

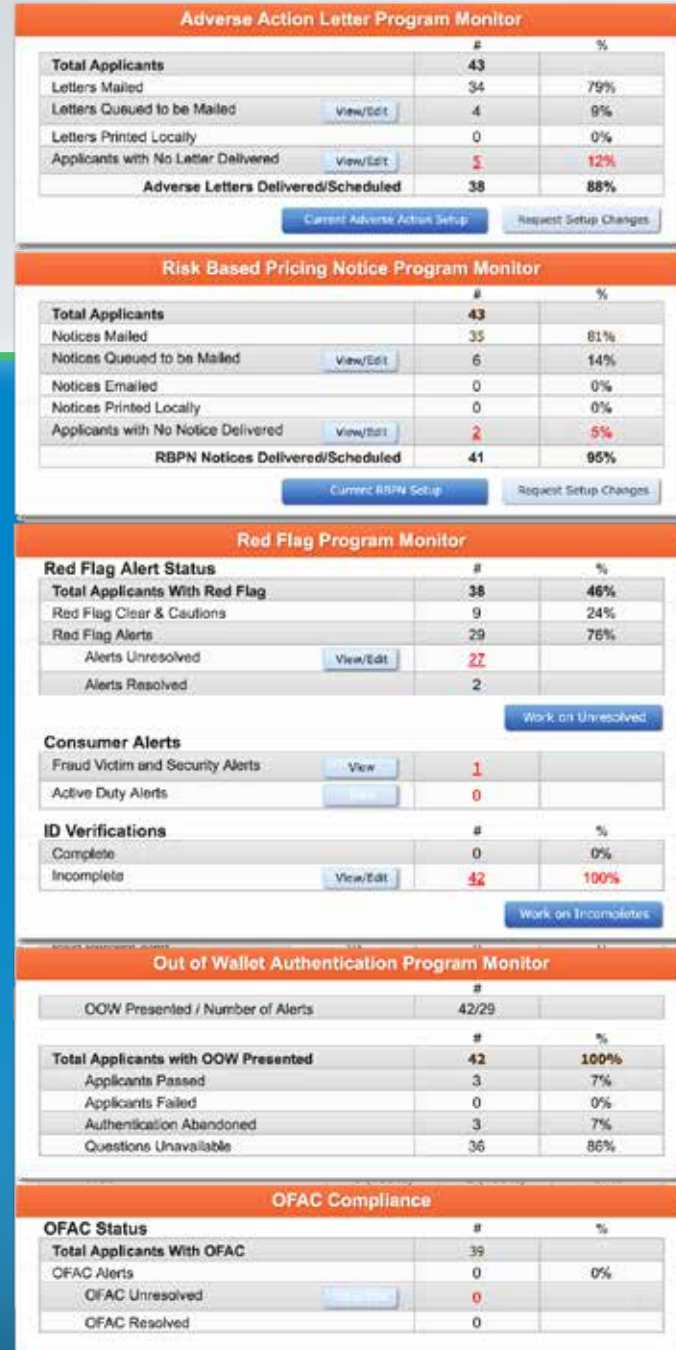
# Compliance Solutions

Protect your dealership from expensive fines and fraudulent activity with our complete compliance package.

Our Compliance Dashboard enables dealers to satisfy their monitoring obligations under the Fair Credit Reporting Act (FCRA) and Equal Credit Opportunity Act (ECOA) regulations, and makes it easy to manage their credit reporting and compliance programs from one single view. Issues of concern are highlighted in red for quick identification. We support both single and multi-rooftop views, ensuring you have your finger on the pulse of every compliance aspect in your business.

## Our compliance package includes:

- Identity Verification / Red Flag
- Privacy Notices
- Adverse Action Letters
- Identity Verification Questions
- Risk-based Pricing Notices
- MLA
- OFAC Compliance
-  Synthetic Fraud Detection



**Adverse Action Letter Program Monitor**

	#	%
Total Applicants	43	
Letters Mailed	34	79%
Letters Queued to be Mailed	4	9%
Letters Printed Locally	0	0%
Applicants with No Letter Delivered	5	12%
<b>Adverse Letters Delivered/Scheduled</b>	<b>38</b>	<b>88%</b>

**Risk Based Pricing Notice Program Monitor**

	#	%
Total Applicants	43	
Notices Mailed	35	81%
Notices Queued to be Mailed	6	14%
Notices Emailed	0	0%
Notices Printed Locally	0	0%
Applicants with No Notice Delivered	2	5%
<b>RBP Notices Delivered/Scheduled</b>	<b>41</b>	<b>95%</b>

**Red Flag Program Monitor**

**Red Flag Alert Status**

	#	%
Total Applicants With Red Flag	38	46%
Red Flag Clear & Cautions	9	24%
Red Flag Alerts	29	76%
Alerts Unresolved	27	
Alerts Resolved	2	

**Consumer Alerts**

Fraud Victim and Security Alerts	1	
Active Duty Alerts	0	

**ID Verifications**

Complete	0	0%
Incomplete	42	100%

**Out of Wallet Authentication Program Monitor**

	#	%
OOW Presented / Number of Alerts	42/29	
Total Applicants with OOW Presented	42	100%
Applicants Passed	3	7%
Applicants Failed	0	0%
Authentication Abandoned	3	7%
Questions Unavailable	36	86%

**OFAC Compliance**

**OFAC Status**

	#	%
Total Applicants With OFAC	39	
OFAC Alerts	0	0%
OFAC Unresolved	0	
OFAC Resolved	0	