

# Streamline Lending, Increase Service Levels and Grow Profits with SAIL Direct



A leader of direct and indirect lending solutions, Teres Solutions' SAIL® (Software Application for Integrated Lending) products are being used by over 170 satisfied customers and are being adopted by more financial institutions each year than any other solution on the market.

## Experience Dramatic Results with SAIL Direct

A comprehensive loan origination system for direct lending, SAIL Direct can help your financial institution:

- Increase loan volume across numerous loan types while consolidating and streamlining business processes
- Improve yields by enabling staff to easily cross sell services
- Continuously improve service quality by providing instantaneous responses to loan applications received in person, via the phone or over the web
- Save time and money by reducing errors, improving productivity, automating manual tasks, and eliminating the need for double data entry
- Reduce costs and risks by leveraging our automated underwriting engine that is easily tailored to your institution

## Provide Fast, Personalized Service

Your lending team will benefit from SAIL Direct's intuitive and easy-to-use interface, which efficiently guides loan officers through the process of taking applications over the phone or in person. In addition to providing immediate approvals on loan applications, SAIL Direct enables staff to focus on improving yields through new customer acquisition or the sales of add-on services.

For financial institutions wanting to accept loan applications through their website, SAIL Direct's web module is the answer. This module enables existing customers and potential customers to complete a simple and customizable application which captures all the information needed to approve a loan. It also integrates with internet banking systems to facilitate existing customer loan applications.

## Receive Comprehensive Reports

SAIL Direct's activity dashboards and robust reporting provide valuable information on lending activities and are easily tailored to your institution's needs at no additional



*"Our credit union has two centralized loan underwriters who approve funding of \$12 - \$15 million in indirect loans each month, and they also handle all direct loan reviews of approx. \$5 - \$6 million in funded loans per month along with all home equity loan request. We couldn't do that without Teres Solutions – their software enables our team to achieve a level of productivity unheard of previously!"*

Pierre Cardenas, Vice President of Retail,  
**Amplify Federal Credit Union**

charge. Whether you want to view production, evaluate promotions, monitor profitability or review custom reports, this real-time insight into lending activities enables you to proactively address changing market trends.

### Work the Way You Want To

At Teres Solutions, Inc.™, our team has one goal in mind - delivering software that truly works the way our customers want it to. As a result, SAIL Direct is a powerful and flexible solution that incorporates industry best practices and can be quickly and easily tailored to the way you handle lending. In addition, our user friendly design means non-technical administrators can easily make updates to the system parameters – ensuring the solution always aligns with the needs of your organization and keeps you on the forefront of the industry.

### Key Features of SAIL Direct:

- Supports multiple loan types including:
  - Home equity
  - HELOC's
  - Share and CD secured
  - Credit Card
  - Personal
  - Balloon loans
  - Car, boat and motorcycle
  - And more...
- Infinite options for structuring loan decisioning and auto approval
- Automated credit checking
- Fast application look up history
- Automated forms generation
- Electronic signature pad support
- Web interface for online loan applications
- Sophisticated and comprehensive real time reporting
- Intuitive dashboards for snapshot views
- Seamless integration with:
  - All core systems
  - Experian, Equifax and TransUnion
  - NADA Guides and Kelley Blue Book
  - And more...

- Roles-based security features
- Browser based technology is fast and easy to implement, train and maintain
- Flexible architecture can be tailored to your processes
- Intuitively designed so non-technical users can act as administrators

### Automate Communication with Core System and Partners

Built using leading technology, SAIL Direct seamlessly integrates with third-party vendors including all core systems, three major credit bureaus, numerous business solutions and much more. Through the automated passing of data between systems, institutions save time and money by reducing errors, improving productivity, automating manual tasks, and eliminating the need for double entry or reconciliation.

### Customers Are Our Number One Priority

With Teres Solutions you gain a comprehensive loan origination system and a fast and nimble team who is focused on your success. From training and traditional support needs through tailoring the solution to your business processes, our consultative professionals have earned a reputation for exemplary service and will ensure your needs are met.

### About Teres Solutions

Teres Solutions, Inc.™, a wholly-owned subsidiary of CRIF, is a leading provider of direct and indirect lending solutions. Founded in 2002, it offers comprehensive, value added software and services to over 170 financial institutions today. Using Teres Solutions' Software Application for Integrated Lending (SAIL), financial institutions gain a powerful and flexible solution to streamline and automate the lending process, improve customer relations, increase staff efficiency and grow assets under management.



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