

Automate Auto Loan Processing and Increase Efficiency with SAIL Express



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 across the nation. In addition to being adopted by more financial institutions each year than any other solution on the market, SAIL is recognized as the most widely used loan origination system connected to DealerTrack and RouteOne.

Experience Dramatic Results with SAIL Express

SAIL Express provides a cost effective way for financial institutions to increase efficiency and simplify auto loan processing. With SAIL Express your institution can:

- Streamline and automate application processing using comprehensive underwriting capabilities that are tailored to your needs
- Instantly deliver loan approvals to dealers and applicants 24X7
- Save time and money while reducing errors, improving productivity and eliminating the need for double entry

Simplify Loan Processing and Increase Efficiency

SAIL Express is an intuitive and easy to use system which enables financial institutions to approve auto loans within seconds. This flexible system provides infinite options for structuring loan decisioning and approvals, and then automatically processes and communicates that information – which provides a tremendous time savings to staff.

Extensive reporting capabilities and activity dashboards deliver valuable information on lending activities and are easily tailored to your institution's needs. This real-time insight into loan activities means you can proactively address changing market trends.

Automate Communication with Dealerships and Systems

Built using leading technology, SAIL Express seamlessly integrates with third-party sources, including the three major credit bureaus, DealerTrack, RouteOne and CUDL. In addition, it enables independent dealerships to easily send financing requests to your institution via the Web.

Through the automated passing of data between systems, institutions save time and money by reducing errors, automating manual tasks and eliminating the need for double entry or reconciliation.



“Using Teres Solutions we grew our funded loans from \$22M to over \$100M within two years without adding staff! It has enabled us to dramatically increase our productivity while maintaining the high level of service we are known for.”

Wayne Condie,
VP Lending,
**FirstLight Federal
Credit Union**

Gain a High Value, Cost Effective Solution

SAIL Express is a hosted solution that resides outside a financial institution's IT infrastructure. As a result, it is very fast and easy to implement, requires no hardware investment and enables customers to be up and running with their automated lending programs in less than 30 days.

Key Features of SAIL Express

- Easy to use browser interface
- Hosted solution
 - Protection from hardware obsolescence
 - Lower cost of entry
 - Security
 - SAS70 Type 2
 - Redundancy, disaster recovery included
 - Pay only for what you use
- Automated credit checking and dealer response generation
- Fast application look up history
- Infinite options for structuring auto loan decisioning and approvals
- Sophisticated, flexible and easy to use reports
- Intuitive dashboards for snapshot views
- Seamless integration with:
 - Experian, Equifax and TransUnion
 - DealerTrack, RouteOne and CUDL
 - NADA Guides and Kelley Blue Book
 - Auto Financial Group (for balloon loans)
 - Lenders Protection
 - And more...
- Core system integration via our loan export web service
- 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

Customers Are Our Number One Priority

With Teres Solutions' SAIL products, institutions gain a flexible solution supported by a team of professionals who are focused on your success. Each of our products are designed with your needs in mind. They were built using the input and best practices of financial institutions across the country and are continually enhanced so customers can remain on the forefront of the industry.

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.



"We chose Teres Solutions because of the breadth of functionality and the value it delivers. It is a well thought out solution that is extremely intuitive, user friendly and integrates seamlessly with our core system and our dealer management system. Since implementing the solution we couldn't be more pleased!"

Beverly Nowacki, VP of Lending,
Teacher FCU



SALES: 866-518-4200 x1
12365-B Riata Trace Parkway, Suite 250
Austin, Texas 78727
www.TeresSolutions.com • info@TeresSolutions.com