

## **Radian MI Online Self Service Password Reset FAQs**

Radian is pleased to offer MI Online Password Self Service, which allows users who forget their password, or lock themselves out of MI Online, to be able to reset their password online.

### **What is the purpose of this functionality?**

To provide you with an efficient self-service method for obtaining a temporary password or restoring a forgotten password, and eliminating the need to contact Radian Customer Care.

To strengthen the existing MI Online security features and protect sensitive data.

### **How do I register for MI Online Password Self Service?**

The first time you sign-on to MI Online, you will be prompted to register by answering six security questions. Please note this registration is mandatory and you will not be able to bypass this screen.

These security questions will allow you to request temporary passwords in the event you have forgotten your password.

Temporary passwords will be automatically emailed back to the email address on file with Radian. The first time you sign-on with a temporary password, you will be prompted to establish a permanent password.

### **How do I reset my password using MI Online Password Self Service?**

If you have forgotten your password, or locked yourself out of MI Online, you should click the "Reset Your Password" link on the MI Online login page.

You will be asked three security questions, which are randomly selected from the six initially established. The security questions are designed to authenticate your identity. You have two attempts to correctly answer each of the three questions.

Once authenticated, you will be prompted to enter your email address on file with Radian. You will then receive an email with a temporary password valid for one-time use within the next 24 hour period. You will be required to change your temporary password immediately upon logging onto MI Online.

### **Can I still call Radian Customer Care to have my password reset?**

Yes. If you prefer not to use MI Online Password Self Service, or are having trouble with the website, you should contact Radian Customer Care at 877.723.4261.

### **Do I need a user ID in order to reset my password?**

Yes. You must have an active user ID provided by Radian Customer Care in order to reset your password.

**How do I reset my password if I do not know my user ID?**

If you do not know your MI Online user ID, you should contact Radian Customer Care at 877.723.4261 to obtain your user ID and temporary password.

If you do not have a MI Online user ID, you should select "Request ID and Password" from the MI Online login page to request one.

**How often do I have to change my MI Online password?**

For security reasons, you must now change your MI Online password every 90 days. For convenience, MI Online will display a message notifying you of the number of days remaining before your password expires.

**Can I change my password at any time?**

Yes. You can change your MI Online password at any time by selecting the "Reset Your Password" link on the login page, or from the Edit Profile tab at the top of your screen.

**Can I change my security questions or responses at any time?**

Yes. You can change your MI Online security questions at any time; however, this must be done in conjunction with changing your password. To change your password and security questions/responses, select the "Reset Your Password" link on the login page or from the Edit Profile tab at the top of your screen and check the box "To change your security questions and/or responses."

**What is the length of time passwords are valid?**

There are three types of passwords:

- **Temporary password** provided through self service password reset, which is valid for one-time use within 24 hours.
- **Temporary password** provided by Radian Customer Care department, which is valid for use within 7 days.
- **Permanent password** established by a user upon sign-on to MI Online, which is valid for 90 days.

**How should I protect my password?**

You should choose a password that is easy for you to remember, but difficult for others to guess, and never write your passwords down so that others may obtain them.

**Can anyone else obtain or use my password?**

No, it is violation of the MI Online license agreement to share your user ID and password with others. For more information, please contact your Radian Sales Representative or Customer Care at 877.723.4261, or visit MI Online at [www.mionline.biz](http://www.mionline.biz).