

Dramatically Increase Your Bottom Line With Our State-of-the-Art Lending Solutions

Introducing Teres Solutions, Inc.

Hundreds of the most successful financial institutions rely on Teres Solutions™ to help increase profitability. Our dynamic family of technology solutions help customers grow and manage their direct and indirect lending programs through increased automation, time-saving efficiency and accuracy.

Our High Value Solution Provides a Competitive Edge

Teres' SAIL® (Software Application for Integrated Lending) line of software streamlines and automates the loan origination process giving the institution complete control over the parameters by which loans are approved. Using SAIL software, our customers report dramatically increasing the number of loans reviewed, approved and funded per month, with the same number of staff, while also reducing loan delinquency.

Who Is Teres Solutions?

Teres Solutions, Inc. was founded to help financial institutions turn their lending programs into highly profitable and efficient lines of business. Teres Solutions is a privately held, wholly owned subsidiary of CRIF, the Italy based provider of credit services, business intelligence, and financial products to financial institutions throughout the world.

Our customers processed in excess of \$39.6 billion in loan volume in 2007 with our software solutions. Teres is proud to be a leading provider of direct and indirect lending software, and to be adopted by more financial institutions each year than any other solution on the market.



Our Proven Solution Enables You to:

- Streamline and automate indirect and direct lending decisions around origination, pricing, funding, compliance, and much more
- Save time and money by reducing errors, improving productivity and automating manual tasks
- Gain extensive reporting capabilities that are easily tailored to your needs
- Maximize revenue by increasing loans processed and funded
- Grow yields through add-on services and cross-selling opportunities
- Benefit from an intuitive and simple to use interface
- Proactively manage relationships with auto dealerships, and customers
- Seamlessly integrate all loan information with your core system, partner solutions, dealerships and more
- Accept loans through multiple channels: in-branch, internet, dealers, merchants and call centers with consistency
- Training is easy and enables maximum productivity for personnel

Customers Are Our Number One Priority

Teres Solutions designed and continues to enhance SAIL based on the input and best practices of numerous financial institutions. Our team has one goal in mind, delivering software that truly works the way our customers want it to. In addition, our nimble and responsive support team ensures customers changing requirements are addressed quickly.





Keep Your Business Way Ahead of the Curve with the SAIL Family of Solutions:

SAIL Indirect

A high value loan origination system enabling institutions to streamline and automate indirect lending, SAIL Indirect facilitates increased loan volume, provides instantaneous responses to applicants and increases staff efficiency. It integrates seamlessly with leading solutions such as DealerTrack, RouteOne and CUDL, and enables independent businesses to easily send financing requests to your institution via the web. Taking advantage of its unique architecture and design, an institution can be up and running in days with SAIL.

SAIL Direct

A comprehensive loan origination system for direct lending, SAIL Direct enables financial institutions to streamline the lending process, increase service levels and grow profits. In addition to facilitating increased loan volume and immediate loan approvals for applicants applying in person, on the phone or via the web, it delivers tremendous value by enabling staff to focus on improving yields through new customer acquisition or sales of add-on services.

SAIL Express

Geared to institutions focused on processing auto loans, SAIL Express provides a cost effective way to increase efficiency and automate loan processing. This ASP solution is simple to use, fast and easy to implement and requires no hardware — so you can reap the rewards of this revenue stream while keeping your financial investment low and staff productivity high.

SAIL Merchant Lending

A module that enables lending institutions to offer merchants and service providers fast, automated and instantaneous 24x7 financing for current and potential customers immediately at the point of sale. The result for lending institutions is another active channel to develop profitable loan relationships. Consumers get financing when they need it; merchants and service providers get higher customer conversions and the advantage of a local lender; while lending institutions reach new sources on loans, customers and cross-selling opportunities.

Key Features of SAIL Products:

- Easy to use browser interface
- Seamless integration with all core systems, business partners, dealerships and more
- Extensive, automated decisioning capabilities
- Sophisticated real time reporting
- Exemplary customer support and training
- Roles-based security features
- Compliance with federal regulations
- Fast and easy to implement and maintain
- Flexible architecture so it can be tailored to your processes
- Intuitively designed so non-technical users can act as administrators
- Multi-channel capabilities: in-branch, internet, call center and dealer

Discover How Teres Solutions Can Help Improve Your Bottom Line Today!



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