



## OPEN YOUR DIGITAL BRANCH WITH 24/7 ONLINE LENDING TODAY!

DecisionLender 4's flexible and configurable cloud-based online/mobile lending software solution provides a complete online and mobile lending experience for your borrowers. Featuring robust safeguards, integrations with fraud protections tools and omnichannel flexibility, this online lending module presents a sleek, sophisticated solution to your 24/7, online/mobile loan origination needs.

Upgrading to a DecisionLender 4 digital branch enables your institution to experience:

- Loan applications for both secured and unsecured loans, optimized for any device your borrower uses
- Prepopulated loan applications through ID scan or single sign-on with your online banking portal
- The flexibility to start loans, save progress and close loans from any location
- Complete configurability without IT resources or wait times
- Autodecisioning based on nuanced rules
- Automated, instant counteroffers



Offer loans  
to consumers  
anytime and  
everywhere  
through your  
personal  
branded  
online portal.



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Features robust safeguards, multiple fraud-risk controls and omnichannel flexibility.

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- Easy connection to our deposit account-opening module and cross-sell tool to drive new accounts and additional loans
- eSignature and automated document preparation
- Fraud prevention through connection with numerous third-party data providers and ID verification tools
- Analytics designed to help you identify bottlenecks and reduce abandonment rates

### How It Works

Offer loans to consumers anytime and everywhere with DecisionLender 4's online lending module. Borrowers enter your branded online portal and are prompted to choose a product through a drop-down menu of consumer loan types. During the application process, consumers can choose to save their application progress and pick it up again later at another time or location. After completion,

the application is automatically processed through DecisionLender 4's decision engine or manually underwritten. The system then validates applicants with your preferred method of authentication. After stipulations are uploaded, the system generates the appropriate forms and documents based on loan type and state requirements. Finally, the borrower selects either ACH or check to receive the loan.

**If you're ready to give your customers access to an easy, fast, flexible, 24/7 online lending platform, call TCI today!**



### 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](http://TCICredit.com)**

ONE SYSTEM ONE SOLUTION