



# Accelerate Your Indirect Lending Process



DecisionLender gives you a competitive edge:

- Interfaces with DealerTrack and RouteOne
- Delivers better, more efficient service to your dealers
- Improves the quality of your loan portfolio



# Think fast. Move smart.

*Change in the auto indirect marketplace is accelerating. Increasingly, car dealers are placing loan applications through DealerTrack and RouteOne for the ease of use and profit potential these Internet portals provide. Thousands of dealers are currently opting to go online – generating millions of applications each month – and their numbers are growing monthly.*

*For lenders, this not only means more opportunities to book more loans with more dealers than ever before, it also means more competitive pressures: to speed your application process so you don't lose out on the "best" loans – and to better understand your loan sources so you don't waste time on unprofitable dealers.*

The screenshot displays the DecisionLender web application interface. At the top, there is a navigation bar with links for 'Work Center', 'Vehicle Search', 'Setup', 'Dealer Info', 'Change Password', 'Support', and 'Logout'. Below this is a header area with 'Summary', 'Search', 'Messages', and 'Reports' tabs, and a 'Logged in as: Admin' indicator. The main content area is divided into sections for 'Applicant' and 'Dealer'. The 'Applicant' section shows 'John Consumer' with address '192 E. Wood, University, NJ 11934' and phone '(133) 456-7890'. The 'Dealer' section shows 'Foster's Dealership' with address '123 Main St, Youstown, NJ 11731' and phone '(601) 655-1312'. Below these is an 'Override Decision' section with a dropdown set to 'Approved' and an 'Update' button. A table shows 'Amount To Finance: \$ 3000.00' and 'Rate: 5.0'. The 'Loan Request' and 'Loan Decision' table contains the following data:

App #	Loan Type	Amount	Decision
0061821	Loan	\$30,000.00	Passing

Additional details include: Created by: Eric Eagle, Date: 05/17/05, Term: 12 months, Rate: 5.00 %, Dealer: John Consumer, Membership: Current, and Submission: 1 (click to view). A 'Print Application' button is also visible. The 'Asset Details' section shows 'Equipment: 0010651106 PMS' and 'Transmission: 0014551034.260'. A 'Select One' dropdown and an 'Apply to Decision' button are at the bottom.

*A complete loan application is automatically prepared for the credit analysts' review.*

## That's why you need DecisionLender.

This browser-based, real-time loan origination solution automates the lending process – from start to finish – so you can not only make faster decisions, but also smarter ones. And because it's delivered as an application service provider from TCI, a leading provider of software solutions to the credit industry, you know you can count on the DecisionLender system for unsurpassed reliability, cost-efficiency and security.

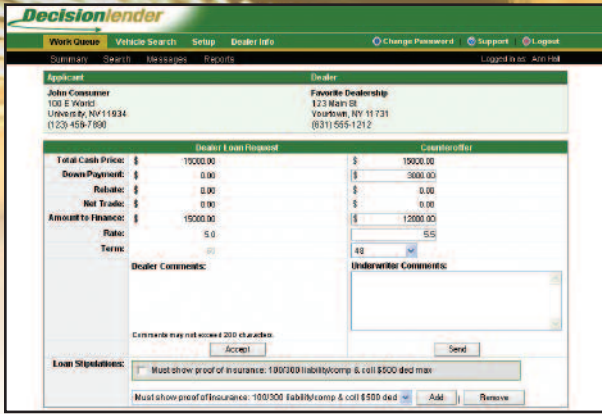
## Satisfy the need for speed.

In this fast-paced environment, the time it takes to manually process your loan applications is time you just don't have: any opportunity you lose to bid on loans with the highest scores negatively impacts your loan portfolio and detracts from your bottom line.

With DecisionLender, you can reduce your response time dramatically – and become the preferred lender of choice:

- **Reduces the decision process to just seconds** with auto-decision
- **Speeds the manual review process** with workflow automation
- **Improves dealer response – and strengthens your relationship** – with 24/7 e-mail notification, auto-decision, instant messaging and fax capabilities

With DecisionLender, a complete loan application file is prepared automatically – without re-keying any data. The credit report and auto valuation data are automatically pulled, and your core processing system can be queried too. So even if an application requires a loan analyst review, all key information is readily available, saving you time – and money.



Counteroffer enables you to negotiate the loan requests.

Score Results		
Rule	Value	Points/Result
Applicant Name: Raya Aronsky		
Date: 06/03/2005		
App Number: 000118		
Minimum Credit Bureau Score 600.	746	Pass
Minimum 2 years credit history.	17	Pass
Minimum 3 trade lines	13	Pass
Minimum high credit of \$5000.		Pass
No Public records.	0	Pass
No judgements.	0	Pass
No collections.	0	Pass
No current delinquencies.	0	Pass
Minimum length of residence of 2 years.	22	Pass
Minimum length of employment of 2 years.	22	Pass
Amount approved can't exceed 75% of the borrowers total annual income.		Pass
No prior delinquency greater than 3 X 30 in the past 2 years.		Pass
Debt ratio 50%.	1.21%	Pass

DecisionLender uses your criteria for consistent decisioning throughout your organization.

## Drive down costs.

There simply isn't a more cost-effective, faster approach to indirect auto loan processing than DecisionLender:

- **Cuts manual loan application processing costs.** You'll save from start to finish: reducing costly dealer communications, pre-qualification costs, pricey forms preparation, and time-sensitive data gathering, re-keying and calculating of data.
- **Lowers escalating compliance costs.** The system uses your latest applications, contracts, letters and documents, ensures that all lending rules are consistently applied, and automates OFAC/IDV reports so you can be confident – and cost-effective.
- **Better management control can improve the quality of your loan portfolio.** Dealer management reports enable you to focus on your sources of good loans and avoid unprofitable dealers who send you applications – but don't give you the business.
- **Potentially reduces loan losses.** Provides better control, so DecisionLender can help reduce inconsistent loan evaluations, as well as help eliminate clerical errors and the use of inaccurate information.

*“DecisionLender has helped our customers cut costs by more than 50%.”*

## Set your own course, from start to finish.

DecisionLender provides an easy migration path to the future of indirect lending because it can start wherever you currently are – whether your practices are manual or partially automated – and you can easily convert in increments, becoming as fully automated as you choose.

This is automated processing on your terms, customized to suit your business environment, strategies and objectives:

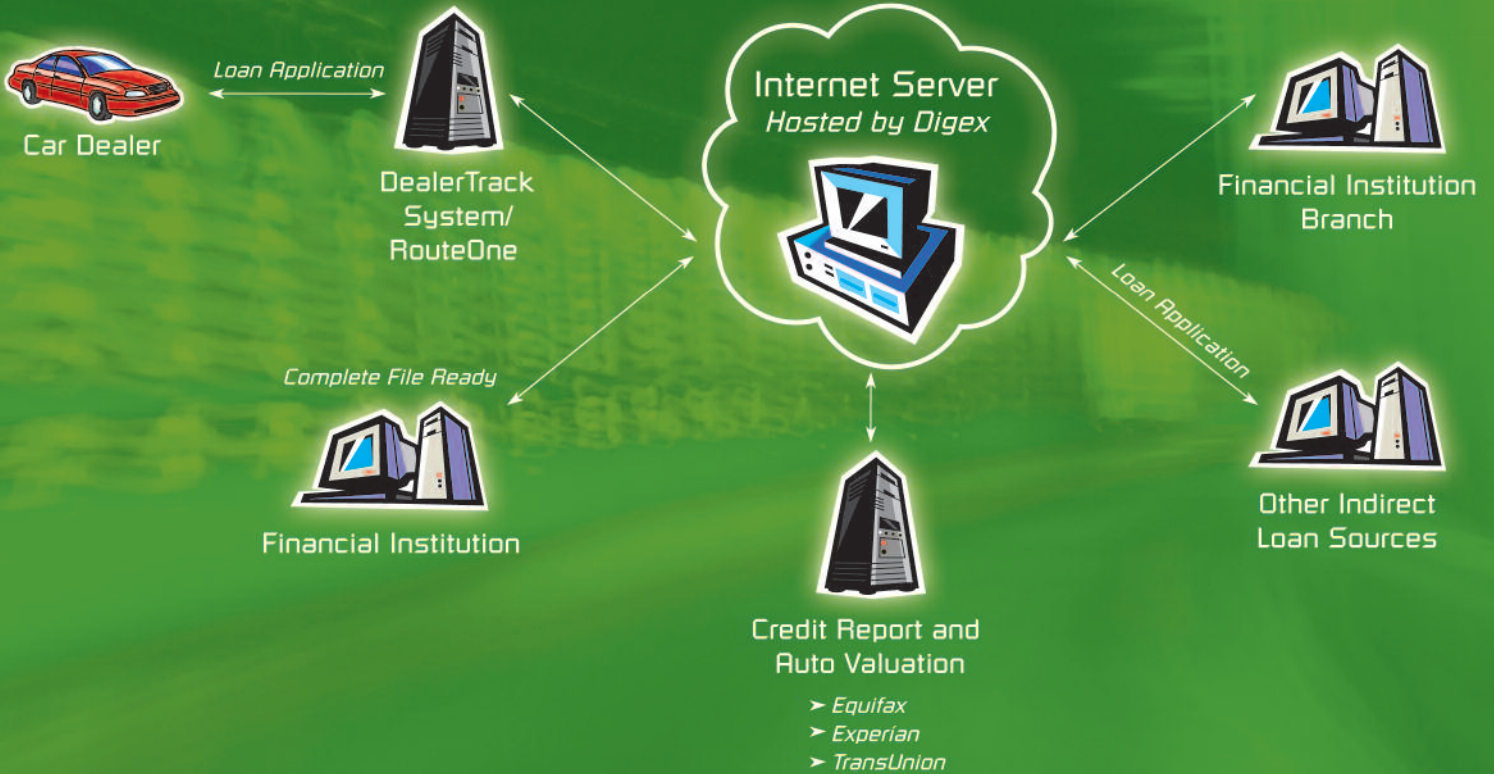
- **Cost-effective solution works for your bottom line.** Low, up-front installation costs – and transaction pricing based on volume – make sound economic sense.
- **Flexible system can be used for both direct and indirect lending.** Not restricted to the auto portals, use DecisionLender to process loan applications generated via your web site, branch office or through a dealer web site, or for non-auto lending such as RV and motorcycle.
- **Utilizes your best Lending Criteria.** Set your own parameters for auto-decline, auto-approve or pending applications, and use the messaging system to counteroffer.
- **Interfaces with your core processing system,** such as Symitar, XP, Summit, UltraData – and more.
- **Features Funding Calculator** to easily compute loan amount and a **Dealer Reserve Calculator** that's flexible to meet your program.
- **Generates performance and tracking reports** to help you monitor and manage lending activities. Reports include Loan Activity Report – so you know which dealers are providing you with loans – as well as Profitability Report, Funded Loan Report, Monthly Reserve Report by Dealer and Paper Grade by Dealer.

## Start with your FREE personalized ROI Report.

Why not put the power of DecisionLender to work for your portfolio – and put your business on the fast track to competitive success?

# Decisionlender

ASP Model



To find out more – and receive your own FREE return on investment (ROI) analysis – call **1-800-824-9069** or visit us at **www.tccredit.com**: *It's one smart decision.*



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