

EDI Capabilities

Radian provides an array of options that allow you to deliver mortgage insurance (MI) and contract underwriting data in electronic format through secure and convenient network connections and Electronic Data Interchange (EDI) data exchanges.

More than 90% of Radian's MI requests are received and acknowledged electronically, and our expert team is ready to provide consultative assistance to help you achieve your specific technology objectives. Following is a brief description of our capabilities:

EDI

Radian supports EDI transactions using MISMO, EDI X12 and MICA standards. We can also work with your organization to define custom XML or flat file data formats.

Supported transactions include:

- Order MI
- Rate quote
- Servicing transactions (cancellations, servicing transfers, loan boarding)
- Default reporting
- Claims submission
- Billing and premium payments

Supported Protocols and Connectivity Models

Radian supports connectivity models such as synchronous and asynchronous combined with query and post-back. Radian also supports the following protocols:

- HTTP/S
- FTP/PGP
- SFTP
- FTPS

MI Online

MI OnlineSM is Radian's Internet-based MI ordering and servicing portal that enables customers to:

- Obtain an MI certificate in a matter of seconds with minimal data submission
- Import a Fannie Mae DU data file to speed your MI Order data entry
- Print MI commitments from an office printer or have them faxed directly
- Obtain a customized rate quote
- Retrieve, update and resubmit applications for revised commitments
- Activate deferred monthly commitments to place insurance in force
- Servicing functions include: transfer of servicing, cancellation of MI policies and claims submission to facilitate loss mitigation

Radian Secure Sender (Secure Email)

For manual delivery via email, we offer Radian Secure Sender[®], an encrypted email system that provides a secure, reliable and private way to exchange emails and files containing confidential, proprietary and non-public personal information (such as MI orders).



Established Integrations

Radian has established successful integration with many loan origination systems (LOS), industry portals and servicing bureaus such as:

Origination Vendors/Products

- Calyx - Point
- ISGN (Dynatek) - Morvision
- ISGN (MortgageHUB) – BridgeLink
- Dexma – Loan Origination Center
- Ellie Mae Network (Encompass, Contour, and Genesis)
- FICS – Loan Producer
- LPS - Empower
- Fiserv - *easyLender*
- Fiserv – UniFi PRO
- Mortgage Builder
- RealEC Technologies – Exchange
- Wipro Gallagher Systems – NetOxygen

Servicing Bureaus

- Fidelity
- First American CMAX
- Fiserv MortgageServ

Contract Underwriting File Delivery Capabilities

Radian provides several methods for delivery of documents related to contract underwriting, which vary depending on our clients' capabilities to deliver the documents to Radian. The methods range from physical delivery of paper via a standard courier service (i.e. FedEx or UPS) to full electronic transfer of images and related index information.

Value Proposition

Radian is ready to work with your organization to build and maintain secure and reliable interfaces. Our EDI capabilities are designed to help your organization transmit and receive loan data faster and easier, resulting in increased productivity, improved data integrity and a reduction in errors compared to manual data entry.

Ready to Get Started?

Contact Radian's Client Connectivity team at clientconnectivity@radian.biz or by phone at 800.523.1988, ext. 1661 or ext. 1396.