

Interlinq[®] E3[®] Connect CMG Service ReadMe

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Interlinq E3 Connect CMG Service ReadMe

This document contains the following:

- Overview of this release
- Prerequisites
- Installation, setup, and usage information
- Product documentation for this release
- Customer Experience information

Overview of This Release

Use the Interlinq® E3® Connect CMG Service to request a mortgage insurance certificate from CMG Mortgage Insurance Company. Approved transactions return a mortgage insurance certificate as a Portable Document Format (PDF) file attached to the service response. The data returned in the transaction updates the MID Mortgage Insurance Data screen in E3.

To obtain your CMG account credentials and URLs and to provide your source IP address, contact Simon Attwood at (800) 288-1970, extension 6202 or Simon.Attwood@pmigroup.com. If you are using the postback method, you will also need to provide postback information.

Modes for Using the Service

You can set up the service to run either asynchronously (“postback” mode) or synchronously (“status query” mode). You must choose one of these modes at the outset and set up the service accordingly.

Running the Service Asynchronously

In the postback mode, CMG sends the service response (the “postback”) when it is ready. The response automatically updates the loan application in E3. For this mode, you must provide a portal account and password to CMG. This mode uses the CMGPostBack network resource.

Important To ensure secure inbound traffic to your Web server, we strongly recommend that you set up a Simple Object Access Protocol (SOAP) router. For more information, see “Securing the Web Server with a Firewall and SOAP Router” in the “Configuration” chapter of the *Interlinq E3 System Configuration and Management Guide*.

Besides the portal account and password, you must also provide the URL of your SOAP router to CMG in the following format:
`https://<your Soap router server address>/SoapRouter/xxx.asmx.`

Running the Service Synchronously

In the status query mode, if the request receives a status of Suspended, the E3 user must submit Status Query requests to monitor the status. CMG does not post back a response when the status changes. After a Status Query request, if the status has changed from Suspended to Approved, CMG returns the mortgage insurance certificate and updates the mortgage insurance data in the loan application.

The status query mode does not require a portal account or a SOAP router. This mode uses the CMGStatusQuery network resource.

Prerequisites

The CMG Service requires Interlinq® E3® 2.0 or later and Interlinq® E3® Connect 2.0 or later.

Installation

To complete the installation process, you must download the installation package and install the service.

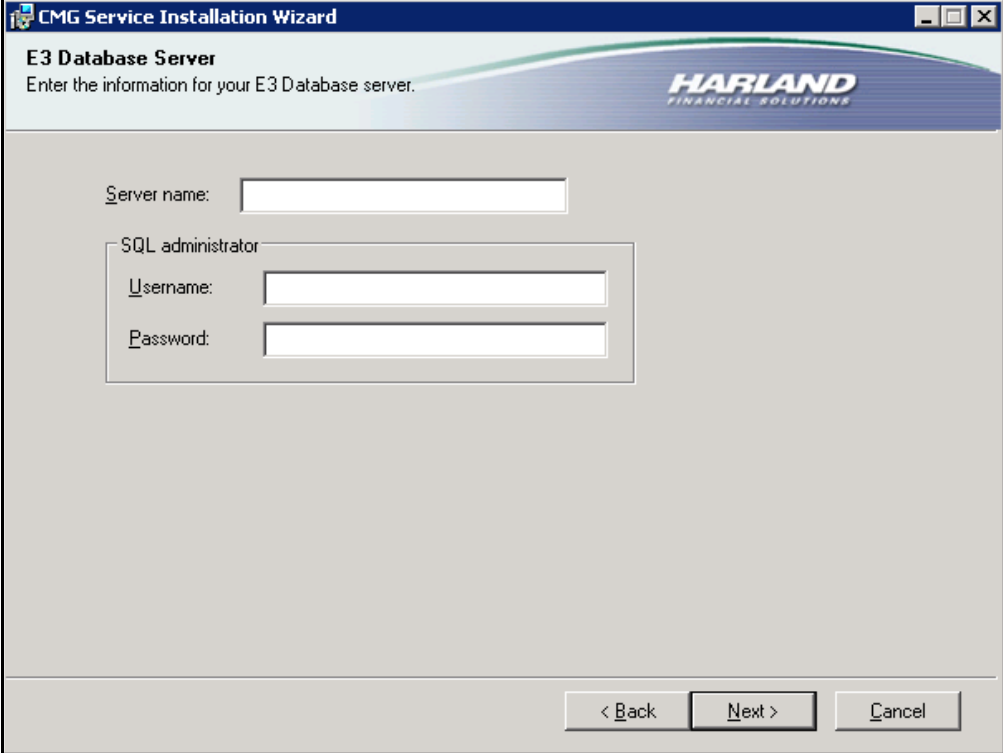
Downloading the Installation Package

1. On the E3 Web server, go to the Interlinq E3 Connect Services downloads page at <https://www.interlinq.com/customers/products/download.aspx?downloadid=124>.
2. Scroll down to **CMG Mortgage Insurance**, and then click the **Install** link. The file download screen appears.
3. Click **Open**. The WinZip Self-Extractor screen appears.
4. Verify the **Unzip to folder** location, and change it as needed.
5. Click **Unzip**. A message indicates that the extraction was successful.
6. Click **OK**, and then click **Close**.
7. Copy the folder listed in Step 4 and its contents to the \Program Files\ Harland Financial Solutions folder on **all** E3 Application and Web servers.

Installing the Service

Note Perform this procedure on **all** E3 Application and Web servers.

1. Browse to the folder where you saved the installation package, and then double-click **CMG.msi**. The Welcome screen appears.
2. Click **Next**. The E3 Database Server screen appears.



The screenshot shows a window titled "CMG Service Installation Wizard" with a sub-header "E3 Database Server". Below the sub-header, it says "Enter the information for your E3 Database server." and features the "HARLAND FINANCIAL SOLUTIONS" logo. The main area contains three input fields: "Server name:" followed by a text box, "SQL administrator" followed by a "Username:" text box, and a "Password:" text box. At the bottom right, there are three buttons: "< Back", "Next >", and "Cancel".

Figure 1: E3 Database Server screen

3. Verify or enter the name of your E3 Database server, enter the logon information for your E3 database administrator account, and then click **Next**. The E3 Components screen appears.

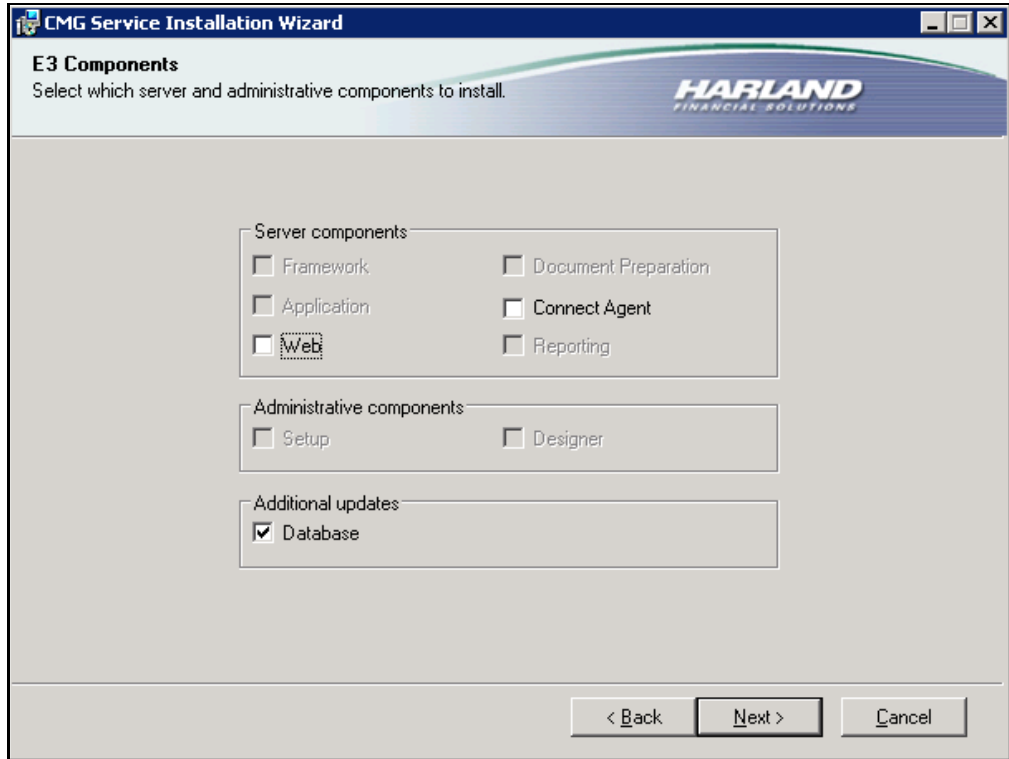


Figure 2: E3 Components screen

4. Select the check boxes for the E3 components and updates as follows:
 - If you are installing the service on an Application server, select the **Application** and **Connect Agent** check boxes.
 - If you are installing the service on a Web server, select the **Web** check box.

Important If you are running this installer for the first time, leave the **Database** check box selected.

Note For more information about E3 components, see the *Interling E3 System Requirements*.

5. Click **Next**. The Ready To Install the Program screen appears.
6. Click **Install**. When the installation is finished, the Installation Complete screen appears.
7. Click **Finish** to exit the installation wizard.

Setup

Before you can use the CMG Service, you must:

- Set up a credit repository to support non-traditional credit.
- Set up a portal account and password for CMG, to authenticate the submissions to your E3 system, if you will run the service asynchronously.
- Set up an institution.
- Select the network resource.
- Set up vendor institution credentials.
- Add a custom data field, if you need to identify loans that are part of a corporate relocation program.
- (Optional) Set up the service so that the data in the response from CMG does not overwrite the Initial months and Number of months values on the MID Mortgage Insurance Data screen in E3.
- Grant access to the service.

Setting Up a Credit Repository

You must set up a credit repository called "NonTraditional" in E3 Setup, and then set up a product called "NonTraditional" in that credit repository. This enables the E3 user to inform CMG that a borrower has non-traditional credit.

To set up a credit repository

1. In E3 Setup, click **Credit Repositories** in the navigation pane, and then click **New**. The Credit Repositories screen appears.
2. Type **NonTraditional** in the **Name** field.
3. Click the **Product** heading. A text entry field appears.
4. Type **NonTraditional** in the text field, and then click **Save**.
5. Notify your E3 users that if a borrower has non-traditional credit, they must specify this in the loan application. For more information, see "Using the Service" on page 9.

Setting Up a Portal Account and Password

Perform this procedure **only** if you will run the service asynchronously (postback mode). For the postback mode, you must supply a portal account and password to CMG.

If you will run the service synchronously (status query mode), skip this procedure.

To set up a portal account and password

1. Log on to E3, and then click the **Connect Administrator** button in the navigation pane. The navigation pane displays the expandable tree of Connect Administrator options.

2. Expand **Portal Setup**, and then click the **Credentials** link. The Credentials screen appears.
3. Enter a description and name for the portal account.
4. Enter and confirm the password for the account, and then click **Save**.
5. Send these credentials to CMG.

Setting Up an Institution

You must set up an institution with the credentials supplied by CMG.

1. In Connect Administrator, expand **Gateways**, expand **CMG**, and then click **Institutions**. The Institutions screen appears.
2. Click **New**, and then enter a name for the institution.
3. In the **Account** field, enter the Login Account Identifier value supplied by CMG.
4. Click the **Set Password** link. A field for entering the password appears.
5. Enter the password supplied by CMG, and then click the **Save** link. A confirmation message appears.
6. Confirm the password, and then click **OK**.
7. Click **Save** to save your changes.

Setting Up the Network Resource

Two network resources are delivered with the system, to support the two modes in which you can use the service. You must select the correct network resource and then configure it.

1. In Connect Administrator, expand **Gateways**, expand **CMG**, and then click **Network Resources**. The Network Resources screen appears.
2. Do one of the following:
 - If you will use the service synchronously (status query mode), select the **CMGStatusQuery** network resource.
 - If you will use the service asynchronously (postback mode), select the **CMGPostBack** network resource.
3. In the **Account** field, enter the Internal Account Identifier value supplied by CMG, and then enter the password for the account.
4. In the **Service provider URL** field, enter the integration or production URL that you received from Simon Attwood.
5. Click **Save** to save your changes.

Setting Up Vendor Institution Credentials

You must set up the vendor institution credentials with the Master Policy Lender ID supplied by CMG.

Note If you have multiple Master Policy Lender IDs, CMG will determine which ID to use based on the branch. This should be covered during your kickoff meeting with CMG.

To set up vendor institution credentials

1. In Connect Administrator, expand **Gateways**, expand **CMG**, and then expand **Services**.
2. Expand the **CMG** service, and then click the **Vendor Institution Credentials** link. The Vendor Institution Credentials screen appears.
3. Select the **CMG** vendor from the drop-down list, and then select the institution that you set up previously.
4. In the **Account** field, enter the Master Policy Lender ID supplied by CMG.
5. Click the **Save** link.

Identifying Loans for Corporate Relocation Programs

If you need to identify a loan as part of a corporate relocation program, you must set up an E3 custom data field (CDF).

1. Set up a CDF called **Relocation Loan** with a data type of **Checkbox**. You can assign this CDF to any category.

Important The field name is case-sensitive.

2. Instruct your E3 users to set this field as needed in each loan application.

For more information about setting up CDFs, see the "Setting Up the System" chapter in the *Interling E3 System Administrator's Guide*.

Preserving Entries in E3 Number of Months Fields

By default, the response data from a mortgage insurance request overwrites any existing data in the "Initial months" and "Number of months" fields on the MID Mortgage Insurance Data screen in E3. If you enter data in these fields for another purpose (for example, to indicate the collection of escrows), you can set up the service so that the response from CMG does not overwrite your entries in these fields. To do this, set the ImportMonths configuration type to "false."

To preserve entries in the number of months fields in E3

1. In Connect Administrator, expand **Gateways**, expand **CMG**, and then expand **Services**.
2. Expand the **CMG** service, and then click **Service Configuration**. The Service Configuration screen appears.
3. Select **ImportMonths** from the **Configuration type** drop-down list.
4. Type **false** in the **Configuration value** field, and then click **Save**.

Important This field is case-sensitive.

Granting Access to the Service

E3 uses a security model that is based on roles, profiles, and profile options, which enable you to restrict the use of a feature to specific users. Users are assigned to one or more roles in E3 Setup. Each role has one profile, which includes profile options that specify which features a member of the role can use. For more information about E3 Setup and the E3 security model, see the "Setting Up the System" chapter in the *Interlinq E3 System Administrator's Guide*.

To grant E3 users access to a service, you must:

1. Register the service. This creates profile options for submitting requests to the service and viewing results from the service.
2. Set up security for the service. You grant the options for submitting requests and viewing results to users through their role assignments.

To register the service

1. In Connect Administrator, expand **Gateways**, expand the gateway that contains the service, expand **Services**, and then select the name of the service. The Service screen appears.
2. Click the **Register** link at the bottom of the screen.

To set up security for the service

- Do one of the following:
 - E3 2.5 or later/Connect 2.5 or later: Use the Security node in Connect Administrator to set up security for the service. For more information, see the "E3 Connect Administrator" chapter in the *Interlinq E3 Connect System Administrator's Guide*.

Note The security changes made in Connect Administrator are effective immediately. Users do not have to log out of E3 and then log back in.

- Earlier versions of E3 and Connect: Use E3 Setup to assign the profile options to the appropriate profile(s). For more information, see the "Setting Up the System" chapter in the *Interlinq E3 System Administrator's Guide*.

Note For the security changes made in E3 Setup to take effect, users must log out of E3 and then log back in.

Using the Service

This section explains how to submit a service request for mortgage insurance.

Note E3 can submit only the most recent set of underwriting findings to a mortgage insurance provider, such as CMG. If the loan application has been submitted to more than one underwriting service, only the most recent set of underwriting findings will be sent to CMG.

To use the service

1. If the borrower has non-traditional credit, do the following:
 - a. In the navigation pane, expand **BPD Borrower's Personal Data**, expand the link for the borrower, and then click **Credit Scores**. The Credit Scores screen appears.
 - b. Select **NonTraditional** from the **Source** drop-down list.
2. Click the **E3 Connect** button on the E3 toolbar.
3. If the Application Service History screen appears, click the **New** link to display the Available Services screen.
4. Scroll to the **CMG** gateway, and then click the **CMG** link. The Order Service screen appears.
5. Complete the request as follows:
 - a. Select the institution that is set up with your company's credentials for CMG.
 - b. Select the request type as follows:
 - Select **RateQuote** to submit a rate quote request, and then specify the request's criteria set. The criteria can match those provided in an Origination of Mortgage Insurance request or may be a subset of that information.

The service response will include rate and premium information, but will not include a mortgage insurance certificate or a PDF file. The response also updates the MID screen.

Note Quoted rates are valid only for the information provided, on the date of the request. A request that is submitted with different data or on a different date may receive a different rate.

- For the first mortgage insurance order for a loan application, select **OriginalRequest**.
 - If the data in the loan application has changed, and you want to resubmit the request using the updated data, select **Resubmission**.
 - To check the status of an existing request, select **StatusQuery**.
 - To cancel an existing request, select **CancelOrder**.
- c. Select the appropriate choices from the **MI Premium Plan Name** and **MI Documentation Type** drop-down lists.

For more information about mortgage insurance premium plan types and the corresponding values that must be set in the loan application, see "Mortgage Insurance Premium Plan Types" on page 10.

6. Click the **Submit Order** link.

Note A PDF file is returned with an Approved request. For a Suspended result, the response will include the reasons for the suspension and the contact information for CMG Customer Support. They will tell you when you can resubmit the request.

Mortgage Insurance Premium Plan Types

This section describes the mortgage insurance premium plan types that you can select when you use this service. For each plan type, this section lists the values that must be used for several fields in the loan application. These fields appear on the MID Mortgage Insurance Data screen.

Deferred Monthly (CMG EZ Monthly)

- The first premium is delayed until the date of the first PITI payment, with monthly premiums thereafter.
- The same premium rate is used for the first 120 payments (initial + renewals).

Example: \$0 at closing; .60%/12 months 1–120; .20%/12 monthly to term

Use the following settings on the MID screen:

Renewal option	Premium paid by, Refund option	Coverage type	Duration
Declining or Level	Select either Borrower paid or Lender paid from the Premium paid by drop-down list. Refund option is also required. CMG will validate that your selections form a valid submission.	Level	Periodic

Regular Monthly

- One or more month's premium is paid at closing; monthly premiums thereafter.
- The same premium rate is used for the first 120 payments (initial + renewals).

Example: .60%/12 at closing; .60%/12 months 1–119; .20%/12 monthly to term

Use the following settings on the MID screen:

Renewal option	Premium paid by, Refund option	Coverage type	Duration
Declining or Level	Select either Borrower paid or Lender paid from the Premium paid by drop-down list. Refund option is also required. CMG will validate that your selections form a valid submission.	Level	Periodic

Level Annual

- The first year's premium is paid at closing, with renewals on each policy anniversary.
- The same premium rate is used at closing and for the first nine renewals.

Example: .60% at closing; .60% at end of years 1–9; .20% annually to term

Use the following settings on the MID screen:

Renewal option	Premium paid by, Refund option	Coverage type	Duration
Declining or Level	Select either Borrower paid or Lender paid from the Premium paid by drop-down list. Refund option is also required. CMG will validate that your selections form a valid submission.	Level	1 Year

Standard Annual

- The first year's premium is paid at closing, with renewals on each policy anniversary.
- The premium rate used at closing is higher than the subsequent renewal rates.

Example: 1.00% at closing; .50% at end of years 1–9; .35% annually to term

Use the following settings on the MID screen:

Renewal option	Premium paid by, Refund option	Coverage type	Duration
Declining or Level	Select either Borrower paid or Lender paid from the Premium paid by drop-down list. Refund option is also required. CMG will validate that your selections form a valid submission.	Standard Front Loaded	1 Year

Single Life Of Loan (CMG Single Premium)

- One single premium is paid at closing, purchasing coverage for the life of the loan or until terminated in accordance with law. The premium can also be financed into the loan amount.

Example: 3.00% at closing.

Use the following settings on the MID screen:

Renewal option	Premium paid by, Refund option	Coverage type	Duration
No renewals	Select either Borrower paid or Lender paid from the Premium paid by drop-down list. Refund option is also required. CMG will validate that your selections form a valid submission.	Leave blank	Single (One Time) To Loan Value Percent, or Life of Loan

Product Documentation

This *ReadMe* (CMG_Service_ReadMe.pdf) is the documentation for this release.

Note We recommend that you check the Customer Experience website (<https://www.interling.com/customers/>) regularly for documentation updates.

Customer Experience

There are four ways to contact Customer Experience: telephone, e-mail, fax, and website. In addition, the Knowledge Base on the Customer Experience website is available at all times for self-service troubleshooting.

When you contact Customer Experience, include the details about your system configuration (operating system, product version, and so on), and describe the steps to reproduce the problem, if possible.

Note The Financial Modernization Act of 1999, also known as the Gramm-Leach-Bliley Act or GLB Act, includes provisions to protect consumers' personal financial information held by financial institutions. Therefore, Customer Experience cannot accept borrower data or screen captures that contain borrower data via e-mail. Send this information via fax, or contact Customer Experience for secure file transfer methods.

Telephone

Call (800) 569-0000, and select the appropriate option for your call.

E-mail

Send your questions to interling.support@harlandfs.com.

Fax

If you cannot contact us via telephone or e-mail, fax your questions to (425) 828-0356.

Website

Use the Customer Experience website to view or submit support requests or software enhancement requests (SERs).

1. In your Internet browser, go to <https://www.interling.com/customers/>.
2. Log on, and then do one of the following:
 - To view or submit support requests, click **Support Requests**. The Support Requests screen appears.
 - To view or submit an SER, click **Enhancement Requests**. The Software Enhancement Requests screen appears.

Knowledge Base

Search the Knowledge Base on the Customer Experience website for answers to your questions, information about known issues and workarounds, and so on.

1. In your Internet browser, go to <https://www.interlinq.com/customers/KB/>.
2. Log on, and then enter a word or phrase in the **I'd like to search for** field.
3. Under **In the**, select where to search, and then click **Search**. The website displays the search results.

Tip To limit your search to a particular product and/or Knowledge Base entry date, click **Advanced**, and then enter additional search criteria as needed. To return to the basic search criteria, click **Basic**.