

TCI ANNOUNCES RELEASE OF DECISIONLENDER.COM®

Internet-Based Loan Processing and Approval Product Allows Small and Mid-Sized Banks and Credit Unions to Compete with Major Financial Institutions

November 18, 2003, Hauppauge, NY...Teledata Communications, Inc. (TCI), a leading provider of interactive credit accessing and decisioning solutions, announced the general release of Decisionlender.com®, an Internet-based solution that provides immediate and secure automated credit processing, approval, and notification services. Decisionlender.com is created to deliver automated decisioning and approval processes to small- and mid-size lenders, and works within the risk management parameters of any financial institution, ensuring that best lending practices are consistently applied to every loan application.

"For years, many small- and mid-sized lenders have faced enormous challenges trying to compete with larger banks, who have the technological resources to process and approve loans almost instantly," explained William S. Nass, co-founder and president of TCI. "Our Decisionlender.com solution essentially levels the playing field by delivering the advanced approval and decisioning technology enjoyed by larger lenders, but without requiring a capital investment in technology or personnel. Decisionlender.com is a reliable, secure, affordable solution that allows banks, credit unions and other lenders to generate significantly more loans in a cost-effective manner."

An Internet-based tool with almost unlimited scalability, Decisionlender.com is designed to be intuitive and easy to use while providing consistent, automated decisions throughout multiple delivery channels. The web site and loan documents are branded and customized to fit the appearance and functionality of each specific financial institution. Once a loan officer or retailer logs into a secure TCI server, the user accesses the Decisionlender.com web site to retrieve the appropriate loan application. The loan application is then downloaded, completed and submitted electronically to Decisionlender.com, which automatically connects to consumer and business credit repositories, pulls the necessary credit reports, evaluates the risk according to the specific decisioning model of each financial institution, and applies the appropriate decision. In minutes, a loan decision is made. The data can then be either exported into an existing documentation system or used to populate a contract - or a Letter of Declination - that can be printed at a remote site. Management and activity reports can be customized and viewed in real time.

Decisionlender.com is an affordable solution. Requiring only a small one-time set-up charge, the Internet-based application is delivered to users on a pay-per-use basis, enabling institutions to manage their resources more effectively. In addition, Decisionlender.com has the capability to interface with a lender's existing documentation systems, resulting in more efficient and profitable operations.

About Teledata Communications, Inc.

Teledata Communications, Inc. (TCI) is a leading provider of interactive credit accessing and decisioning solutions. TCI's products and services facilitate the retrieval of data from commercial and consumer credit repositories as well as automate and accelerate the credit approval process and workflow. Employing approximately 60 people, TCI designs and distributes Internet-based products, software, and user-friendly interactive credit retrieval solutions, and software. Founded in 1982 and based in Hauppauge, New York, TCI has sold some 30,000 licenses for its products nationally. More information is available on the company's web site at www.tcicredit.com.