

## **SFTP Interface for File Delivery: Roadmap to Integration**

While Radian supports a variety of FTP implementations (SFTP, FTPS, FTP with PGP), our preferred connection method is Secure FTP or SSH File Transfer Protocol (SFTP). In general, SFTP is a communication mechanism that allows two entities to share files over a secure medium usually without the interaction of any human (system-to-system). From Radian's perspective, it is preferred over other mechanisms (e.g. CDs or secure email) due to speed, maintenance and the ability to place other automated processes on top of it that assist in work flow management.

Following are the steps Radian takes to setup SFTP connectivity for loan file delivery and technical specification overview.

### **Building a SFTP Interface**

#### **1. Kick-Off Call**

Radian will host a conference call to kick off the project and cover the following:

- Discovery of process (i.e. push or pull)
- Agreement on timeline
- Exchange of contact information

At this time Radian will also establish any regularly occurring status meetings that may need to take place and tentatively plan for testing of the connection. This meeting will also establish the key contacts at both Radian and your organization for as issues/questions arise when in production mode.

#### **2. Prepare Systems**

In this phase of the project, the interface is developed. Radian will:

- Provide an estimated date for testing the transmission
- Work with our technical team to prepare our systems to receive your data
- Liaise with your technical team to resolve any issues and/or questions
- Provide you with credentials and a URL to the test environment

#### **3. Testing**

Radian will verify that the connection is setup up properly by arranging to have 1 or more sample files sent in via the new connection.

We will review the transmission for completeness, adherence to naming conventions and any corruption issues that may be present.

#### **4. Production Readiness**

When the UAT is complete, Radian will communicate to you the status and establish a date on which you can start sending live files!

**Technical Specification Guidelines**

The following provide some guidelines around sending files using SFTP to Radian. These guidelines will not apply in all SFTP connections established with Radian but merely attempt to provide an introduction of what a business partner can expect.

**File Format**

- Files should be zipped using a standard zip compression tool.
- Files within the .ZIP file should be root level only – no sub-directories.
- Files in the .ZIP container should be named with the Radian Certificate number in the first 8 characters followed by an underscore and then the Lender Loan Number.
  - For example: 12345678\_333333333.ZIP
- If the file is being manually assembled for delivery, the addition of “Cert#” before the actual Radian certificate number and “Loan#” is preferred.
  - For example: Cert#12345678\_Loan#333333333.ZIP

**File Contents**

- File should be of type .TIFF, .JPG or .PDF – no Word or Excel (.xls, .doc or .docx).
- Files should be named using the same standard as that for the .ZIP file. The preference would be to also include the name of the document. Having the name helps Radian in document categorization and speeds our response to you.
  - Example of minimum requirement: 12345678\_333333333.TIFF (or .JPG or PDF)
  - Example of preferred format: 12345678\_333333333\_Appraisal.TIFF or 12345678\_333333333\_CreditReport.TIFF
- PDFs should not be secured using Adobe security (i.e. password protected or print-only).
- No PDF binders – standard PDF documents only.
- PDFs should be verified as valid before sending them to Radian. Corrupt PDFs are a common source of processing issues and therefore delays.

**FTP**

- Provide the IP address(es) from which you will be transmitting to Radian.
- Supply Radian with the technical support contact information for both the implementation as well as the on-going production support.

**Ready to Get Started?**

Contact Radian’s Client Connectivity team at [clientconnectivity@Radian.biz](mailto:clientconnectivity@Radian.biz) or by phone to the following:

- Audrey Anderson, 215.231.1661
- David Krause, 215.231.1396