TCI Integrates TransUnion's ID Manager Fraud Detection and Authentication Solution Into Its DecisionLender 4.0 Platform
Real-time Identity Management Tool Provides Fast and Reliable Identity Verification Capabilities to Traditional and Online Lenders

Islandia, NY, January 19, 2016 – Teledata Communications Inc. (TCI) (www.tcicredit.com), a provider of cloud-based loan origination solutions for credit unions, banks and finance companies, announced it has integrated TransUnion's ID Manager fraud detection and authentication solution into its DecisionLender 4.0 loan origination platform. Through this offering online lenders can quickly verify the identity of loan applicants, reduce risk exposure, and expedite the loan approval and loan origination processes in real-time. ID Manager is immediately available to all DecisionLender 4.0 customers.

"We're very pleased to partner with TransUnion to bring its ID Manager solution directly to our DecisionLender 4.0 customers," said Bill Nass, president of TCI. "Identity verification is especially challenging for online lenders—who don't have the luxury of physically meeting with applicants to ensure identities. The ID Manager feature is designed to help online lenders overcome this problem by analyzing a multitude of data points to help ensure that applicants are who they say they are."

TransUnion's ID Manager uses advanced analytics and algorithms to give lenders real-time authentication of loan applicant identities. Suited to serve both online and traditional lenders, ID Manager collects and processes data from hundreds of sources, and augments this insight with device profiling and digital behavior analysis to detect fraud. Results are integrated within the DecisionLender 4.0 platform, giving lenders immediate insight into the veracity of information provided by applicants.

"TransUnion's ID Manager platform has added several capabilities over the last 24 months which collect identity and device risk data, evolve with machine learning and analytics, and ultimately, drive a better consumer experience," said Aaron Smith, vice president, business development at TransUnion. "By integrating ID Manager with DecisionLender 4.0, TCI can deliver a flexible, reliable, and intuitive solution."

DecisionLender 4.0 empowers lenders to customize and manage their loan origination programs on their own, including lending rules, forms and processes. This capability provides them with the ability to swiftly respond to customer needs without relying on time-consuming and costly third-party vendors and expensive IT resources. As a result of this game changing technology, lenders can quickly and easily adjust their programs as needed to take immediate advantage of market opportunities by sector, region, merchant, or any other parameter.

For more information on TCI and DecisionLender 4.0, visit www.tcicredit.com.

About Teledata Communications, Inc.
Founded in 1982, Teledata Communications, Inc. (TCI) is a leading provider of software-as-a-service (SaaS) loan origination solutions for credit unions, banks, and finance companies. TCI's automated solutions enable lenders to process a greater amount of loans, improve workflows, and adhere to security and compliance mandates more completely. TCI's latest solution, DecisionLender 4.0, features a flexible, modular architecture which online and traditional lenders can configure to address their specific lending criteria and workflows. As authorities in the lending marketplace, TCI's solutions have been adopted by nearly five hundred lenders across a number of sectors, including automobile finance, power sports, lifestyle, appliances, and other consumer-facing industries. www.tcicredit.com.

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