## ICE Mortgage Technology® Encompass Partner Connect (EPC) MI Center

# **Administrator Guide**

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## **Table of Contents**

Admin Services Setup	3
Using Multiple Master Policy Numbers	
Encompass & Persona Settings	6
MI Center Rate Quote Comparison Settings	7
MI Provider-Specific Settings	8
Troubleshooting	10
Additional Resources	12



## **Admin Services Setup**

The MI Center has 4 functions for each MI Provider:

- 2 for the Rate Quote Comparison function, and
- 2 for the Radian MI function.

In order for users to import quotes, it is necessary to complete setup for both the Rate Quote Comparison and Radian MI functions.

The "R2T" options are specifically for setup in the non-production (UAT) environment and cannot be set up in production.

To set these up in your UAT environment, follow the steps listed here with the R2T functions in the UAT environment.

In production, complete the setup for both non-R2T functions in order to quote, import, and order.

#### Steps to set up the Rate Quote Comparison function:

Encompass Settings 1. From Smart Client Settings, click Web Version Encompass Settings Go to Recent Import Help Settings Overview Company/User Setup
Setting Settings. Settings Overv Company Information The features and tools on the Company Settings and Personal Settings are used to define, configure, and manage Encompass ICE Mortgage Technology Networ Services Password Management **Encompass - Web Version Settings** Web Version Settings Personas Organization/Users Roles iss - Desk Configuration Milestones User Groups Build Environment ve Productivity & Enhance Contro External Company Setup
 Investor Connect Setup Company/User Setup Loan Templates Business Rules Loan Folder Bu - Loan Setup eFolder Setup Encompass 2. In the left navigation menu, click Services and then COMPANY/USER SETUP Services Management. (3) Automation Rules Add Service 2 rvices... | < = SERVICES Product Status v Active Sort v A-Z Category v All 3. Click Add Service and select Mortgage Insurance Vendor Allocation from the category dropdown. (\$) OPPORTUNITIES SETUP (
→) WORKFLOW MANAGEMENT Encompass . ② ≙ 4. Click Manual on the "RADIAN MI Rate Quote COMPANY/USER SETUR vices Management / Comparison" function card. < C SERVICES Add Service | 24 Available Services Sort ~ A-Z Category ~ Mortgage Insurance Vendor Allocation

Data Permissions

(\$) OPPORTUNITIES SETUP

Easy Order Automated

RADIAN MI Rate Quote

age Insurance

4

Easy Order Automated

Manual

RADIAN MI Rate Quote Comparison - R2T

Easy Order

Comparison -Mortgage Insura





Fasy Order Automated

Radian Mortgage Insurance

Easy Order Aut

Manual

5. Enter the Service Setup Name (i.e. "Radian Quotes").

						Arthur Com
	<		Add Manual Setup			Active O
	Services Management		Service Type Mortgage Insurance	Evaluation Level Loan Level	Provider RADIAN MI Rate	Quote Compa
	Vendor Allocation				-	
	Data Permissions		Service Setup Name •	]s	5 Setup Description	
	S OPPORTUNITIES SETUP		Radian Quotes			
		г	Readiness Conditions	D		Validate
			Condition Editor     Query	Builder		
			Authorized Users •			
6			Authorized Users •			
3			Authorized Users *	۹.	Selected Entities	 දු
3			Authorized Users •	Q :	Selected Entities	ریا م 0 selecter
s r			Authorized Users • Category	Q ; 0 selected → →	Selected Entities	ریا o selected
r			Authorized Users • Category Drganizations	Q : 0 selected	Selected Entities	ریا 0 selecter
s r			Authorized Users • Category Drganizations Q Users +0 Parcence	Q : 0 selected → → → →	Selected Entities	C O selected
r			Authorized Users • Category Organizations & Users & Personas	Q 0 selected → → → →	Selected Entities	C O selected
r			Authorized Users • Category Organizations & Users & Personas	Q :	Selected Entities	רבי ע 0 selecter
r			Authorized Users • Category D Organizations & Users & Personas	Q	Selected Entities	( ) O selecter

- 6. In the **Authorized Users** section, select the users (or personas) that should have access to the MI Center and click **Save**.
- Do not use this authorization to restrict persona or user access to certain MI functions.
- If a persona or user will need to access MI Center, they should be authorized here. For persona-based functionality restrictions, please see <u>Encompass & Persona</u> <u>Settings</u>.
- 7. In the Service Setup screen, click the **ADD** link to enter your Radian credentials (Master Policy (MP) Number).
- 8. Enter your 8-digit Radian MP number in the Master Policy Number field and click Save.
- () The MP number must be formatted as shown with 8-digits and no dashes or spaces.
- 1 Only one master policy number can be set up to run the Rate Quote Comparison.
- 9. Click the Status toggle from OFF to ON.

Manual					A	dd
STATUS	SERVICE SETUP NAME	READINESS CONDITION	MODIFIED BY	MODIFIED DATE	7,3	
OFF	Radian MI Center		admin	03/10/2025	ADD	:

Add Company Credentials		×	8
Master Policy Number * 12345000			
	Cancel	•	

STATUS	SERVICE SETUP NAME	READINESS CONDITION	MODIFIED BY	MODIFIED DATE	ি	
<b>()</b>	Radian MI Center		admin	03/10/2025	~	:





#### Steps to set up the Radian MI function:

Repeat steps 4–9 for the **Radian Mortgage Insurance** function.



#### Using Multiple Master Policy Numbers

The Radian order page can support multiple master policy numbers.

To set up more than one **Master Policy Number** for users to pick on the Radian order screen, enter the master policy numbers (as formatted above) separated by commas (no spaces).

In the **Description** field, enter the company names associated with each MP, also separated by commas with no spaces.

Encompass' ADMIN III 🚍 🕐 🕰 COMPANY/USER SETUP Services Management / Credentials / < Edit Company Credentials Name • scription Vendor Allocation Company Credentials Default Data Permissions Credentials S OPPORTUNITIES SETUP Master Policy Number • Description 12345000.00002000 ABC Lending,Test ASSET MANAGEMENT Cancel Save E(

This will populate a drop-down in the order screen where users can pick the MP through which to send the request (quotes and orders).

R	adian: New Order 🕕
M	ASTER POLICY INFORMATION
	Master Policy Number • ABC Lending   12345000 V
~	ABCLending   12345000
	Test   00002000



## **Encompass & Persona Settings**

Encompass settings allow the admin to enable the MI Center in the Tools menu, as well as restrict or enable specific MI functions by persona.

#### Settings to review:

- From Personas, click the Forms/Tools tab to enable or disable the MI Center option in the Tools section.
- This selection adds or removes the MI Center from each persona's Tools Menu

Settings Overview	Personas		
- Company Information	Personas represent job functions in your compar	y. Each persona defines access to functions, forms, and tools in Encompass.	
- ICE Mortgage Technology Network	1. Create a persona. 🛛 🎝 🏠 🐣 🗙	2. Define access for the Loan Officer persona.	
– Personas – Organization/Users – Roles – Milestones	Loan Officer MGICRateQuoteOnly Other Business User Neel	Access Home Ppeline Lon Forms/Tools eFilder Enhanced Conditions Trades/C Input Forms Accessible Name	Tools
L User Groups External Company Setup (Investor Conned Setup (Investor Conned Setup (Investor Setup Docs Setup Docs Setup Contact Setup (Investor Contact Setup (In	Conde Urban Laon Donor Laon Donor Urbanneter Oraser Funder Shoper Post Closer Accounting Look (Beak Protect (do not assign to usen)	0         100 Flogs           1         100 Flogs           2         200 Flogs           2	Weissen cCurrent     Weissen cCurrent     Weissen     Weissen
		ATR/DM Management	Broker Check Calculation     v

- From Personas, click the Web Version tab to enable or disable the MI Center and various MI Functions.
- Use these selections to restrict access to any MI functions (i.e. for users restricted to MI quoting, select MI Center and Import Rates Only)

C Encompass Settings				- 🗆 X				
Encompass Settings Go to Recent Impo	rt Help							
Settings Overview	Personas							
Company Information     Company Information     Company Information     Company Information     Company Information     Personas     Organization/Users     Roles     Wilestones     User Groups     Edemat Company Setup	Personas represent job functions in your compa 1. Create a persona. De track a persona. De track a personal de track a personal de track MGICRest2.anto/hy Other Bunness User Neels Creat Union Loor Chorer	ny Each persona defines access to functions, forma, and tools in 2. Define access for the Loan Officer persona. Home Pipeline Loan Forms/Tools eFolder Enhanced Of Custom Input Formas Accessible Name	Encompass. anditons Trades/Contacts/Dashboard/Plopots Settings Ed Custom Tools Accessible Name	anal Settings Consumer Connect etaat Web Venton 1 .				
External Company Setup     Investor Connect Setup     Loan Setup     defolder Setup     Decontary Setup     Contad Cetup     Contad Cetup     Contad Cetup     Donanic Data Management     Parsonal Settings	Lean Opener Lean Opener Underwäre Dioter Fonder Pot Coer Accounting Lock Deak	Standard Web Forms	Giobal Custom Tools					
	Protect (do not assign to users)	Access Name PAC Consegondard Information VA Consegondard Information Conventional MI Consegondard Informatio Conventional MI Consegondard Informatio Conselported Physiolity Instance Informat Home Counseling Physiolets Information Declinizes Stormay Reg2	Accessible Name	Construction     Construction				
				Close				



## **MI Center Rate Quote Comparison Settings**

The new Rate Quote Comparison function allows users to compare MI quotes across all configured providers for 4 MI products:

- Monthly
- BP Single
- LP Single
- Split Premium

From the MI Center landing page, click the gear icon to view the Rate Quote Comparison settings.



	Encompass'   PIPI	ELINE > <u>Loan</u>		Q	. 🖻 ї	0
TES	T250300096 ~ 🖆		Ē	<b>é</b> (-)	Save	$\times$
<	Image: Mid-FICO         No Subject Prop           Detached   Occupa	ncy \$0.00 Estimated Value	0.000% Note Rate	Not Locked Lock Status	Conventional Fixed Fixed Rate	>
	Mortgage Insurance Center / MI Center Rate Q Default Sort Preference Select Rate or Provider Name to FIELD Rate Provider Name Quotes will be sorted by Ir Provider Name Provider Name (if ties for F Products to Display Borrower Paid Monthly P Borrower Paid Single Prem Split Premium 1% / Buydo	uote Comparis	on Setti	ngs juotes on the MI Cente	er Rate Quote Comparisor tial Premium Rate), followe	x en page.
Æ					Cancel	Save

Admins can select:

- How to sort the results (defaults to lowest price)
- Which products to display to users



## MI Provider-Specific Settings

Each MI provider has an order page, accessed through the **New Order** drop-down.

Settings on each provider page apply only to that MI Provider's orders.

Mortgage Insurance Center	\$\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$
	<u>i</u>
Select an action to start the morte	gage insurance selection process
Compare Rate Quotes	New Order ~
	RADIAN

Click the **Settings** link in the top right of the order page to view and edit the provider page settings.

ASTER POLICY INFORMA	TION		
Master Policy Number   Test   00002000			
RDER TYPE			
Request Type • Rate Quote ~			
ADER PARAMETERS			
Premium Payment Plan	Split Premium Up Front Rate	Premium Paid By	Refund Option
Premium Payment Plan •	Split Premium Up Front Rate	Premium Paid By • Borrower Paid	Refund Option ● Not Refundable
Premium Payment Plan • Deferred Monthly  Renewal Option • Constant  V	Split Premium Up Front Rate	Premium Paid By • Borrower Pald v	Refund Option • Not Refundable
Renewal Option •       Constant       Special Loan Program	Split Premium Up Front Rate	Premium Paid By • Borrower Paid Relocation Loan	Refund Option ●
Premium Payment Plan • Deferred Monthly   Renewal Option • Constant   Special Loan Program	Split Premium Up Front Rate	Premium Paid By • Borrower Paid v	Refund Option • Not Refundable

#### Settings to review:

- 1. Order options to display toggle product options on or off to display or hide from users.
- Order field defaults select or change defaults – Radian order page defaults to Borrower Paid Deferred Monthly Constant Not Refundable.

Master Policy Number •		
Admin Settings		$\times$
Premium, Refund and Renewal Options		
Premium Payment Plan	Split Premium	
Select the items to appear in the list     Selected Default       Image: Constraint of the item of the	Select the Items to appear in the list         Selected           ✓         0.25%         1.00%           ✓         0.50%         1.00%           ✓         0.75%         1.00%           ✓         1.00%         ✓           ✓         1.25%         ✓           ✓         1.50%         ✓           ✓         1.75%         ✓	Defoult
Premium Paid By Refund Option	Renewal Option	
Select the items to appear in Selected Default Select the items to appear in the list Borrow   Lender Paid	r in Selected Default Select the items to appear i the list ✓ Constant ✓ Declining /	n Selected Default Constant
		Cancel Save



- 3. Persona-based settings these settings will apply only to Radian orders and should only be used if your company has different persona rules between MI providers
- For persona settings and restrictions across all MI providers, use the <u>Encompass & Persona Settings</u>

laster Policy Number •			
Admin Settings			$\times$
Persona Ordering	Permissions		
Apply Persona Permiss	ions?		
PERSONA	RATE QUOTE	✓ DELEGATED	NON DELEGATED
Accounting	$\checkmark$		
Administrator			
Closer			
Funder	<b>~</b>		
Loan Officer	<b>~</b>		
VI Coverage Perc	entage		
Fannie Mae	Freddle Mac		
			Cancel Save

- 4. Coverage defaults hover over a coverage amount and click the edit icon to change (table is defaulted to industry standard coverages)
- To change coverage defaults for all MI orders, these edits must be done on each provider page's settings.

Master Policy Number *				
Admin Settings				×
LOCK Desk/Secondary		<b>~</b>	<b>~</b>	
Post Closer				
Underwriter				
MI Coverage Perce	entage			
Fannie Mae	Freddie Mac			
	FNMA STANDARD COVERAGE		FHLMC STANDARD COVERAGE	-
BASE LTV	TERM > 20 YEARS OR ARM	TERM <= 20 YEARS	TERM > 20 YEARS OR ARM	TERM <= 20 YEARS
95.01% - 97.00%	35	35		
90.01% - 95.00%	30	25	30	25
85.01% - 90.00%	25	12	25	12
85.00% & Under	12	6	12	6
				Cancel Save
				Cancel Order



→ Contents

## Troubleshooting

Users may encounter any number of errors in their processes, from failed quote requests to failed activation attempts. Most troubleshooting includes looking at the history of interactions on the file.

MI Center has 2 primary locations for this information: Order History and the Event Log.

#### **Order History**

Click the dropdown arrow from the Active Order screen and select **Order History** to view the list of transactions attempted on the file.

Mortgage Insurance Center: Active Order	~	¢ÿ	New Order v	÷
Order #: 50222290	Active Order Order History	RDER	CHECK STATUS	F
OVERVIEW   DOCUMENTS RECEIVED (1)   DOCUMENT UPLOADS (1	Order Summary		radia	an

To view the details of an individual order, including any
error messages received, click the arrow to expand and
View Order Summary.

	_	1. 1						-
	Premium Payment Plan	Paid By	Refund Option	Renewal Option	Premium Fin	anced		
)	01/30/2025 06:45 PM	-	MGIC	Multi Quote	Manual		Rate not found	
	01/30/2025 06:45 PM	69121869-1	Essent	Multi Quote	Manual	04/30/2	2025 Eligible	
	01/30/2025 06:45 PM		Radian	Multi Quote	Manual		Not eligible	
	01/28/2025 02:43 PM	-	Arch	Multi Quote	Manual	-	Error	
	01/28/2025 02:43 PM		MGIC	Multi Quote	Manual	-	Rate not found	
	01/28/2025 02:43 PM	-	National MI	Multi Quote	Manual	-	Rate not found	
	01/28/2025 02:43 PM	-	Essent	Multi Quote	Manual	-	Ineligible	
	01/28/2025 02:43 PM		Enact	Multi Quote	Manual	-	No rate found	
	01/28/2025 02:43 PM	-	Radian	Multi Quote	Manual	-	Not eligible	
Det	ails					ſ	View Order Summar	ry
	-	· · ·			-	C		_
	Premium Payment Plan	Paid By	Refund Option	Renewal Option	Premium Fin	anced		



Messages received display at the bottom of the page.

#### **Event Log**

This function logs all requests and responses on orders with relevant details for IT support, if necessary.

From the Active Order screen, click the Order Event Log icon.



A list of all transactions and statuses, outgoing and incoming, displays with date/time stamps.

niyage ir	Isulance	Center. A	clive Order					Compare Rate Guotes ·
er #: 502218:	27			RESU	BMIT ORDER	CHEC	K STATUS	Order Event Log     ↑ ↓
VERVIEW	OCUMENTS RE	CEIVED (0) D	DCUMENT UPLOADS	(0)			radian	FULFILLED
Order St	atus: Per	iding	ACTIVE	Imported R	ates			Message Order fulfilled
review			ORDER		Percent %	Amount	Duration	Date-Time Activity By 01/31/2025 02:07:47 PM admin
Type Non Delegated	Provider Radian	Order Date 01/31/202 5 02:07 PM	Order Request Method Manual	Initial Premium at Closing				RESPONSE RECEIVED
Premium Payment	Paid By Borrower	Refund Option	Renewal Option	First Renewal	-			Message Order response received from partner with partner stat as 'Pending Review'
Deferred Monthly		Not Refundabl e	Constant	Second Renewal				Date-Time Activity By 01/31/2025 02:07:45 PM admin
Certificate Expiration	Premium Financed			Rates Imported Or				



## **Additional Resources**

#### **EPC Support Materials**

#### Radian.com/EPC

To find additional resources, visit the EPC support materials section of our Technology Partners page.

#### **Radian Guaranty Account Manager**

#### Find Your Radian Guaranty Account Manager

If you have any questions, don't hesitate to reach out to your Radian Guaranty Account Manager.

#### **Radian Guaranty Corporate Website**

#### Radian.com

The Radian Guaranty corporate website has guidelines and information on our products and services.

The corporate website offers:

- Radian Master Policy
- MI Rate Finder
- MI Product Info
- Underwriting Guidelines
- Servicer Guides
- Notification of Mortgage Insurance Modification Form
- Find Your Radian Account Manager-Sales Rep Finder

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