

# Password Reset Process for System-to-System Accounts

Freddie Mac is dedicated to protecting your data from harmful security threats. In December we announced in the *Single-Family Seller/Servicer Guide* (Guide) Bulletin [2020-45](#) changes to further enhance our access management provisioning standards. These enhancements will require that system-to-system (S2S) authentication credentials for Freddie Mac tools automatically be reset every 365 days.

Initial outreach and support began in 2020 that helped us better understand our clients' level of effort to reset their passwords. It also helped to identify opportunities to further automate and enhance the process.

## Processes Unique to Your Needs

Please read through the following sections that include easy-to-follow processes and complete the ones specific to your organization's unique situation. Contact your Freddie Mac representative or the Customer Support Contact Center (800-FREDDIE) if you have questions about resetting your S2S password.

- Prepare to Reset Your Password
- Reset a System Account Password – Access Manager Password Reset
  - Must be an administrator through Access Manager
  - This process is the easiest method to use at your convenience
- Reset a System Account Password – Non-Access Manager Automated Process
  - Current password must be known
- Reset a System Account Password – Non-Access Manager Manual Process
  - Use this process if you are not enrolled in Access Manager and current password is unknown
- Test Your Password Reset Was Successful
- Disabling Accounts Not in Use
  - Used when System Accounts are known and no longer in use
- Register for Access Manager to Simplify the Process
  - Great way to manage System Account passwords for future password change activities

## Prepare to Reset Your Password

- Confirm and/or coordinate with all impacted parties involved with system account (or S2S ID) password reset activities.
- Ensure you are aware of which system account is associated with each Loan Advisor tool that requires a password reset and ensure the email addresses associated with account are valid.
- Before changing your password, be prepared to update the new password in all appropriate systems for each Loan Advisor tool to avoid interruptions to your business activities.

**Note:** When changing a Loan Product Advisor® (LPA<sup>SM</sup>) system account password, only change the authentication password. The LPA eight-character password does not change and is being retired when you begin using LPA v5.0.06.

- Any non-active accounts must be disabled if they have not been utilized in the past 365 days. If you confirm that system account(s) are not being utilized and can be disabled, please refer to the [Disabling Accounts Not in Use](#)

section. If you are unsure if the ID is being used, you must still reset or deactivate the ID to ensure compliance with Freddie Mac Guide requirements.

- When resetting a system account password(s) via Access Manager or through the **automated process**, we highly encourage you to schedule this after business hours to ensure there is no disruption to submitting transactions. If you feel you need additional assistance, please contact your Freddie Mac representative or the Customer Support Contact Center (800-FREDDIE).

### Password Best Practices

Before changing your password, carefully read the following system account password best practices:

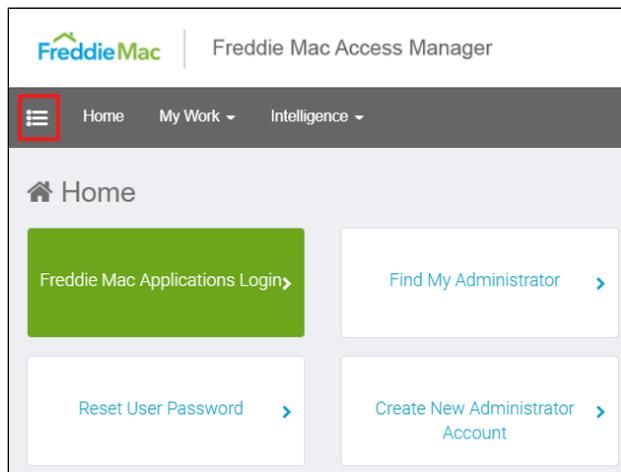
- Freddie Mac follows [National Institute of Standards and Technology](#) guidance when establishing directives for safeguarding data. Please review the following best practices to help you during this process:
- Your password should be 8 – 64 characters in length.
- Understand your software partner system limitations for special characters when determining password complexity.
- Safeguarding passwords through safelists, secure hashed storage (i.e., encryption) and/or rate limiting are more effective at preventing modern brute-force attacks.

## Reset a System Account Password – Access Manager Password Reset

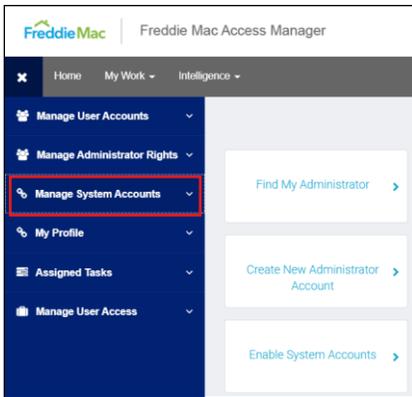
If you are an Administrator enrolled in Access Manager:

- Use this link to log in to Access Manager: <https://fam.fmapps.freddiemac.com/identityiq/home.jsf>
- Follow these steps to reset your system account password. Before selecting a password, please review the **Password Best Practices** outlined above.

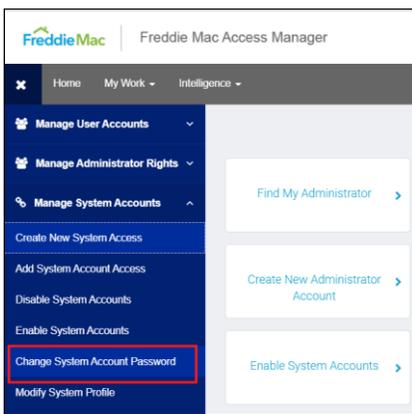
1. From the home page, click the **menu** icon.



2. In the drop-down menu, click **Manage System Accounts**.



3. In the Manage System Access menu, click **Change System Account Password**.



4. Using the drop-down menu, select which **user** you would like to change the system account password for.

**IMPORTANT:** Before you change your System Account password, be prepared to update the new password in all appropriate systems to avoid interruptions in business activities. We recommend resetting System Account passwords after business hours to ensure no disruption to normal business activities. Once you create your new System Account password, the password will automatically be set to expire in 365 days.

When changing a Loan Product Advisor System Account Password, please only change the Authentication Password and not the 8 character LPA Password as this password does not change.

**Instructions:**

Please enter your new System Account password and confirm it according to the following password policy:

- Length between 8 and 20 characters.
- Minimum 1 uppercase letter.
- Minimum of one digit (0-9) and one of the following special characters only !@#\$%^&\*()+=/~-
- Cannot contain a space
- Cannot contain more than 3 repeated characters (aaa)
- Cannot contain the User ID, First, or Last name of the user
- Cannot be one of the previously 10 used passwords.

Example of a strong password: Make it something you can remember, but formatted in a way that is hard to guess. "My favorite day is Friday the 13th" could be listed as 13FRisMyfavdY

**Select System Account**

System User: \*

otb08\_sellingssystem7  
andrew\_clinton@freddiemac.com

Pass

- Once you have selected the user, enter your **new password**.

**Select System Account**

System User: \*  
otb68\_lpasys2sys76

**System Account Details**

User name  
otb68\_sellingsys2sys7

Display Name  
otb68\_sellingsys2sys7

Counterparty  
OIM TestBank Company

**Password Reset**

New Password: \*  
.....

Confirm Password: \*  
.....

CANCEL NEXT

- The last step in resetting your system account password is to confirm the request. If everything in this request is correct, click **Submit**.

**Confirm Request**

**Instructions**

In order to avoid significant disruptions to your company's business activities, it is important that you update the new System Account password in all appropriate systems immediately.

When changing a Loan Product Advisor System Account Password, please only change the Authentication Password and not the 8 character LPA Password as this password does not change.

Confirm the password reset of System Account: otb68\_sellingsys2sys7

CANCEL BACK SUBMIT

- After you submit your Password Change Request, please wait for the **Password Reset Request Successful** confirmation.

**Password Reset Request Successful**

Remember to update your new System Account password in all appropriate systems to avoid significant disruptions in your company's business activities.

When changing a Loan Product Advisor System Account Password, please only change the Authentication Password and not the 8 character LPA Password as this password does not change.

OK

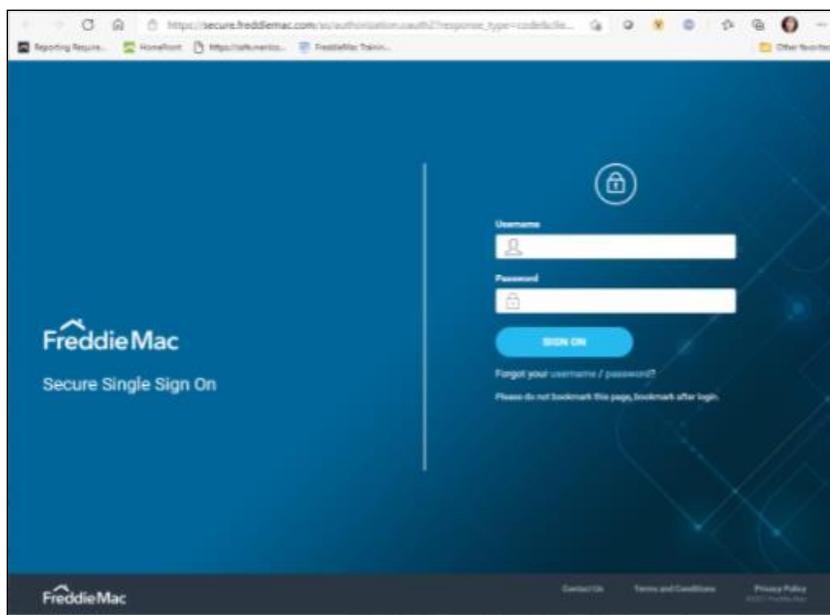
- Be sure to update the new password in your loan origination system (LOS), point of sale (POS) and/or the appropriate system interface.
- Once you've received the new credentials and have confirmed the system account ID and password have been updated in your LOS, POS and/or system interface, please test and verify that you are able to connect by submitting a production transaction.

## Reset a System Account Password – Non-Access Manager Automated Process

- If you know your current system account password, read the [Self-Service System Account Password Reset Process](#) section below for instructions.
- If you don't know your current system account password, call your Freddie Mac representative or our Customer Support Contact Center (800-FREDDIE) Monday – Friday from 8:00 a.m. – 9:00 p.m. EST to assist you with scheduling your system account(s) password change.

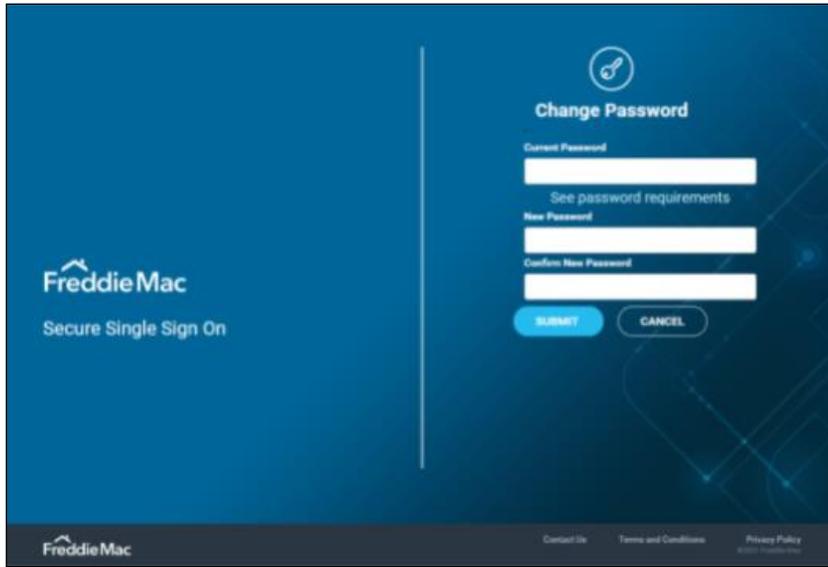
### Self-Service System Account Password Reset Process

- Ensure that you are signed out of all Loan Advisor tools before attempting to change the password. Close all web browsers before proceeding to the link. Best practice is to reset the password after normal business hours when users are not using their LOS, POS and/or the appropriate system interface.
- Use the following link to reset your system account(s) password:  
<https://secure.freddie.mac.com/fmac/pwdchange/Identify>
- Sign-in to the secure site using your current system account ID and password.

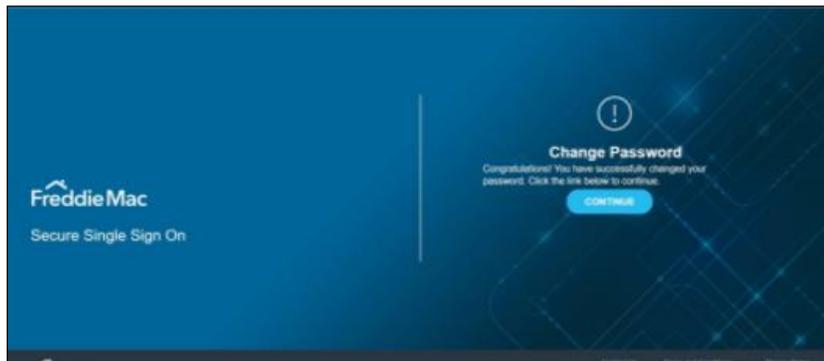


- Verify that the system account ID entered or displayed is the system account you're attempting to reset.
- If you have multiple IDs, you'll need to log out of the browser for each password you've reset to prevent user credentials from being stored.
- Once you're logged in to the Freddie Mac Password Administration screen, enter your current password, new password, confirm the new password, then click **Submit**.

**Note:** Review the [Password Best Practices](#) section in this document before selecting a new password.



- After you click **Change Password**, you'll see a **Password Change** confirmation.



- Update the new password in your LOS, POS and/or the appropriate system interface.
- If you are changing passwords using the self-serve password reset link <https://secure.freddiemac.com/fmac/pwdchange/Identify> for multiple system accounts, you'll need to close the browser before attempting to reset a subsequent password to prevent user credentials from being stored.

## Reset a System Account Password – Manual Process

- To change your password **before** 9:00 p.m. ET, Monday through Friday, contact the Customer Support Contact Center (800-FREDDIE).
- To change your password **after** 9:00 p.m. ET, Monday through Friday or on a weekend, please contact your Freddie Mac representative or the Customer Support Contact Center (800-FREDDIE) to schedule support.

## Test Your Password Reset Was Successful

- Once you've received the new credentials and have confirmed the system account ID and password have been updated in your LOS, POS and/or appropriate system interface, please test and verify that you are able to connect by submitting a production transaction.

## Disabling System Accounts Not in Use

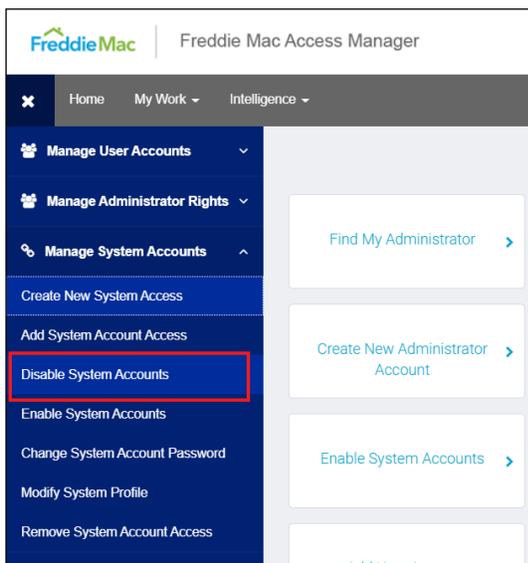
### If You Use Access Manager

- Before requesting that a system account be disabled, please verify with your system administrator that the system account(s) is not being used to ensure there are no disruptions to your organization's business activities.
- If you confirm that a system account(s) is not being used and can be disabled, please have your organization's Access Manager administrator (executive, primary or secondary administrator) request the account(s) be disabled through Access Manager.

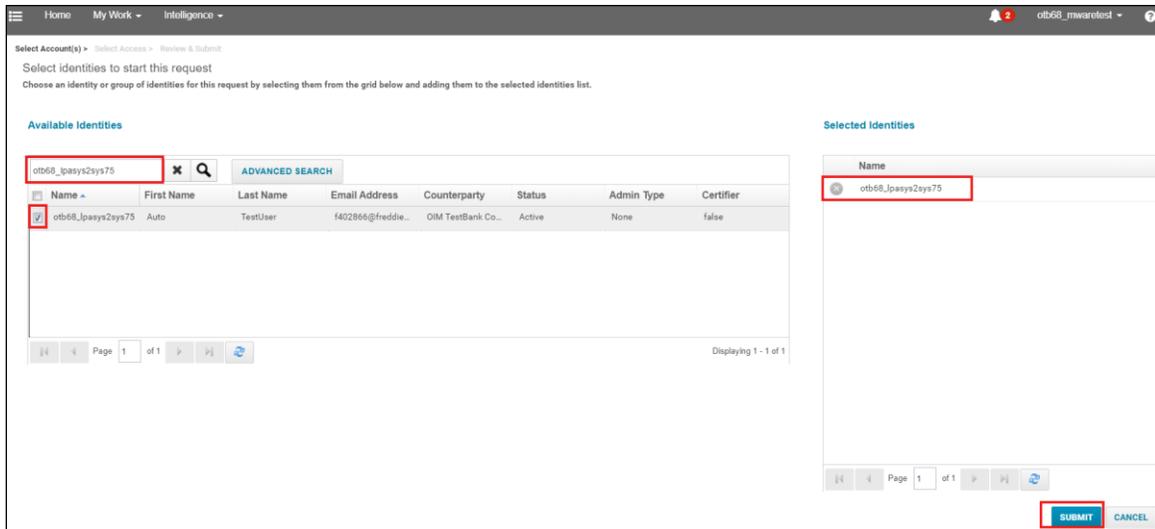
Once Freddie Mac receives the request from your administrator, we will review login activity from other systems and verify for your protection that the account is not being used before disabling the account.

If Freddie Mac determines the account is being used, they will contact you to confirm with your system administrator that it should be disabled along with the reason for disabling it.

- In Access Manager select **Manage System Accounts**, then select **Disable System Accounts**.



- Enter the system account ID and then click on the search icon (magnifying glass). Once the account is located, select the account and it will move to the **Selected Identities** column on the right rail, then click **Submit**.



- Verify that the appropriate system account ID is being disabled and then click **Submit**.

**Disable System Accounts**

**Instructions**

The Disable functionality allows an administrator to remove a users' access to all Freddie Mac Single Family applications through one action.

|   |   |
|---|---|
| <p><b>Counterparty</b><br/>OIM TestBank Company</p> <p><b>Admin First Name</b><br/>Auto</p> | <p><b>User ID</b><br/>otb68_lpasys2sys75</p> <p><b>Admin Last Name</b><br/>TestUser</p> |
|---|---|

**Current Access**

LPA\_S2S\_Seller::186925

+

×

CANCEL
SUBMIT

- Once the request has been submitted, you will receive an email that your request requires approval from a Freddie Mac representative. This may take up to two business days. Once it is approved, you will receive a confirmation email.

### If You Do Not Use Access Manager

- Before requesting that a system account be disabled, please verify with your system administrator that the system account(s) is not being used to ensure there are no disruptions to your organization's business activities.
- If your organization does not use Access Manager, please have a vice president or higher title from your organization send an email to our Customer System Access team at [csa\\_operations@FreddieMac.com](mailto:csa_operations@FreddieMac.com) to inform us of any accounts that we should disable for inactivity. Allow three business days to process your request.

Please include the following information in the email request:

|                            |  |
|----------------------------|--|
| <b>Email Subject line:</b> | Request to Disable System-to-System ID |
|----------------------------|--|

|                    |   |
|--------------------|---|
| <b>Email Body:</b> | We have verified with our system administrators that the following system-to-system ID(s) are not being used and request that they be disabled: |
| <b>Data:</b>       | List the S2S IDs you are requesting to be disabled.   |

## Register for Access Manager to Simplify the Process

- If you are not using Access Manager, we encourage you to register as a better way to manage your system account password activities in the future.
- Please complete the following form and a Freddie Mac representative will contact you within two business days <https://sf.freddiemac.com/tools-learning/access-manager/overview>.

## Frequently Asked Questions

Please refer to these commonly asked FAQs to help answer your question. We will update them as needed. If you need further assistance, please contact your Freddie Mac representative.

### **Q1: Will Freddie Mac notify clients before their passwords are set to expire?**

**A:** Yes, a notification will occur at least 90 days prior to inactivating an account or the password expiration date.

### **Q2: Is the password reset executed annually or on rolling 12 months basis?**

**A:** The password will automatically be set to expire 365 days from the date of reset.

### **Q3: When do new system accounts have to reset their passwords?**

**A:** Freddie Mac is taking a targeted approach in 2021 to assist clients in resetting their system accounts. Once you receive the 90-day notice, you must reset your accounts prior to the 365-day expiration date.

### **Q4: Does this change need to be tested or supported in the customer test environment (CTE)?**

**A:** No. However, clients may want to reset their CTE account credentials to validate their process for where the credentials need to be changed.

### **Q5: How do clients verify that the authentication password is correct after accounts have been reset?**

**A:** Clients can login to Access Manager at <https://fam.fmapps.freddiemac.com/identityiq/home.jsf> with the System Account user ID and new password. If the password is correct, the client will be able to login but not be able to do anything else in Access Manager. To test and verify connection after the password is updated, please follow the instructions in the [Freddie Mac Access Manager Help](#).