

Reaching a New Loan Channel with Automated, Instant Financing using **SAIL Merchant Lending**



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.

Expand by Connecting Local Merchants with Local Lending

SAIL Merchant Lending enables lending institutions to offer merchants and service providers fast, automated and instantaneous 24x7 financing for potential customers at the point of sale. The result for lending institutions is another active channel to develop profitable loan relationships. Customers 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 loan customers. SAIL Merchant Lending connects local lenders to local merchants. Everyone wins.

SAIL Merchant Lending enables Lenders to:

- Offer consumer financing for numerous types of loans with flexible finance terms
- Deliver 24x7 instant financing
- Increase volume of loans from a new market
- Expand the loan portfolio
- Increase revenue from higher yield loans
- Develop relationships with local merchants and service providers
- Engage new customer relationships for cross-selling opportunities

Tap Into the Large Consumer Lending Market

More and more retailers and service providers want to provide immediate access to financing at the point of sale. By providing an automated, web-based financing solution to retailers, you gain new indirect customers that get their financing needs met on demand. This type of financing is needed by retailers and service providers that offer home improvements, furniture, home appliances, lifestyle loans and many other goods and services.



“The opportunity to expand our loan portfolio into the retail market gives us a unique edge in our local area and beyond. We’re using the Teres Solutions’ SAIL Merchant Lending module to provide us with a powerful weapon to help grow our lending portfolio and our relationships with member businesses in new and exciting ways, which is an enormous asset in the changing lending landscape.”

Lance Wortham,
VP of Business Services,
**Texas Dow Employees
Credit Union**
(\$1.3B in assets)

Features & Technology:

- Instant Point-of-Sale Loan Approval – allows lenders to provide merchants with secure, instantaneous finance approval for customer purchases - such as home appliances, home improvements, furniture, jewelry, lifestyle loans and many other types of goods and services – 24 hours a day, 7 days a week. Lenders can also specify loan officer review of loan applications.
- Web-based Interface – allows lenders and merchants to input, process, approve and access loan applications securely through any web browser – making it faster and more convenient to process loans with minimal technology investment.
- Efficient Two-way Communications – Lending personnel and merchants can interact through two-way messaging and tracking of applications in process, ensuring a quick response to all loan applications.
- Document Delivery – The SAIL Merchant Lending module can deliver pre-filled loan and new account documents to the merchant for completion at the point-of-purchase, giving the lender control of the loan documentation.
- Multi-Loan Support – Allows the support of many kinds of merchant, retailer and service provider loans, including open-end loans, closed-end loans and new credit card accounts.

About Teres Solutions SAIL Software

Teres' SAIL® (Software Application for Integrated Lending) is a comprehensive direct and indirect lending platform with products that enable customers to:

- Provide consistent, profitable multi-channel lending;
- Reduce costs and increase revenues by streamlining the loan application process;
- Enhancing loan tracking and reporting capabilities;
- Actively manage relationships with automobile dealerships, members, and clients;
- Cross-sell and access new channels.

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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