

Scaling indirect lending operations with speed, accuracy, and confidence

Long-term partnership strengthens seasonal capacity and operational precision

For more than a decade, a leading North American financial institution has partnered with TDEC to support its indirect auto, RV, and marine lending operations. As dealer behavior, technology, and internal systems evolved, the partnership adapted to ensure loan applications continued moving efficiently through the pipeline—particularly during peak seasonal demand.

Today, TDEC supports both data capture and loan processing activities, helping the bank maintain consistency and control during its busiest periods. Lending volumes fluctuate significantly throughout the year, with the heaviest activity occurring from spring through summer and peaking early in the week following weekend dealer sales. Historically, the institution relied on temporary contractors to manage these surges, a model that required annual hiring and extensive training while pulling experienced internal staff away from core responsibilities. By working with TDEC, the bank gained access to trained processors who were already familiar with its systems, products, and procedures—eliminating ramp-up and enabling earlier readiness.

SERVICES

- ✓ Data entry & data capture
- ✓ Loan processing support

TDEC's experienced personnel, proven processes, and strong governance help process loans faster and more accurately at scale.

Operating ahead of the bank's operations centers that stretch to the West Coast, TDEC begins processing work before the internal day starts, ensuring loan files are prepared and ready for review. Once data entry is complete, TDEC processors can log directly into the bank's systems to support loan processing during high-volume days. This follow-the-sun approach has improved daily throughput and helped stabilize turnaround times when volume is at its highest, dropping processing time from 35 minutes more than a decade ago to under 20 minutes.

Accuracy has become one of the most valued outcomes of the partnership. TDEC's teams have achieved a 98% accuracy rate and are known for their attention to detail and willingness to seek clarification rather than make assumptions, resulting in consistently high-quality work. Our productivity mirrors that of the bank's tenured internal staff, far exceeding the output of short-term contractors.

Just as important, the partnership is built on trust, transparency, and strong governance. Regular operational check-ins, formal capacity planning, and open communication allow both teams to anticipate demand, address issues quickly, and continuously refine processes. TDEC has also successfully completed rigorous cybersecurity and risk reviews, earning positive feedback from the bank's IT and cyber teams and reinforcing confidence in the security of the engagement.

Benefits

By operating as an extension of internal teams, TDEC provides the accuracy, capacity, and governance that the financial institution requires to operate at scale.

Operational Accuracy

TDEC's processors consistently deliver high-quality work by following defined procedures and asking questions before proceeding, reducing errors and rework.

Scalable Capacity

Formal capacity planning ensures the bank can reliably scale support during peak seasons, with resources available when volume surges.

Faster Readiness & Throughput

Because TDEC teams are already trained on the bank's systems and products, support can be deployed immediately, without the delays associated with contractor onboarding.

Risk and security confidence

TDEC meets stringent financial services security and compliance standards, providing assurance to business, IT, and cybersecurity stakeholders.



ABOUT TDEC

TDEC was founded in 1958 to provide data entry services to the National Active and Retired Federal Employee (NARFE) Association. For more than 65 years, TDEC has provided state and federal governments, commercial entities, and nonprofit organizations with cost-effective solutions for labor-intensive business process services such as document management, administrative support, call center assistance, financial processing, and lockbox services.

TDEC participates in the HUBZone program, is SOC 2 Type 2 and NARA compliant and TruSight Validated.

For more information, visit [TDEC.com](https://www.tdec.com) or find us on [LinkedIn](https://www.linkedin.com/company/tdec).

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