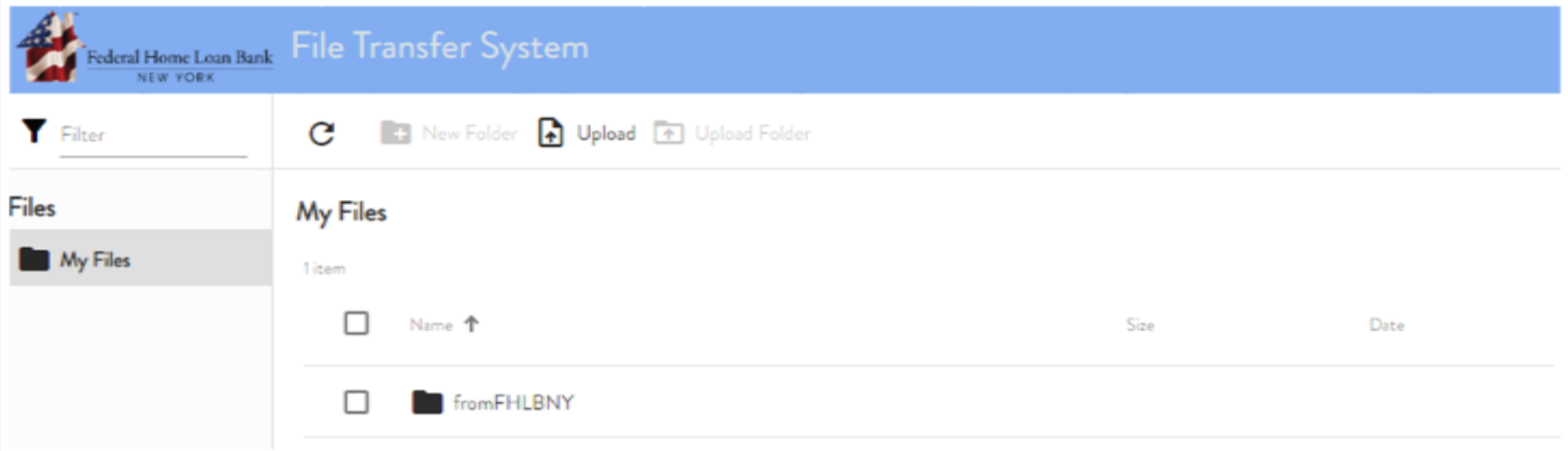
Uploading your HDP Request

- To upload a file, select the [**Upload**] icon at the top of the screen.

- Locate the zipped household file and select "Open" to upload the file to the FTS.
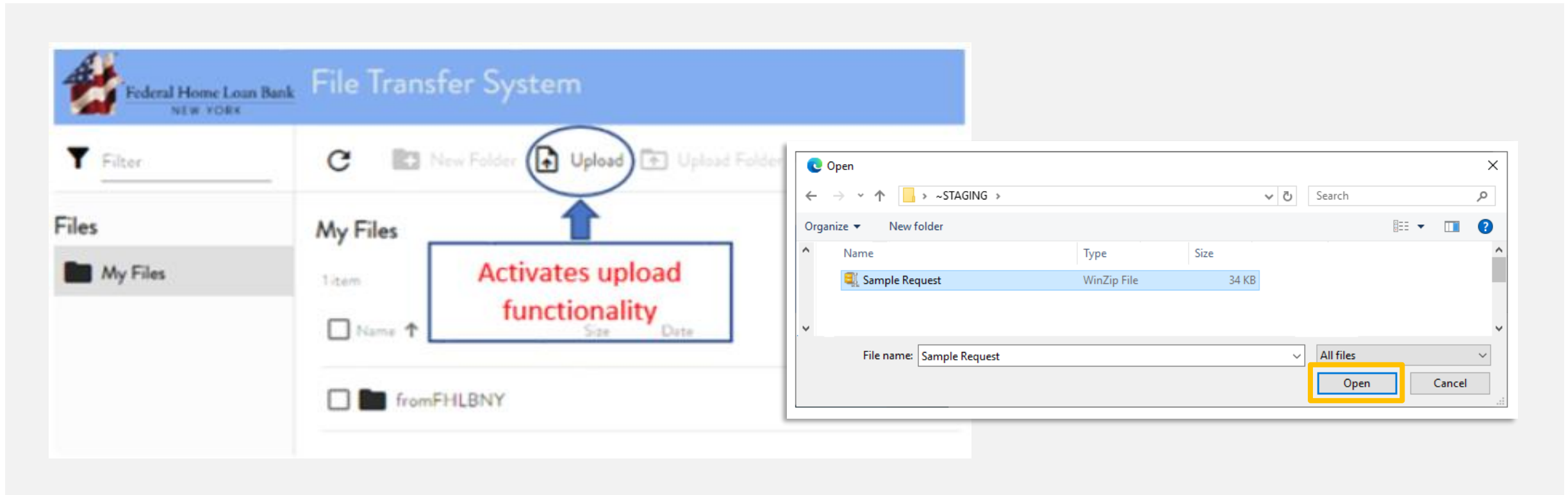
Uploading your HDP Request

- The uploaded zip file will appear within the landing page of the FTS under the "In-Progress" section.

- This section will indicate to the user that the file upload was successful.

After Your Submission

- The designated user will receive an email indicating a successful upload.

- Upon review of the submitted household request, the FHLBNY will determine household eligibility based on the HDP requirements outlined in the HDP Guidelines and the AHP Implementation Plan.

FHLBNY FTS Notification: Upload Received

FH Federal Home Loan Bank of New York <noreply-wsefta-d1@fhlbny.com>
To ⊞ **Media Test**
Cc
Retention Policy 10 year delete (10 years)

This message was sent to you automatically by FHLBNY on the following event: Upload Received.

Only zip-files will be considered by FHLBNY.
Your submission to this File Transfer Service does not constitute or establish any obligation by FHLBNY to grant or commit funds to you, nor is it a reservation by you for the commitment of funds.
1. Date of Transfer: 14 Jun 23 15:28:40
2. File Name : Sample Request_zip.zip
3. Virtual Path : /Usr/FHC/0099 Test/1018Kahan2/toFHLBNY/Sample Request_zip.zip
4. Logon Name: 1018Kahan2
5. Full (User) Name: Holly Kelly
6. Home Folder: /Usr/FHC/0099 Test/1018Kahan2/toFHLBNY/
7. Moved to: O:\FIRST HOME CLUB\DocStage_GS\1018Kahan2
This email was sent from an unmonitored email address. Please do not reply. All questions should be directed to HDP@fhlbny.com.

After Your Submission

- Uploading documents in a format other than the required zip file are automatically rejected.

- The error message that verifies submission failure is displayed within the "In Progress" section.
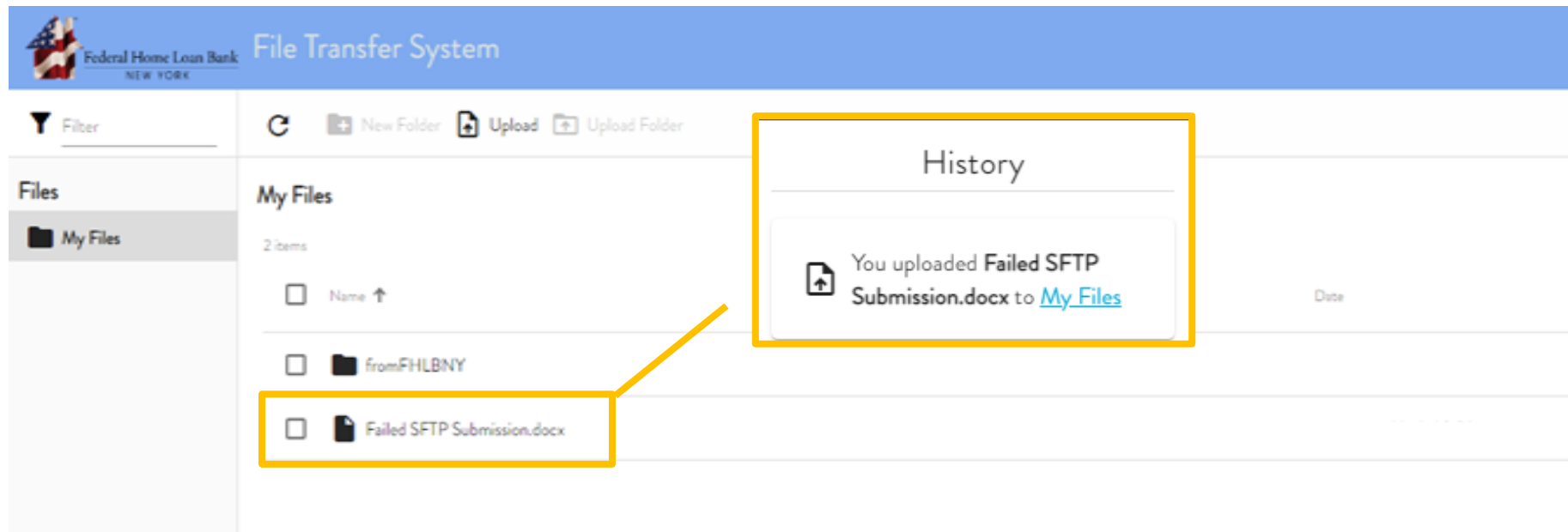
After Your Submission

- Email notifications are provided to the user. The FHLBNY FTS notification will confirm your failed submission.

- Upon receipt of this email, the member is required to upload a new request.

FHLBNY FTS Notification: Upload Failed (ON FILE UPLOAD EVENT)

FH Federal Home Loan Bank of New York <noreply-wsefta-d1@fhlbny.com>
To   ⊞ Media Test
Cc
Retention Policy   10 year delete (10 years)

This message was sent to you automatically by FHLBNY On the following event: Upload Failed
Only zip-files will be considered by FHLBNY. Please review the FHLBNY FILE TRANSFER SYSTEM(FTS) Instruction Manual for upload instructions.
1. Date of Transfer: 20 Jun 23 09:56:09
2. File Name : Failed SFTP Submission.docx
3. Virtual Path : /Usr/FHC/0099 Test/1018Kahan2/toFHLBNY/Failed SFTP Submission.docx
4. Logon Name : 1018Kahan2
5. Full (User) Name: Holly Kelly
6. Home Folder: /Usr/FHC/0099 Test/1018Kahan2/toFHLBNY/
This email was sent from an unmonitored email address. Please do not reply. All questions should be directed to HDP@fhlbny.com.

After Your Submission

- On a periodic basis, the FHLBNY will provide Pipeline Status Reports to members via the FTS.

- Reports are uploaded into the "from FHLBNY" folder.

- Household files should not be uploaded by the user into this folder.

- Reports are deleted on a quarterly basis. We recommend that you download these reports.

- Designated users have access to each other's folders to access FHLBNY communications and reports.
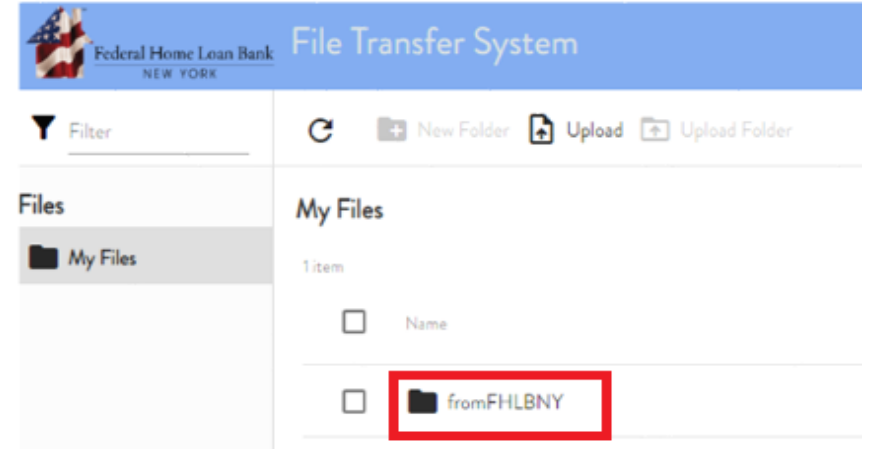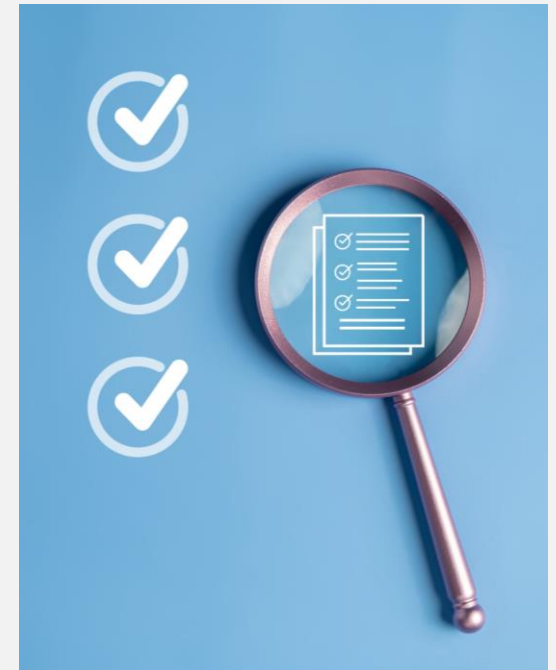
In Closing

We encourage you to review the current AHP Implementation Plan, the HDP Guidelines, and the HDP tutorials located on our website: www.fhlbny.com.

Thank you for viewing the HDP tutorial on using the FTS.

If you have any program or household specific questions, please contact us!

- ✓ AHP Implementation Plan
- ✓ HDP Guidelines
- ✓ HDP Tutorials

Questions or additional information:

HDP@fhlbny.com