

GET CONNECTED



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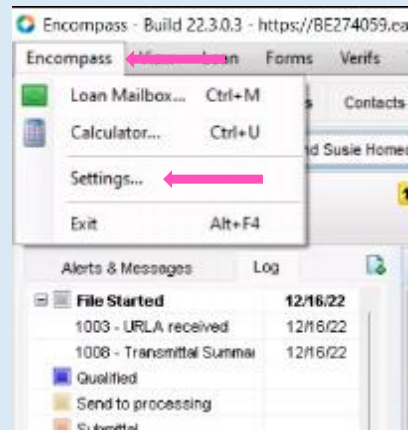
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# Administrator Guide

## Password Manager

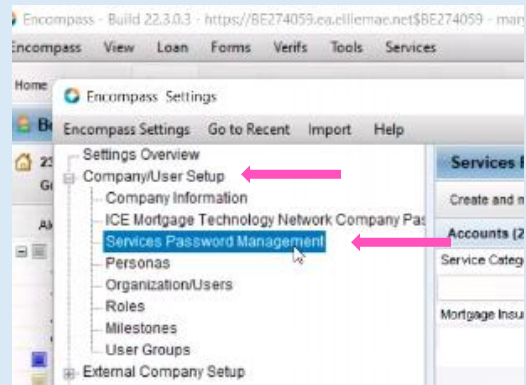
### 1. Access settings

From within Encompass, go to **Encompass > Settings**.



### 2. Access Password Management

Go to **Company/User Setup > Services Password Management**.



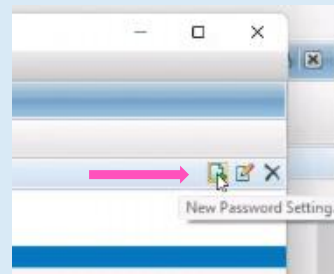
### 3. Create Password Setting

**Contacts:** MGIC Integration Services  
[Integration\\_services@mgic.com](mailto:Integration_services@mgic.com) 1-888-644-2334

Your MGIC Representative  
[mgic.com/contact](http://mgic.com/contact)

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Click the **New Password Setting** icon to open the **Account Details** screen.



#### 4. Activate MGIC

Under **Account Information**:

- For the **Service Category**, select **Mortgage Insurance**
- For the **Provider Name**, select **MGIC - Direct**
- The **Description** field is free form. You can enter whatever description is meaningful to you
- MGIC provides the **User ID** and **Password**
- Select the users that should have access to the MGIC - Direct interface

Click **Save**.

Account Information	
Service Category	Mortgage Insurance
Provider Name	MGIC - Direct
Description	MGIC Smart Lending
User ID	4846043351X
Password	*****
Selected Users	6

# Access MGIC – Direct

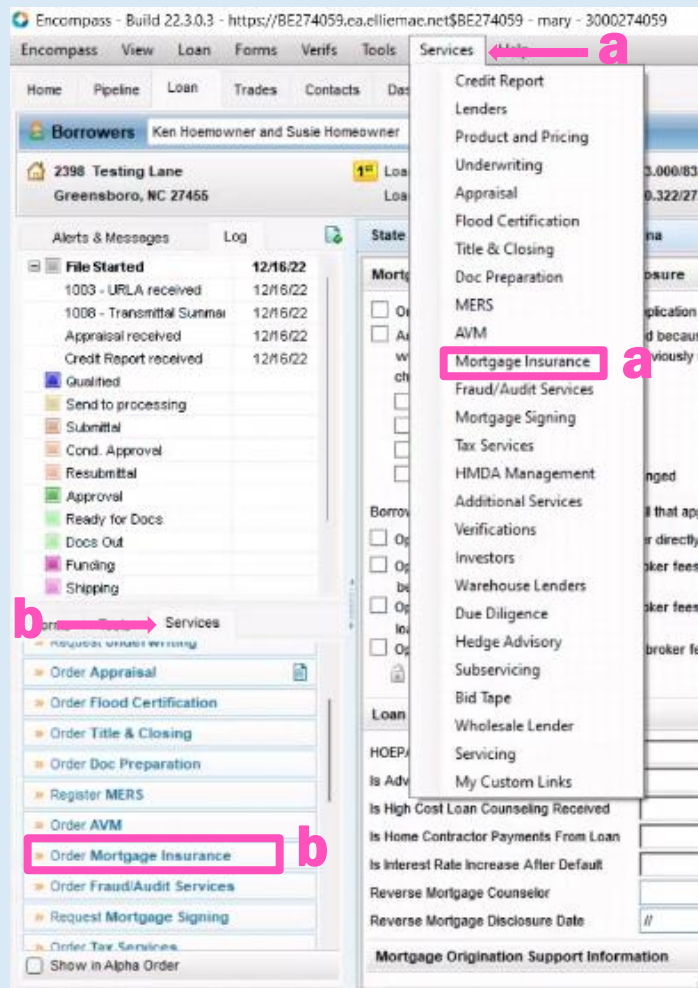
## 1. Access MI

There are two ways to access the Mortgage Insurance section. Within a loan file, either:

- a. Go to the **Services** tab on the top and click **Mortgage Insurance** from the menu

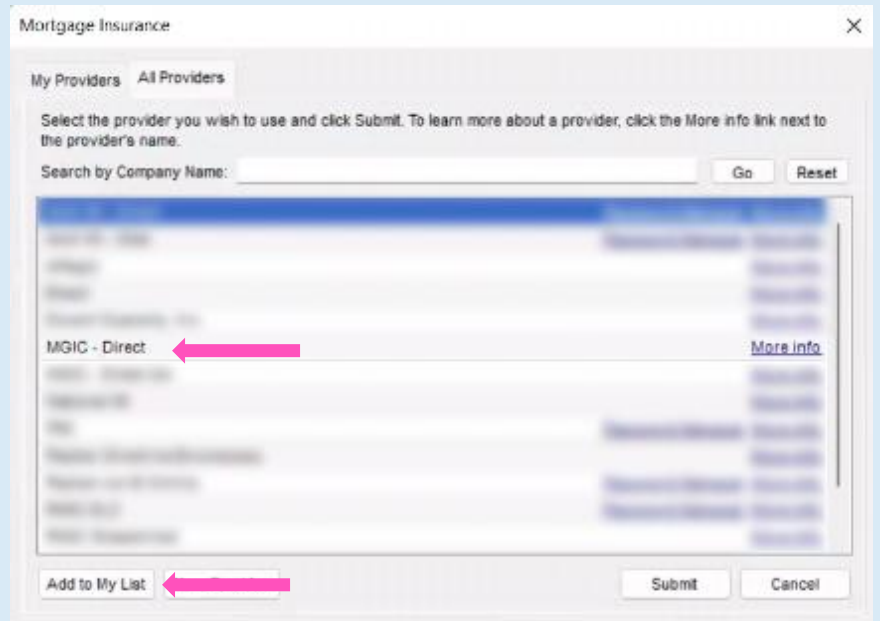
OR

- b. Go to the **Services** tab on the side and click **Order Mortgage Insurance**



## 2. Add MGIC

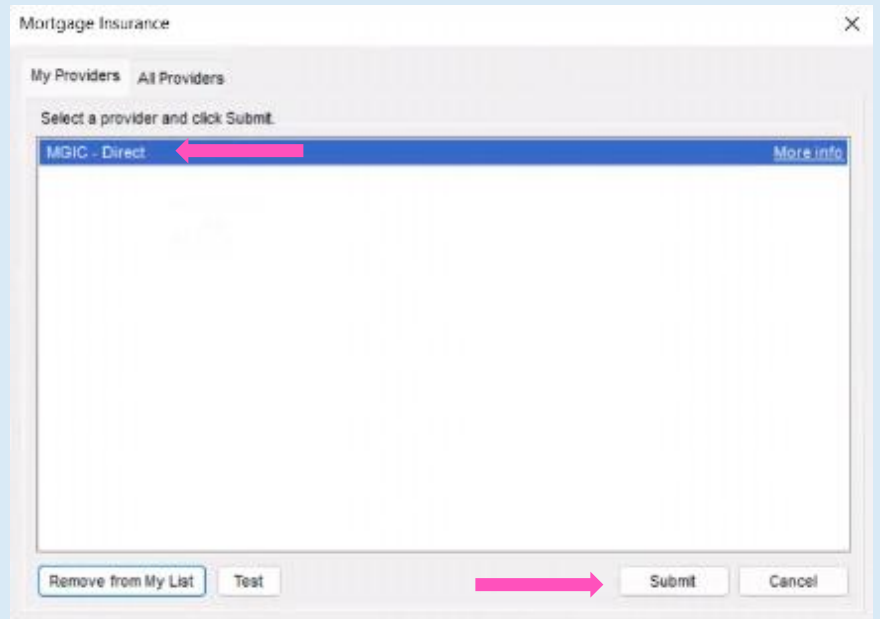
Under the **All Providers** tab, select **MGIC - Direct** and click the **Add to My List** button



## 3. Access MGIC

**MGIC - Direct** now appears in the **My Providers** tab as a default MI company.

Select **MGIC - Direct** and click **Submit** or double-click **MGIC - Direct**.



#### 4. Enter Login Information

Enter your assigned **User ID**, **Password** and **MGIC Branch ID** (optional). These are NOT your Loan Center credentials. If you don't have this login information, contact your company's Encompass system administrator or MGIC's Customer Service at [customer\\_service@mgic.com](mailto:customer_service@mgic.com) or 1-800-424-6442.

If your login information is already pre-populated, your company's system administrator may have already automatically set up your login information.

Check the **Save Login Information** box.

**Note:** If you entered any **Login Information**, you must order a rate quote or MI once for Encompass to remember your credentials.

Report Request

**MGIC**

**Login Information**

User ID: 4046043351X  
Password: \*\*\*\*\*  
MGIC Branch ID (Optional):  
 Save Login Information

**Loan Information**

Borrower: Homeowner: Ken  
CoBorrower: Homeowner: Susie  
Loan Number: micm1216001

**Need Help?**

Email: [customer\\_service@mgic.com](mailto:customer_service@mgic.com)  
Phone: 1-800-424-6442  
Online: [Full User Guide](#)

[New to MGIC / Apply for Master Policy](#) [Existing Customer / Need User ID/Password](#)

Order: Multi-Rate Quote | Check Status/View Result | Activate MI (\*) Required field

Request Type: Rate Quote

**Mortgage Insurance Information**

Premium Plan: Monthly Premium (ZOMP)  
Premium Paid By: Borrower-Paid  
MI Coverage %: 12  
Refund Option: Non-Refundable  
Renewal Option: Constant  
MI Buydown Amt: 0.00  
 All or part of the MI premium will be financed

DU Case ID: Recommendation:  
 LP ID: Purchase Eligibility: Credit Risk Class:

**Additional Loan Information**

MGIC Special Program ID (if applicable):  
 Employee Relocation Loan  AUS Doc Waiver

**Originator Information**

Lender Type: Retail  
Third Party Name:  
Third Party City: State:

Upload U/W Documents

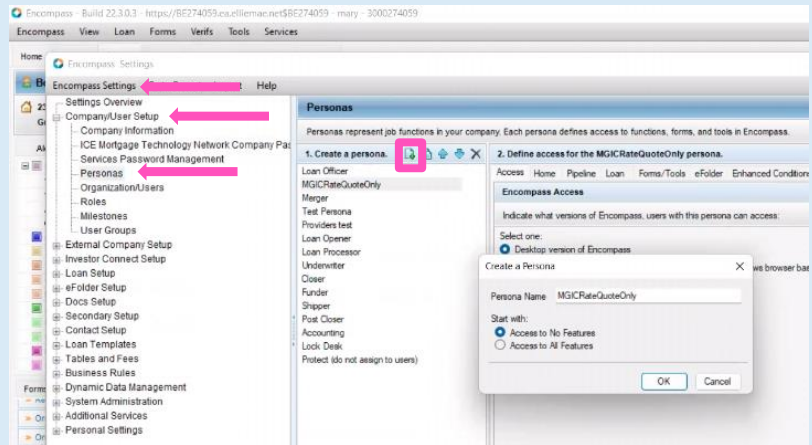
Rate Quote Close

# Rate Quote-Only User Persona

## 1. Access Personas

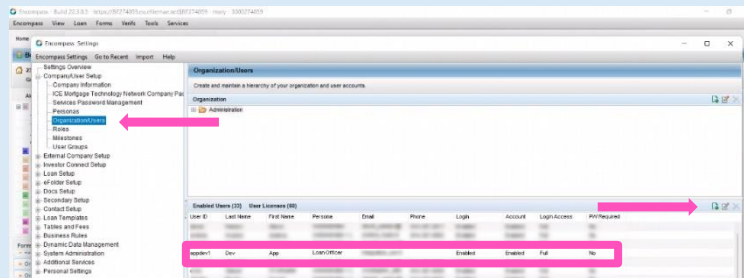
Go to **Encompass Settings > Company/User Setup > Personas**.

Click the **+** (plus) icon to create a new persona or copy an existing one and rename it **MGICRateQuoteOnly**.



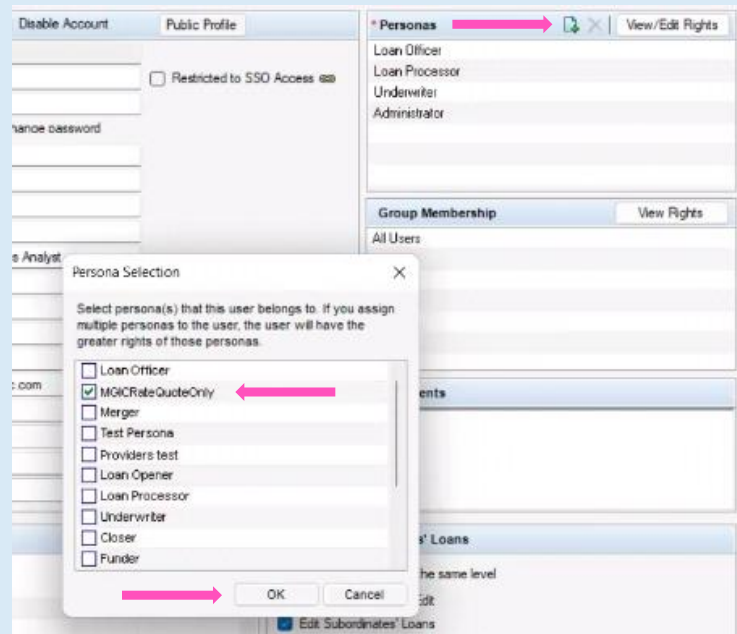
## 2. Access User

Under **Organization/Users**, open the user profile by either double-clicking the row or by selecting the row and clicking **Edit User**.



### 3. Edit User

Click the + (plus) icon, check **MGICRateQuoteOnly** box and click **OK**.

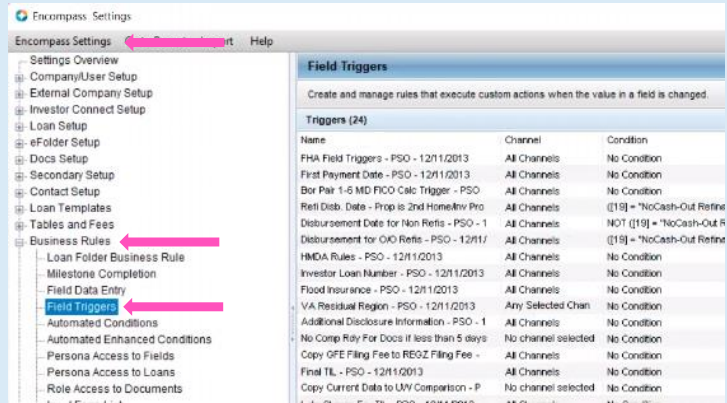




# Trigger for PMI LTV Cut-Off

## 1. Access Triggers

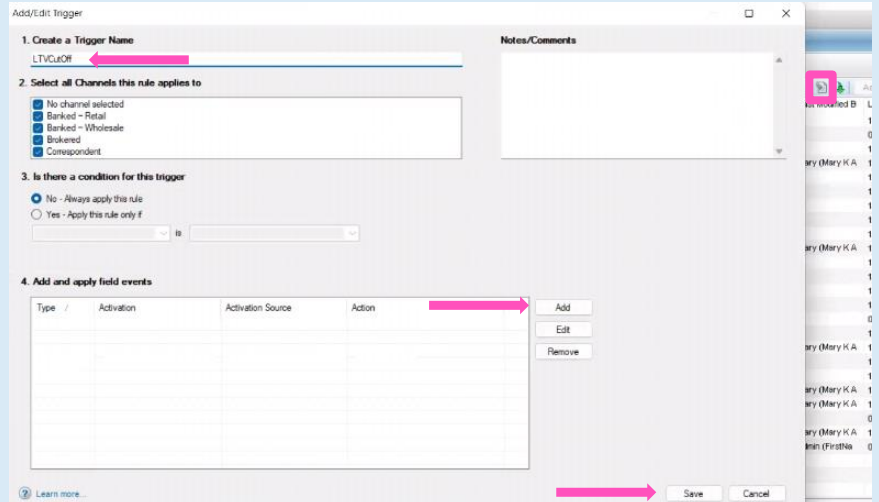
Go to **Encompass Settings > Business Rules > Field Triggers**.



## 2. Create Trigger and Event

Click on the **New** icon to open the **Add/Edit Trigger** screen.

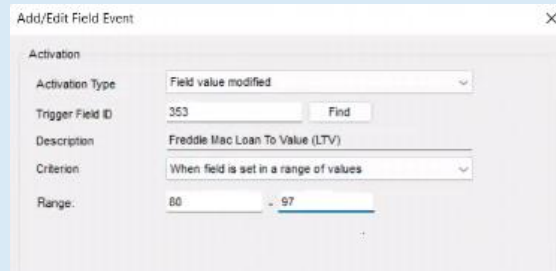
Enter a trigger name in the **Create a Trigger Name** field.



In the **Add and apply field events** section, click **Add**. Click **Save**.

## 3. Enter Activation Details

On the **Add/Edit Field Event** screen, in the **Activation** section, enter the values shown in the image on the right.



#### 4. Enter Action Details

In the **Action** section, click **Add** to open the **Add/Edit Assignment** screen. Enter the values shown in the image on the right.

Click **OK**.

The screenshot shows the 'Add/Edit Field Event' dialog box. The 'Activation' section is filled out with the following values: Activation Type: Field value modified; Trigger Field ID: 353; Description: Freddie Mac Loan To Value (LTV); Criterion: When field is set in a range of values. The 'Range' section is empty. The 'Action' section is partially visible. An 'Add' button is highlighted with a pink box, and a pink arrow points to an 'OK' button in the 'Add/Edit Assignment' sub-dialog.

#### 5. Add Field Event

When finished, click **OK**.

The screenshot shows the 'Add/Edit Field Event' dialog box. The 'Activation' section is filled out with the following values: Activation Type: Field value modified; Trigger Field ID: 353; Description: Freddie Mac Loan To Value (LTV); Criterion: When field is set in a range of values. The 'Range' section is filled out with '80' and '97'. The 'Action' section is filled out with 'Update the value of one or more fields'. The 'Assignments' table shows one row with Field ID 1205 and Value 78. An 'OK' button is highlighted with a pink arrow.

## 6. Save Field Event

On the **Add/Edit Trigger** screen, click **Save**.

## 7. Activate Trigger

To activate the trigger, select the new trigger and click **Activate**. The **MIP/PMI/Guarantee Fee Calculation** screen will automatically update with the Cancel At LTV.

**Note:** The changes won't take effect until the admin and user(s) log out and back in.

Name	Channel	Condition	Status	Last Modified By	Activated Date & Time
FHA Field Triggers - PSO - 12/11/2013	All Channels	No Condition	Inactive		12/11/2013 08:36 AM
First Payment Date - PSO - 12/11/2013	All Channels	No Condition	Inactive		04/03/2015 08:17 AM
Der Pair 1-6 MD FICO Calc Trigger - PSO	All Channels	No Condition	Inactive		12/11/2013 08:37 AM
Reti Disb. Date - Prop is 2nd Home/Inv Pro	All Channels	{(119) = "NoCash-Out Refinance" OR (119) = "Cash-Out Refinance"} and ((1111) = "Investor	Inactive	Mary (Mary K A	11/06/2019 07:03 AM
Disbursement Date for Non Refis - PSO - 1	All Channels	NOT ((119) = "NoCash-Out Refinance" OR (119) = "Cash-Out Refinance") and ((1111) = "Inv	Inactive		12/11/2013 08:37 AM
Disbursement for Orig Refis - PSO - 12/11/	All Channels	{(119) = "NoCash-Out Refinance" OR (119) = "Cash-Out Refinance"} and ((1111) = "Primary	Inactive		12/11/2013 08:39 AM
<b>LTVOutOff</b>	<b>All Channels</b>	<b>No Condition</b>	<b>Inactive</b>	<b>Mary (Mary K A</b>	<b>11/10/2020 04:16 AM</b>
TRUCK 1 Year Cash Rate Control rule	All Channels	No Condition	Inactive	Mary (Mary K A	08/02/2020 01:02 AM
LTVOutOff	All Channels	No Condition	Inactive	Mary (Mary K A	12/16/2022 07:18 AM