

# TCL

# DecisionLender

Loan Origination Solutions

ONE SYSTEM – ONE SOLUTION



**DIRECT, INDIRECT, ONLINE, ACCOUNT OPENING, AND CROSS SELL**

# ONE SYSTEM – ONE SOLUTION

**DECISIONLENDER 4**, is a complete consumer loan origination system (LOS) for direct, indirect, and online lending that simplifies the entire loan origination process, from application, decisioning, eSignature, funding, to ACH. Since inception, DecisionLender 4 was designed as a cloud-based loan origination solution, and with its flexibility and configurability, it allows online and traditional lenders to quickly adapt to an ever evolving marketplace. With responsive design, DecisionLender 4 conforms to any mobile device for on-the-go underwriting opportunities, or have your customers easily connect to our consumer portal via their smart phone to submit an online loan application. Our consumer portal is ADA Accessibility Compliant, and adheres to web content accessibility guidelines 2.0 (WCAG 2.0).

TCI staffs an extensive customer support team who are consumer lending experts, so we speak your language and understand your needs. Over 700+ lenders use DecisionLender every day, request a demo today to see why!

[WWW.TCICREDIT.COM](http://WWW.TCICREDIT.COM)

## FEATURES

- Easily Configurable Without IT Resources: Design Unique Workflows and Decisioning Processes
- Develop & Schedule Custom Reports
- Cross Sell
- Account Opening
- Automated Document Prep, eSigning, & ACH
- Single Sign-On For Online Banking Portals
- Automated Counter Offers
- Leasing
- Analytics, Including Champion Challenger
- Policy Enforcement And Tracking: Not Just An Audit Trail, But Enforcement Capabilities
- Comprehensive Rules Engine Easily Configurable By You
- Auto-Decisioning
- Open API, Connect To Any Data Source
- Integrates With All Core Systems

## DIRECT

**DECISIONLENDER 4 DIRECT** is designed for all consumer lending institutions interested in lending digitally, traditionally, or both. Lend directly to your customers online, or in a branch. Quickly respond to a constantly evolving marketplace with the ability to customize and streamline the direct lending process without IT resources. DecisionLender has a real-time connection with your core system, so you can easily auto-populate an application for existing members and customers.

## INDIRECT

**DECISIONLENDER 4 INDIRECT** allows you to rapidly decision loan applications either by auto decisioning process or through traditional underwriting methods. DecisionLender 4 Indirect seamlessly interfaces with important auto lending software portals like: DealerTrack, RouteOne, and CUDL. Calculate dealer reserves, rehash, and evaluations quickly. Indirect lending on DecisionLender 4 isn't only for auto, it can be used for furniture, medical, boat, RV, and much more! Once the borrower has accepted your offer, DecisionLender 4 can instantly generate the appropriate loan package for signing at the vendors office.

## ONLINE

Offer loans online, accessible by the borrower from any computer or mobile device with our web-based consumer portal! Branded with your institutions image, **DECISIONLENDER 4 ONLINE** helps consumer lending institutions compete in our evolving online world. Lenders have the ability to customize the online consumer portal lending experience and workflow. Customize the user experience, fields, eSign, and much more!



Decision applications manually or with auto-decisioning, to return a quick approval to the applicant. If the application was submitted through the borrower's mobile device, they can upload documents and stipulations, like a driver's license, directly to their application file. The most unique aspect of online lending with DecisionLender 4 is that your customers have the ability to start an application on one device, "save" the application, and finish it on another, or begin an application in-branch, and finish it at home on their mobile device. If you integrate the online application with your online banking, you can offer your borrowers the convenience of single sign-on, which allows your borrowers data from your online banking portal to auto-populate into the online loan application.

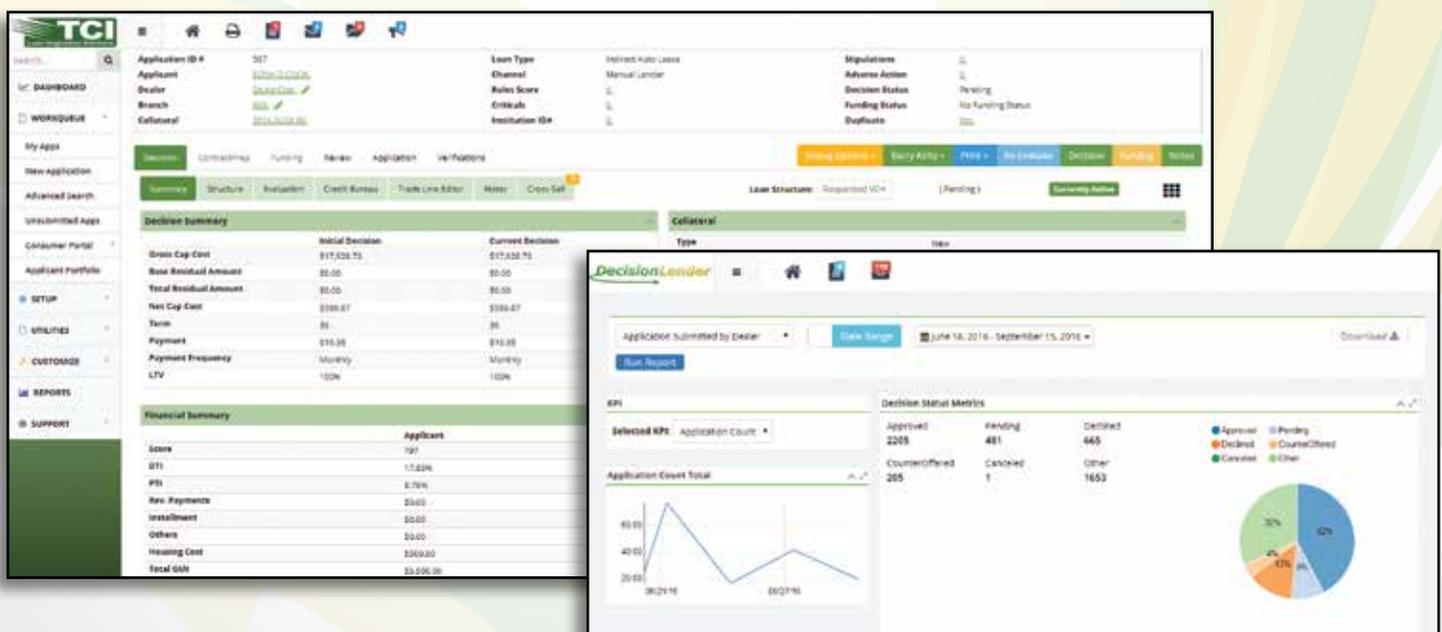
## ACCOUNT OPENING

Retaining customers or members is the key to long term profits because people are more likely to request a loan from an institution they already have a relationship with. By utilizing the **ACCOUNT OPENING MODULE IN DECISIONLENDER 4**, it's easier than ever to convert a new loan applicant into an account holder, or to have an existing account holder open an additional account.

Enable your customers or members to open any account product offered by your institution, either in the branch, or from their computer or mobile device! Account Opening on DecisionLender 4 utilizes the same powerful single sign-on and "application saving" functionality as DecisionLender 4 Online. Additionally, the most unique features of Account Opening are our license scanner and application abandonment tracker. The license scanner enables applicants to pre-fill their account application by taking a picture of their driver's license. The application abandonment tracker will record applicant page movement while they are opening a new account. If an applicant abandons the process, DecisionLender 4 will record where and when the applicant abandoned opening a new account, enabling your institution to make workflow improvements by reconfiguring the account opening application at points of abandonment. The abandonment tracker also functions as a reminder for you to follow up with the applicant to ensure they open an additional account in the future. Lastly, our Cross Sell Module can be integrated with our Account Opening Module to enable your institution to cross sell additional loan products during the account opening process.

## CROSS SELL

**DECISIONLENDER 4 CROSS SELL** was designed to be intuitive and seamless. At any point of engagement with the borrower, offer them an additional loan product, such as a new credit card, refi opportunity, GAP on their vehicle, or any other product you provide. A unique feature of DecisionLender is the ability to cross sell an applicant additional loan products while they are applying for a loan online via their mobile phone. The applicant will receive a notification that they are pre-approved for additional products during their initial request. Additionally, the Cross Sell Module can be used to generate prequalified lists for marketing campaigns.



**DecisionLender 4 is a comprehensive consumer loan origination system for banks, credit unions, and finance companies. DecisionLender 4 is 100% cloud-based and protected within the Amazon cloud. It is SOC1, SOC2, SOC3, ISO 27001, ISO 9001 and PCI-DSS certified. Utilize DecisionLender 4 for your direct, indirect, or online lending programs! Each product is mobile friendly and works on all devices, is offered ala carte, and conforms to the way YOU do business.**

**To schedule a live demo, or to learn more about the many features of DecisionLender 4, please visit: [www.tcticredit.com](http://www.tcticredit.com)**



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