



UTILIZE FRAUD TOOLS TO MINIMIZE RISK WITH DECISIONLENDER 4

Keep your customers and your institution safe with DecisionLender 4 and its suite of fraud prevention services. Connected to numerous third-party fraud prevention tools, DecisionLender 4 ensures you can utilize all the latest identity authentication and applicant screening services, including but not limited to:

- **TransUnion Identity Manager (TU IDM):** Fully integrated with DecisionLender 4 as a real-time identity verification and authentication web service.
- **Experian Clarity Services:** Communicates through DecisionLender 4 to deliver fraud scores and attributes.
- **Equifax eIDverifier:** A knowledge-based authentication service that works with DecisionLender 4 to verify the identity of each primary applicant with a series of personal questions, created from data sources available to Equifax. Minimal information about the applicant is also submitted to eIDverifier for fraud checking and data matching purposes.
- **Lexis Nexis Instant ID:** Provides DecisionLender 4 with a fast and convenient Comprehensive Verification Index (CVI) score to verify the identity of individuals and businesses.

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- **ChexSystems ID verification:** Transmits applicant and co-applicant personal information to DecisionLender 4. Responses displayed within the application contain information on whether or not various data points match.
- **Penley OFAC Watch:** Screens transactions against the Office of Foreign Assets Control (OFAC) Specially Designated Nationals (SDN) list, or one of OFAC's other sanctions lists, and provides instantaneous DecisionLender 4 alerts about potential matches.
- **PointPredictive Auto Fraud Manager and Dealer Trace:** Real-time (synchronous) call which will assist clients in determining the value of the loan or the likelihood of the loan going into default. The client will receive a score and reason codes. The score range can be used to drive different review and verification workflows based on low or high score bands.

Lower your lending risk and stay compliant with DecisionLender 4 and its fraud prevention tools. Not only will you reduce exposure to fraudulent and high-risk loans, but you'll also increase loan approval speed— all without sacrificing safety. Give TCI a call today to get started!



Why TCI?

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!

Request a demo today! TCICredit.com

ONE SYSTEM ONE SOLUTION