

Increase Loan Volume, Automate Processes and Watch Profits Soar with **SAIL Indirect**



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 Indirect is recognized as the most widely used loan origination system connected to DealerTrack and RouteOne.

Experience Dramatic Results with SAIL Indirect

Designed for financial institutions wanting to streamline and automate indirect lending, SAIL Indirect is a comprehensive loan origination system that can help your institution:

- Increase loan volume by streamlining and automating loan approvals using comprehensive underwriting capabilities that are tailored to your institution
- Automate processes to save time and money while reducing errors, improving productivity and eliminating the need for double entry
- Boost service quality to dealers and applicants by providing instantaneous, 24X7 responses to loan applications

Get an Edge Over the Competition

In addition to making it easy for individuals to do business with you, SAIL Indirect's intuitive and simple to use interface provides a tremendous time savings for your staff. Member data input, application history lookup, response generation and much more occur automatically – ensuring instantaneous response times to customers.

For the management team, the extensive reporting capabilities and activity dashboards provide 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.

Work the Way You Want To

Developed with your needs in mind, SAIL Indirect's unique architecture and design enables institutions to quickly and easily tailor the solution to the way you handle lending. Our user friendly design also means non-technical administrators can easily make updates to the system parameters – ensuring the solution always aligns with the changing needs of your organization.



“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**

Automate Communication with Dealerships and Systems

Built using leading technology, SAIL Indirect seamlessly integrates with third-party sources including core systems, partner solutions, dealers 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.

In addition to integrating with leading solutions such as DealerTrack, RouteOne and CUDL, SAIL Indirect enables independent businesses to easily send financing requests to your institution via the Web.

Key Features of SAIL Indirect

- Easy to use browser interface
- Automated credit checking and dealer response generation
- Fast application look up history
- Infinite options for structuring loan decisioning and auto approval
- Sophisticated, flexible and easy to use reports
- Intuitive dashboards for snapshot views
- Seamless integration with:
 - All core systems
 - Experian, Equifax and TransUnion
 - DealerTrack, RouteOne and CUDL
 - NADA Guides and Kelley Blue Book
 - Auto Financial Group (for balloon loans)
 - Credit Union Leasing of America (CULA)
 - Lenders Protection
 - And more...
- Web based application submittal for independents
- 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 is 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