

The Differentiator

Today's customers are increasingly tech-savvy, regardless of their generation, and they are all living in an accelerated universe, they expect more, they expect unique. They researched the best product deal online before approaching the dealer or merchant, and ,therefore, expect online capabilities to be part of the enhanced purchasing experience. Now with TCI's paperless eProcessing system, you can meet your customer's expectations.

In today's highly competitive market, you need more than a cost-reducing advantage over the many other players vying for the same deals, you need a marketing differentiator. eProcessing not only allows you to do more business at lower costs, it makes the whole transaction more convenient, more efficient and more unique to your key business drivers – the merchants and their customers.

TCI is focused on eCelerating the way you do business.



Merchant List

- Automobile
- Motorcycle
- Solar
- HVAC
- Funeral
- Cosmetic Surgery
- Dental Surgery
- Furniture
- Home remodeling
- Boat, RV, off-road
- Jewelry
- Wedding



Loan Origination Solutions

**Paperless,
Seamless,
Swift,
Secure:**

*The Benefits of
Electronic Processing*

Eliminate Paper! www.tciddecisionlender.com/e-processing



To find out more call **1-800-824-9069** or visit us at www.tciddecisionlender.com. It's one smart decision.

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TCl's DecisionLender has been in the vanguard of employing technology to differentiate your indirect loan origination program for more than a decade. With the 2013 launch of its innovative, fully paperless eProcessing solution, DecisionLender is now a market changer for lenders seeking greater volume, faster loan closures and no more paper-shuffling inefficiencies. A fully electronic transaction creates a win-win for everyone: consumers have a simplified, unique experience; merchants close deals more quickly and efficiently; lenders achieve faster closings, higher loan volumes and improved productivity and accountability.

While various components of electronic processing, such as eSignature, have been industry "available" for some time, besides the high costs associated with implementation, there have been hiccups in the process, which causes reliance on paper documentation at some juncture, thus interrupting the workflow process and, therefore, hampering efficiency. The ultimate benefit of creating a fully electronic process is realized only when the documents are able to pass through the whole system, end-to-end, with no paper shuffling or human error to obstruct the ultimate goal: an accurately completed loan package.

Competitive Edge

With TCl's recent innovations, the entire process, from loan application to contract completion, is paperless. Loans can be approved and closed quickly, merchants can receive same-day payment, and consumers have a unique experience. In fact, consumers can complete the transaction from the comfort of their home or office – no more hassle getting to the merchant's store - and a co-borrower can be at another location. The lending world is a crowded marketplace; a fully paperless process is the differentiator that provides a cost-saving competitive edge.

The eProcess

TCl wants to simplify and enhance the way you do business. By integrating our technology with industry-leaders such as Wolters Kluwer and eOriginal, we offer a seamless, comprehensive solution. Each eProcessing component is available as a stand-alone module and can be semi-customizable to your process. And, you only pay for the Wolter Kluwers or eOriginal signed contracts you use, with assurance that the forms used are the most up-to-date available.

The components of our eProcess are as follows:

- 1 DecisionLender can receive an application from any source whether it's generated by Dealer Track, Route One, a merchant's point of sale computer, the internet, your web page and of course our front end.
- 2 DecisionLender queues up all required information and calculations for underwriting (your rules); the

application can either be auto-decided or reviewed by an underwriter. The underwriter generates an offer letter which includes any stipulations or loan documents and a 2-D bar code is generated and automatically imbedded into the offer letter. The letter is either faxed or emailed to the merchant.

- 3 The borrower accepts the offer, and the merchant utilizing the offer letter with the 2-D barcode incorporated, faxes to your 800#, all stipulations, forms and loan documents. These documents are not printed but are routed automatically directly to the DecisionLender application and are posted for review.
- 4 Simultaneously with the offer, the loan package – either a Wolters Kluwer compliant loan package or your own custom contract package, including all applicable forms for that lending channel – will be automatically populated with complete, correct information. The loan package is available for electronic signing at your location of choice; at the merchant; at the consumer's home or on a mobile device.
- 5 Before entering the signing room, the borrower must be vetted. This is accomplished through a multi-layered borrower authentication process- your choice either multiple knowledge-based questions, email password with link to signing room, mobile phone security code, etc. The consumer cannot enter the signing room until they pass this test.
- 6 A verified borrower enters the signing room and is "walked through" each step, which assures that all forms in the loan package are completed correctly. The borrower can be required to click that he has read a form and time/date and other identifiers can be recorded each step of the way. A borrower cannot submit the loan package unless it is complete! This process reduces the human error that can otherwise hold-up or invalidate a deal and provides additional proof that the consumer accepted all aspects of your offer.
- 7 A correctly completed loan package in compliance with your procedures and audit mandates is safely stored through our seamless eProcess. The loan is ready for funding, ready to earn interest. No more guesswork, errors or aggravation about who requires what.

TCl's integrated system assures that your process is under control and the outcome predictable-accurate information is in the appropriate blanks on all forms, all stipulations are met, and the loan package is complete. Legal precedent demonstrates that if these controls and processes are in place, the likelihood of a successful lawsuit is significantly reduced; therefore eProcessing offers significant security and peace of mind in addition to expediting the loan process.

In addition, TCl's eProcess enhances overall data storage security. Because we use advanced cloud-computing, there

is no worry about data loss due to fire, flood or theft. All documentation and reporting is readily accessible and secure and you've eliminated physical storage costs.

Benefits of eFaxing

eFaxing, with 2-D barcode, eliminates the receipt of paper whether generated by paper faxes or FedEx and, therefore, the need to route paper to particular files and enter data manually.

- Savings in time - quickly and efficiently verify stipulations
- Reduction of errors from manual data entry
- No lost paper documents
- Convenience and assurance of having all necessary documents stored electronically in one secure location

TCl's partnership with Wolters Kluwer provides you with government compliant retail contracts that are integrated with the DecisionLender process.

The benefits of using Wolters Kluwer contracts include:

- Illegible handwriting becomes a thing of the past - documents are always readable
- Information from the application and offer is automatically merged into the contract for greater accuracy and fraud avoidance
- Wolters Kluwer's team of legal experts insures contracts are in compliance with current government regulations; abide by state-specific language for all 51 jurisdictions and are backed by an industry-leading compliance warranty
- Up-to-date, DecisionLender generated forms are electronically delivered to dealers and retailers, thus reducing the waste and expense of paper forms and you only pay for signed completed contracts.

Compliant retail contracts give you the peace of mind and the freedom to focus on what you do best - funding loans.

eSignature-Bringing lending into the eCeleration era

Today's customers, regardless of age or income level, are on-the-go and they have integrated the web into all aspects of their personal and professional lives especially their approach to purchasing. They will be comparing prices and specs on various transactions, whether it is a car deal, furniture price or even a medical procedure, via their PC's, smartphones or tablets. TCl's eProcess, complete with innovative eSignature capability, enables lenders to rise above the competition in today's marketplace, by enabling their customers to experience an eCeleration loan process.

With eSignature, borrowers have the convenience of signing anytime, anywhere – on their tablet, smartphone or desktop. With eSignature, lenders have a secure real-time electronic signature solution as proof of contract in a secure, paperless system. This technology ensures the authenticity of original documents, the identity of signatories and the integrity of documents that are legally enforceable, unique, identifiable, authentic and unalterable.

eSignature offers the benefits of:

- Multi-layered buyer authentication process - your choice multiple knowledge-based questions, email password and link, mobile phone security code, etc. The consumer cannot enter the signing room until they pass these hurdles.
- Optimization for any mobile browser.
- Multi-level system access authorization, password protected, so you control who can do what in your organization whether in the secure "signing room" or storage vault.
- Lenders can determine which loan documents are included for each unique lending channel.
- Signed documents are tamper-sealed and can be saved electronically or printed; all review copies are clearly identified as "copies."
- Full compliance with the Uniform Electronic Transaction Act (UETA) and the Federal Electronic Signatures in Global and National Commerce Act.

TCl's integrated system assures that accurate information is in the appropriate blanks on all forms, all stipulations are met, and the loan package is complete. In addition, DecisionLender's eProcessing work flow can be customized and adapted according to your lending channel needs and specs – the package is available a la carte.

Enhanced Security and Compliance

With constant changes in government compliance requirements, TCl's automated eProcessing software gives you the convenience and security of knowing transactions are compliant and, in effect, process-audited. The electronic process imposes security guardrails: the borrower must follow the designated procedure for signing the loan package or the next electronic step is not accessible, thus ensuring a correctly completed loan package; underwriters must stay within guidelines or receive proper authorization; and funders must approve all stipulations or receive override authority. Integration with eOriginal Trusted Repository, makes eSigned documents tamper evident and protected throughout their lifecycle. Creating an authenticated audit trail for every action taken on a signed document, coupled with multi-level user system access, controls your process.