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NEWS RELEASE

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TCI Deploys Industry's First AI-Powered Natural Language Rules Engine

--Lenders quickly, easily develop and manage risk and lending policies via machine-learning risk management tool--

ISLANDIA, N.Y., Jan. 15, 2019— Teledata Communications, Inc. (TCI), the provider of DecisionLender 4 (DL4), a complete consumer loan origination platform, today announced it has developed the industry's first AI-powered, natural language rules engine that leverages machine learning to quickly and easily create and maintain risk-based rules and lending policies. Lenders can now effortlessly create and maintain credit and lending policies; the intuitive process does not require any specialized software development skills or the addition of IT resources or third-party assistance.

TCI's DecisionLender 4 implementation of Natural Language Understanding (NLU) utilizes machine learning that enables users to create rules using plain English and then convert the rule into code automatically. Any business user can now add new rules, edit existing rules and maintain risk policies.

"TCI continues to put more tools into the hands of its lenders," said Stefan Ionescu, VP, Development, TCI. "Lenders can now build rule sets in plain English, honing and perfecting their models and deploying advanced policies without adding any new costs, resources, coding or special configurations."

Traditionally DecisionLender 4 credit rules and risk policies are authored using a domain specific language (DSL), requiring specialized training. With TCI's new machine-learning tool, lenders can now input their parameters using plain English commands and the system will automatically create credit rules and risk policies,

empowering lenders to rapidly develop new lending policies and implement the changes quickly.

Any new lending models created with NLU can be vetted in the demo environment utilizing Test-It, a DecisionLender 4 tool, which helps select the correct test cases to fine tune the new lending model. After a thorough quality review process, the new lending module can be deployed to production.

Through DecisionLender 4, lending programs are no longer tied to the vendor's procedures or timelines. These new tools enable lenders to control their lending modules at their own pace and timeline.

About Teledata Communications, Inc.

Founded in 1982, Teledata Communications, Inc (TCI) is the provider of DecisionLender 4, a complete consumer loan origination platform (LOS). DecisionLender 4 is completely configurable, hosted in the cloud, and supports branch, online lending, indirect auto and merchant lending, and deposit account opening. The robust decisioning engine is the most versatile on the market, enabling manual or automated workflows. With over 130+ different 3rd party integrations ranging from alternative data sources, to fraud protection, to esignature and more, DecisionLender 4 truly empowers you to do business YOUR WAY! www.tcicredit.com