TELEDATA COMMUNICATIONS, INC

DecisionLender 3.5 User Guide

Dealer Edition V.1

Please send any comments regarding this User Guide to training@tcicredit.com

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Welcome to DecisionLender

DecisionLender is an internet-based software-as-a-service (SaaS) system that automates origination of consumer loans. DecisionLender automatically prepares the file for credit analyst review by retrieving secure and accurate credit and product–related valuation data, calculating loan ratios, and evaluating risk against the lending institutions specific criteria.

This user manual will guide the dealer user through the basic set up functionality and procedure for creating an application in an easy step-by-step format.

System Requirements

DecisionLender is a loan origination application and the pages tend to be more complex than the average application. Therefore, TCI recommends the following:

- Operating System - Windows 7 or Windows 8
- Browser – A browser that supports 128-bit encryption, such as Microsoft Internet Explorer 11 or higher or an equivalent
- Memory – minimum 2GB RAM
- Internet Connection – Broadband
- PDF Reader – Best viewed with Adobe Acrobat Reader X or higher

Getting Started

DecisionLender is a customized browser-based solution that requires all users to have internet access. It is a secure solution designed to prevent unauthorized access. For this reason, all users are required to enter a three-part log-in in order to access DecisionLender. The Lender will provide the initial credentials for the Dealer Administrator. Thereafter, the Administrator creates and manages the User access for all users.

Log –In

This section will explain how the user will log into DecisionLender. To begin, be sure you have the web address and credentials supplied by the Lender. Next, open your internet browser and enter the web address. The Log-In Screen will display. **(Figure 1 - Log-In)** Enter your assigned Company ID, User ID and Password. Click Login to proceed to the main page of DecisionLender.

Note: The Company ID and User ID are not case sensitive. The Password is case sensitive and must be entered in the same case (upper or lower) that it was created in.

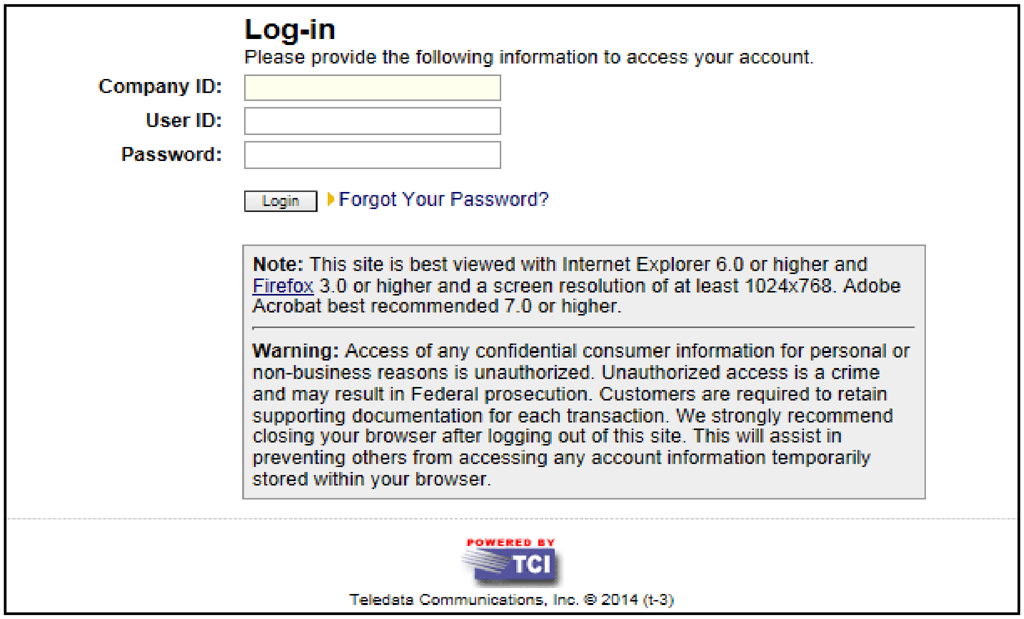


Figure 1 - Log-In

Security Features

If you forget your password, you should first contact your Administrator. A lost password cannot be recovered. Additionally, if the user attempts to log-in unsuccessfully three times, the DecisionLender application will become unavailable for approximately fifteen minutes before it will allow the user to reattempt log-in. If contacting your Administrator was unsuccessful in resolving the problem, please click on “Forgot Your Password?” link on the Log-In page to receive a new password.

Sessions

Note: Clicking the “Back” or “Refresh” button on the browser can cause a warning message to appear to the user notifying them that the session has expired.

Upon successful log-in, the Work Queue Summary screen will display. **(Figure 2 - Work Queue Summary).** This is the main screen where a user can either begin to follow the procedures for set up or to begin the workflow process.

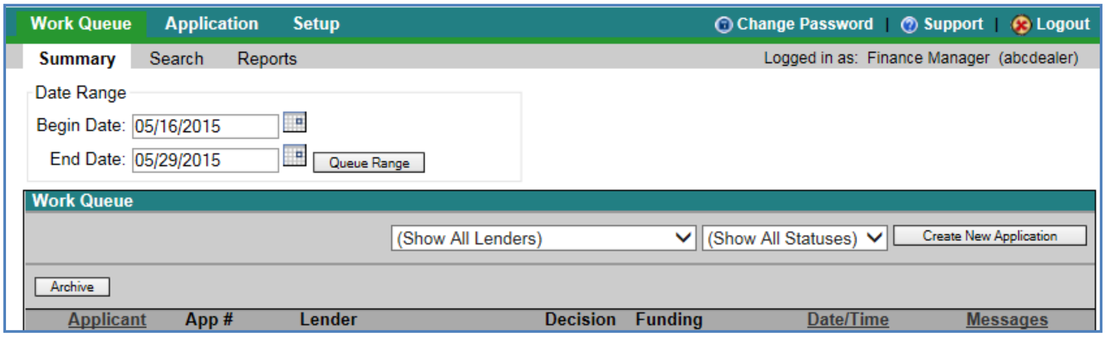


Figure 2 - Work Queue Summary

If you are new to DecisionLender, there is some set up involved to customize the site to your specific requirements.

This next section will explain how to perform the Set Up functions within DecisionLender.

Note: In order to perform any set up functionality, the user must be an Administrator level user.

Setup

Dealer User

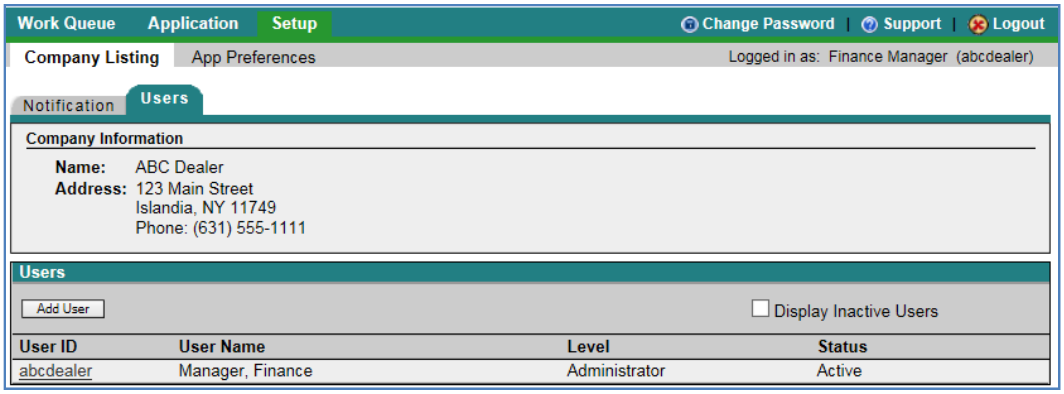
In order to begin utilizing DecisionLender, the Administrator must create an account for each User. Each User Profile will require a User Name to be created (this will become part of the three part log-in) and assignment of Security Level to each individual.

The Dealer User will go to the same URL address to access the DecisonLender site. The dealer will log in using the login information provided by the lender when adding the dealer as a user. An email will be sent to the dealer with a temporary password.

View Current Users:

1. Click on the Setup Tab from the Work Queue Summary.

2. This will display all Users. (



3. **Figure 3 - Setup** Tab**)**

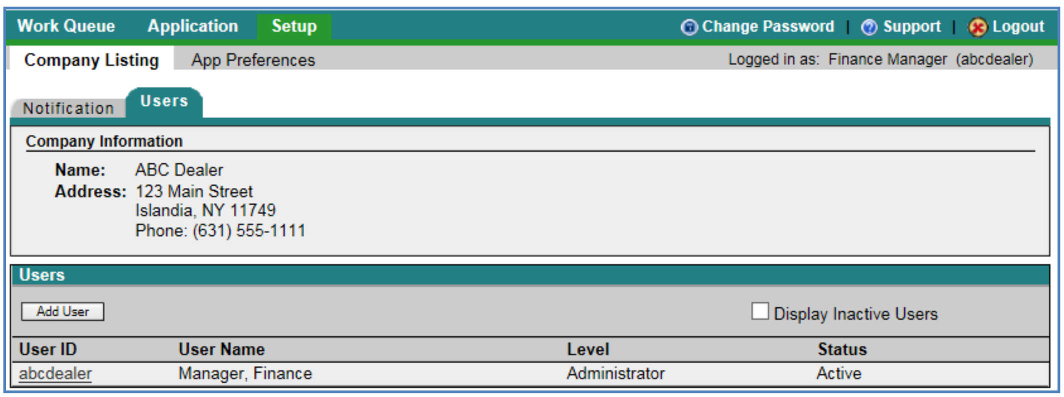


Figure 3 - Setup Tab

Add Users

1. To add an additional User, click on the “Add User” button.
2. The User Profile page will be displayed.

   * All Fields with an (*) are required fields and must be completed. **(Figure 4 - User Profile)**

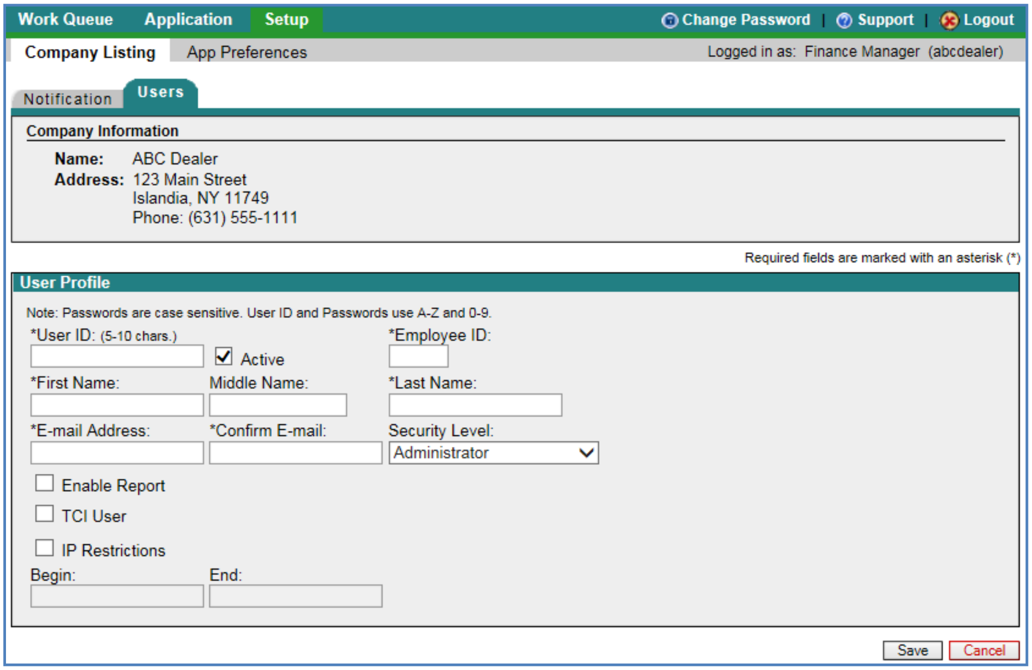


Figure 4 - User Profile

3. A User ID will need to be created. This will become part of the User's three part log-in. The User ID should be between 5-10 characters in length.
4. The User's First Name and Last Name are required.
5. Enter the email address for the User that is being created. Enter it a second time to confirm. A temporary password will be sent to that email address. When the User logs in for the first time, they will be prompted to change the password. This will become their active password. It is very important that the email address is entered accurately as the user will be unable to log in until he/she has a valid password.
6. A Security Level must be assigned, from the drop down menu, to each user. Below is a chart detailing the security levels along with the capabilities and the restrictions. **(Error! Reference source not found.)**

Security Level	Description
Administrator	Highest security level with access to modify company setup, add users, application entry and retrieval of credit data.
Administrator-Read Only	Highest security level with read only access to all administrator functions.
Finance Manager	Ability to view all applications and decision results from the lender. Can enter applications and view all applications entered by others. Can only add users of Finance Manager Level and below.

Finance Assistant	Ability to view all applications and decision results from the lender. Can enter applications and view all applications entered by others. Has no setup functionality.
Sales Manager	Ability to save and/or submit loan applications. Can see all applications for all Sales people. No set up ability.
Sales	Can save and/or submit loan applications. Can only see applications which they have saved or submitted. No set up ability.

Figure 5 - Security Level Chart

7. Enable Reports check box: Dealer Users do not have access to reports.
8. The TCI User box should NEVER be checked. This is an internal security measure taken by TCI to ensure that once you are active in production, there are no TCI User Profiles remaining active on your account.
9. The IP Restrictions box should be checked if the IP Address of the User is to be restricted to a particular range of addresses. If the IP Address is to be restricted, check the box and enter the beginning and ending range of the IP addresses.

Notification

The Notification section allows the dealer to set up fax and email notifications based upon an event. **(Figure 6 - Set up - Notifications)**

Email Notification

This section will enable notifications to be sent to a specific email address alerting the recipient of a change in the Decision Status, Funding Error and Funding Confirmation.

Fax Notification

This section will enable notifications to be sent to a specific fax number alerting the recipient of a change in the Decision Status, Funding Error and Funding Confirmation.

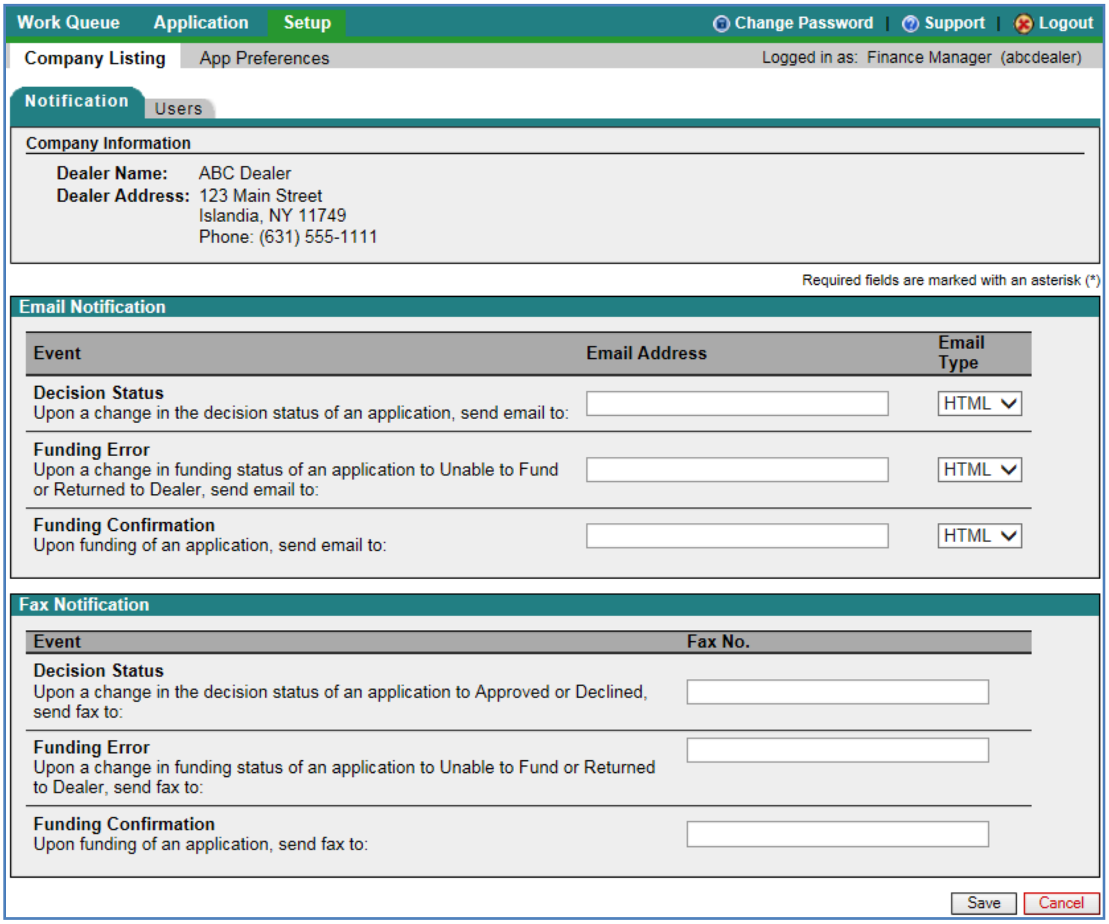


Figure 6 - Set up - Notifications

Workflow

Work Queue Summary

This next section will discuss the work flow of DecisionLender.

Work Queue

Summary

The work queue summary page will display a list of applications within a two week increment. The date ranges can be modified to search for previous applications, which also will display in two week increments by entering the dates and selecting the "Queue Range" button.
(Figure 7 - Work Queue Summary)

A User may sort the queue by clicking on the column headers:

- Applicant – this section will display the applicant (and co-applicant, if applicable) name. Clicking on the applicant column will sort the queue by the applicant's last name.
- App # - this section will display the system generated application number. Clicking this header will sort the applications in number order, ascending and descending.
- Lender – this section will display the Lender's Name.
- Decision – this section will display the current decision status.
- Funding – this section will display the funding status.
- Date/Time – this section will display the date and time that the application was most recently updated.
- Messages – the envelope will display messages to and from the lender.

Archive

Applications may be archived once they have been completed.

1. Select the application to archive by putting a check in the box to the left of the application.
2. Click on the "Archive" button. This will remove the application from the Work Queue. Applications may be retrieved by using the Search Tab.

Filter

Users can filter the display by the Lender Name or by the Decision Status. Simply select the name from the category drop down menu that you'd like to filter by and click on the "Filter" button.

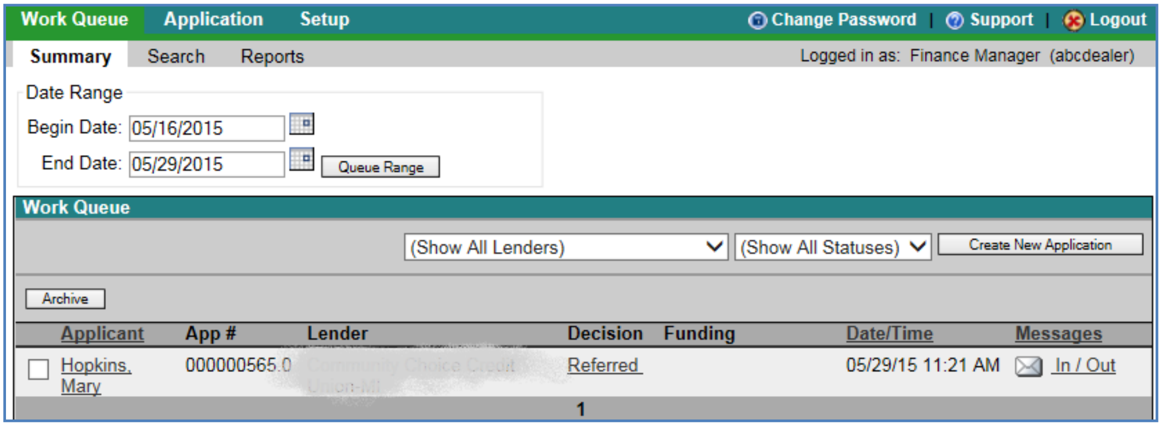


Figure 7 - Work Queue Summary

Application Details

To view the details of an application, simply click on the applicant's name. This will bring you to the Loan Decision Section. **(Figure 8 - Loan Decision)**

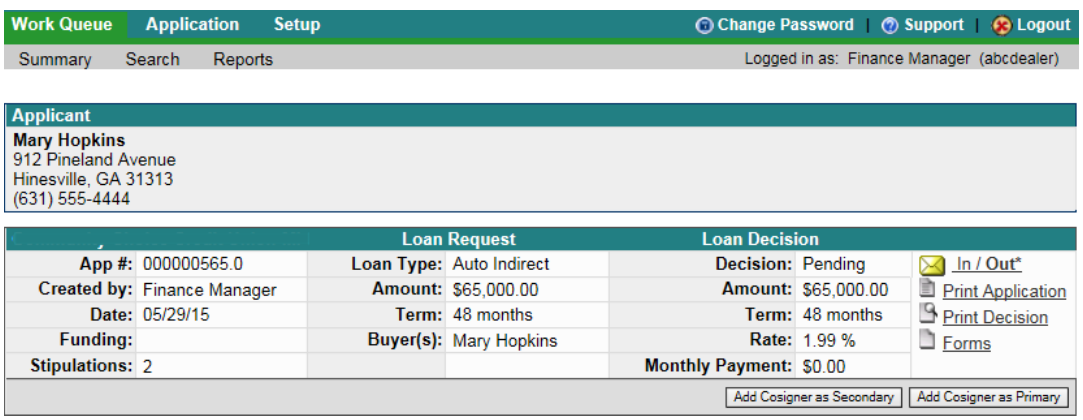


Figure 8 - Loan Decision

Loan Request

This section will show the loan request information that was submitted to the lender. The rate, payment and stipulations will be determined based on the rate assigned by the lender and the default stipulations set by the lender in DecisionLender.

Loan Decision

This section will show the most recent decision status for the applicant.

In/Out

This link allows the dealer to communicate with the lender. A yellow envelope indicates an unread message. A gray envelope indicates either no message or a message that has already been marked as read. If the word appears in bold with an (*), that will indicate to the user if there is a message, if it is an inbound or outbound message. **(Figure 9 - Messages)**

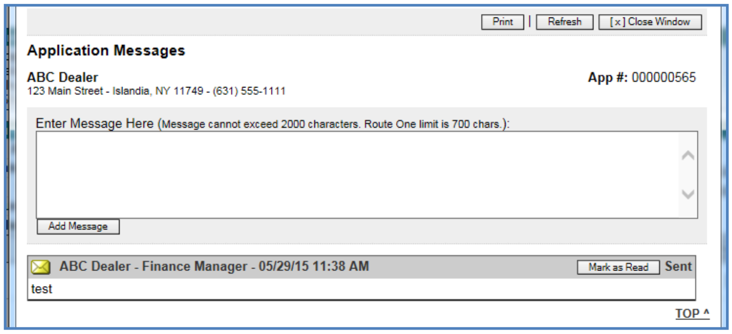


Figure 9 - Messages

Print Application

This link allows the dealer to print the application. **(Figure 10 - Print Application)**

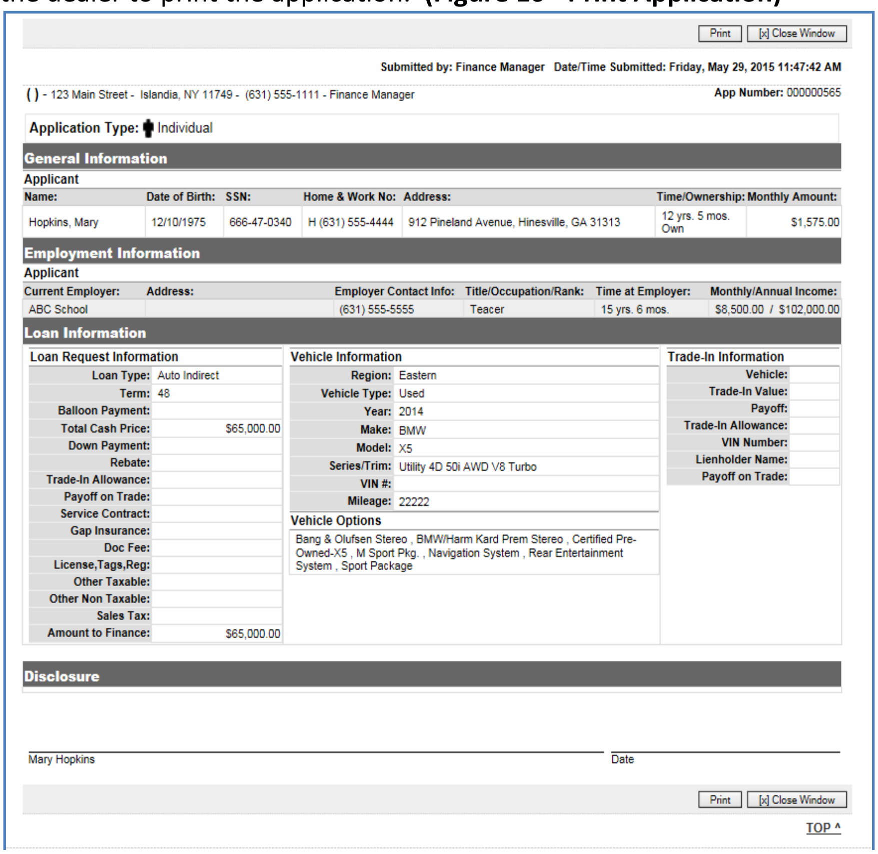


Figure 10 - Print Application

Print Decision

This link allows the dealer to print the decision. **(Figure 11 - Print Decision)**

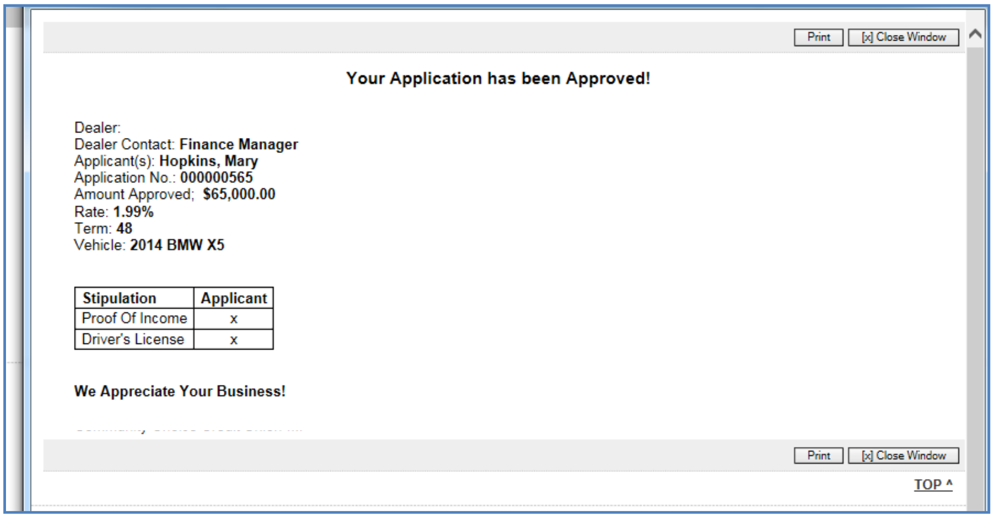


Figure 11 - Print Decision

Forms

This section will display any forms that the lender has added to the DecisionLender site. **(Figure 12 - Forms)**

To generate a form:

1. Select the radio button next to the form.
2. Click on the "Generate" button.
3. The letter will display with the applicant's information populated in the specified fields.

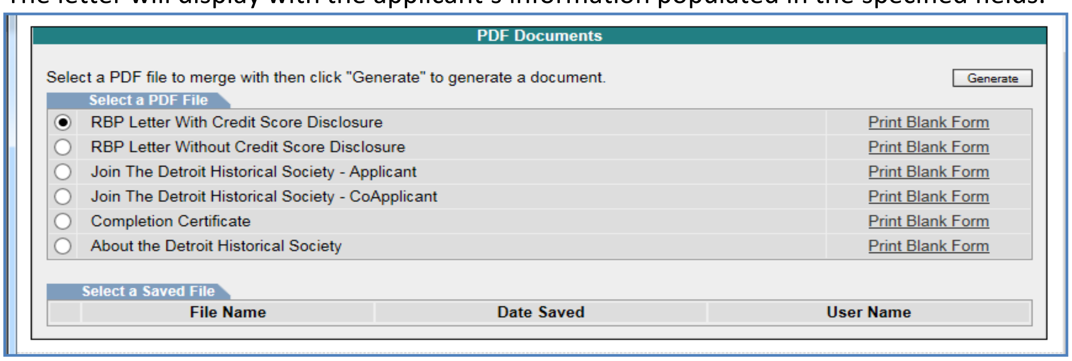


Figure 12 - Forms

Add Cosigner as Secondary

This section will allow the dealer to add a cosigner in the secondary position.

1. Click on the "Add cosigner as Secondary" button, the application will open with the co-applicant fields blank.
2. Enter the required fields (*) for the co-applicant.

3. Click on “Review and Submit” button.

Add Cosigner as Primary

This section will allow the dealer to add a cosigner in the primary position.

1. Click on the “Add cosigner as Primary” button, the application will open with the applicant fields blank.
2. Enter the required fields (*) for the applicant.
3. Click on “Review and Submit” button.

Contract Prep

Once the lender has decisioned the application to an approved or counter offered status, the contract prep button will appear allowing the dealer to create a contract. **(Figure 13 - Contract Prep and Figure 14 - Contract Prep)**

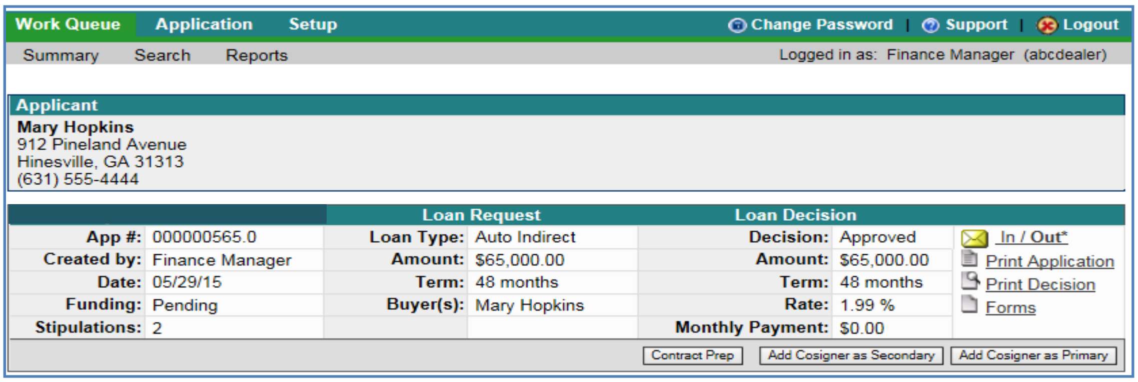


Figure 13 - Contract Prep

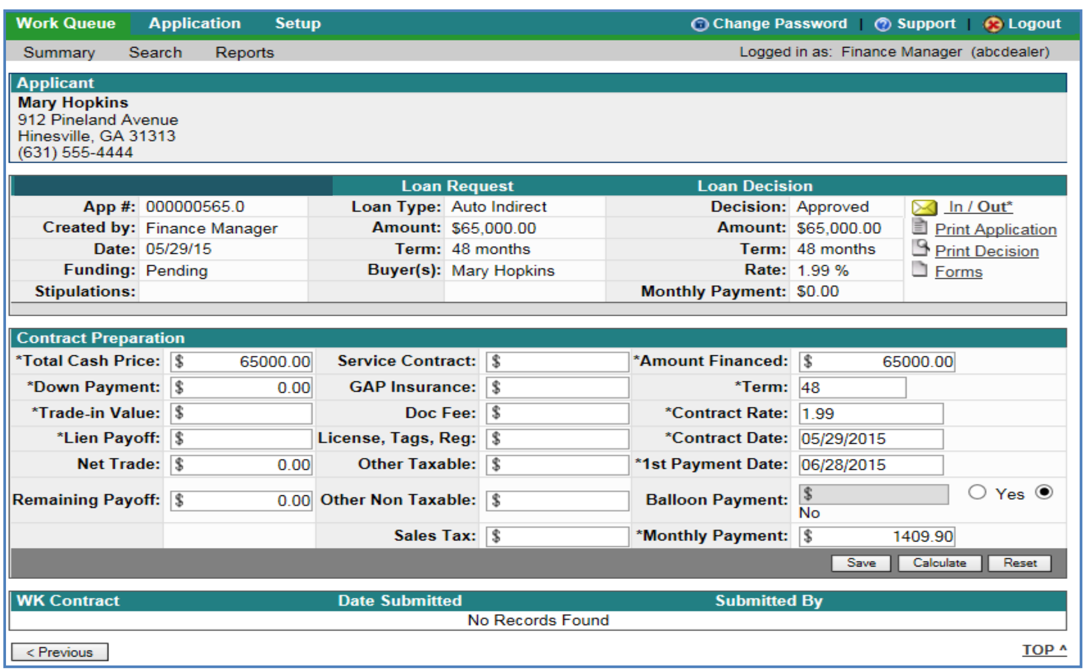


Figure 14 - Contract Prep

Search

The Search Tab will allow the user to search for an application. There are several methods of search available. See methods listed below. The selection options in the drop down menu may vary depending on your individual profile.

<u>Decision</u>: Select the decision status from the drop down menu (Approved, Auto Approved, Cancel/Duplicate, Counter Offer, Declined and Pending).

<u>Funding</u>: Select the Funding Status from the drop down menu (Expired, Funded, Pending, Docs Received, Unable to Fund, Returned to Dealer, Flat Canceled).

<u>Date Range</u>: Select Begin Date and End Date from drop down menu to search by date range.

<u>Criteria</u>: Select the Criteria from the drop down menu (Last Name, First Name, Application Number, Social Security Number, DealerTrack APS Number, RouteOne App Number).

<u>Search For</u>: Enter data based on the Criteria you have selected.

If entering social security number, do not use spaces or dashes – only numbers.

If Last Name, First Name is chosen, you may enter only Last Name or Last Name, First Name. You may also enter only one letter and it will allow you to search that range.

Once you have chosen the method of search, enter the criteria and click on the “search” button. **(Figure 15 - SearchError! Reference source not found.)**

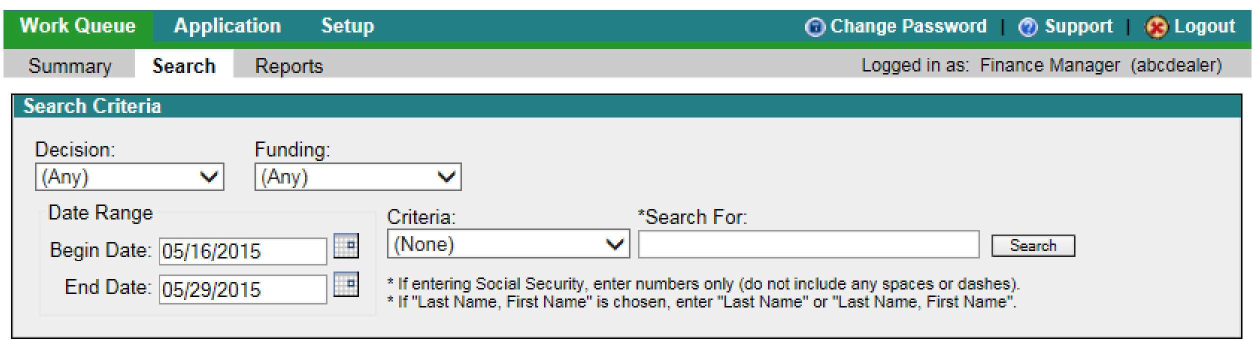


Figure 15 - Search

Reports

The reports tab is disabled for dealer access.

Application

Consumer Application

This section allows the user to enter an application. There are two types of Applications that you may have on your version of DecisionLender. The first is the full application that has three tabs; applicant, employment and loan. The second is the Quick App or One Page Application where the three tabs are condensed into one page. The example below is the One Page Application.

Applicant/Co-Applicant

1. If this is an Individual Application, enter applicant data in all the fields with an (*). These are required fields. When completed, click the “Next” button. Proceed to step 3.
2. If this is a joint application, complete all (*) fields for the co-applicant. When completed, click the “Next” button.

Employment

3. If this is an Individual Application, enter applicant’s employment data in all the fields with an (*). These are required fields. When completed, click the “Next” button. Proceed to step 5.
4. If this is a joint application, complete all (*) fields for the co-applicant’s employment data. When completed, click the “Next” button.

Loan

5. Enter the Loan Information, including Trade-In formation, if applicable, in all the fields with an (*). These are required fields. When completed, click the “Review & Submit” button.

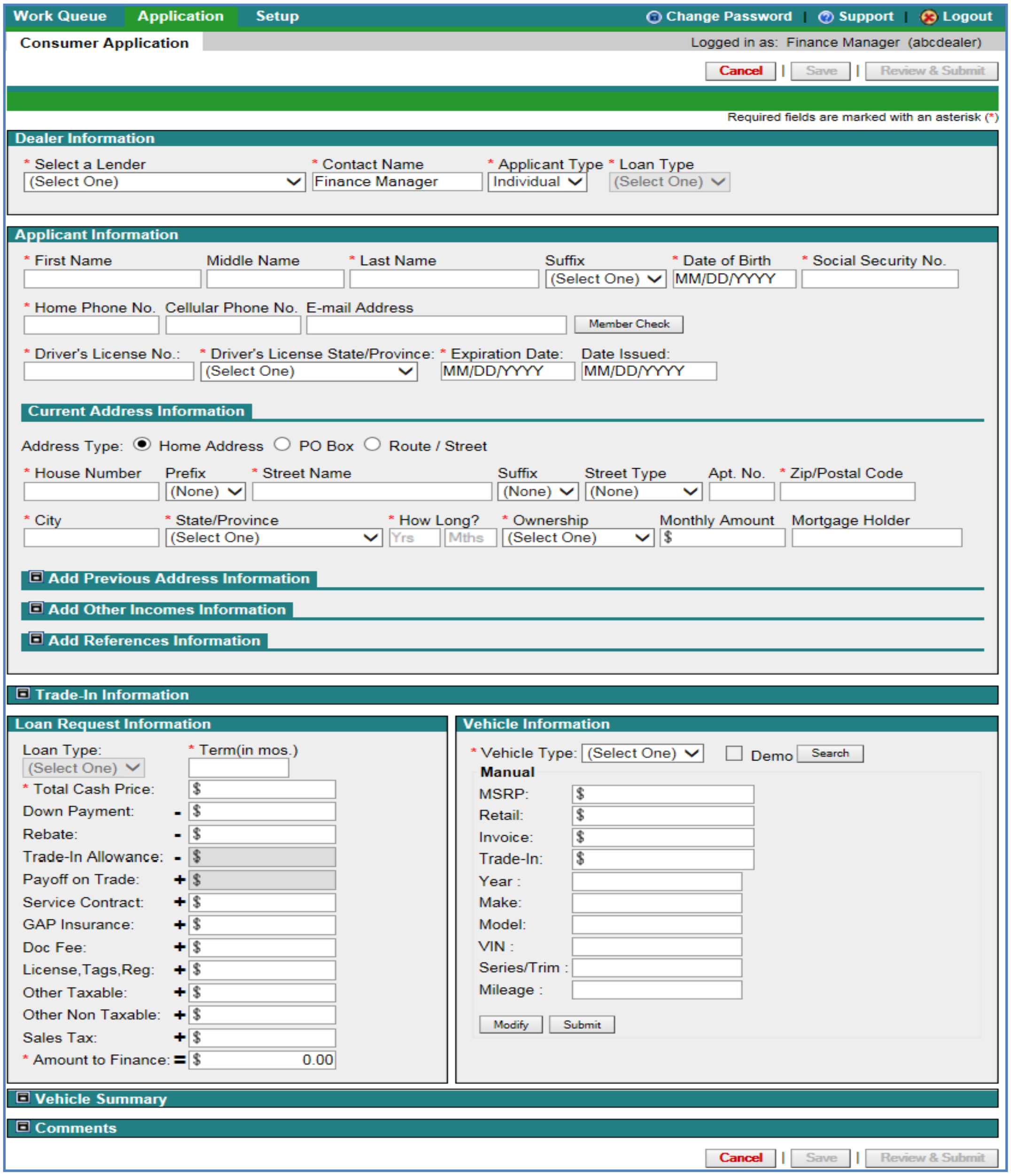


Figure 16 - Application

Review & Submit Page

6. Verify that the information that was entered is correct. Once the applicant/co-applicant has verbally agreed to the terms on this page, put a check in the box and your initials in the initial box. **(Figure 17 - Review & Submit Application)**
7. Click the “Submit” button.

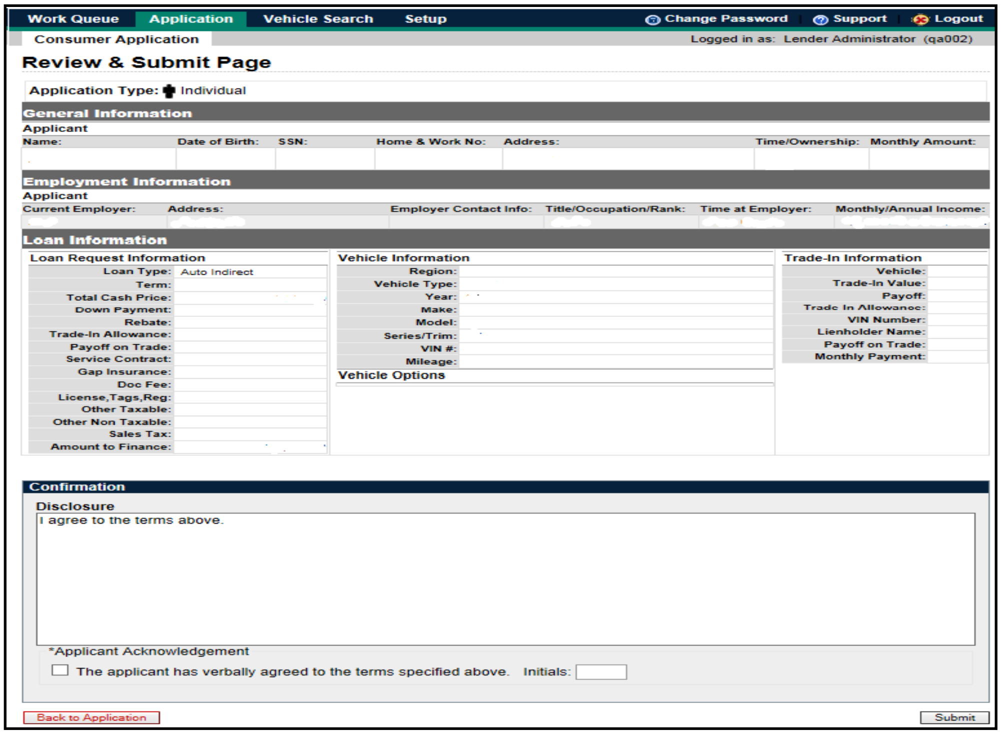


Figure 17 - Review & Submit Application

8. The User will receive a confirmation message indicating that the application has been referred, approved or declined. Click the "Continue" button to return to the Work Queue.

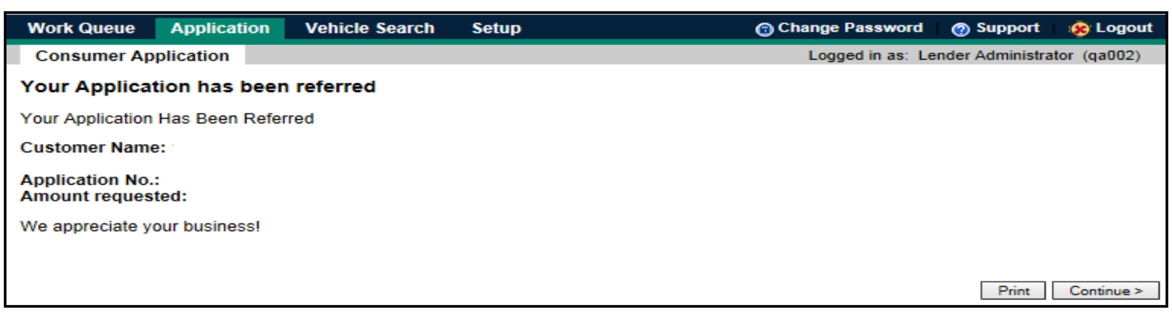


Figure 18 - Application Confirmation Message

Change Password

This section allows the user to change their password. **(Figure 19 - Change Password)**

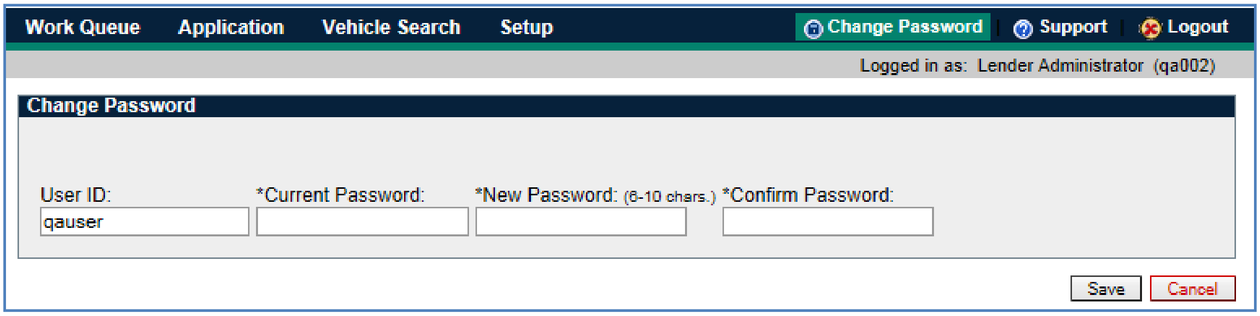


Figure 19 - Change Password

Support

This section will take the user to links to Adobe Reader, DecisionLender User Guide or to the DecisionLender University Site. (Figure 20 - Support)

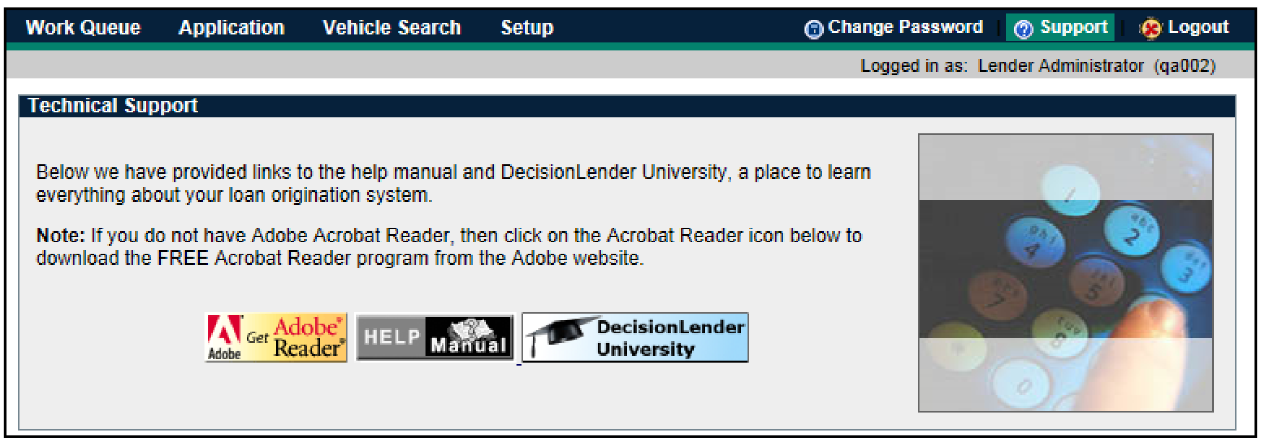


Figure 20 - Support