

Credit Bureau Inquiry Red Flag and Out of Wallet Questions

With the advances in technology and the ease of finding information, identity theft is a rising concern. A recent Identity Fraud Study found that total identity fraud reached \$16.9 billion (USD) in 2019.¹

If a red flag alert is returned by the Credit Bureau Inquiry Red Flag product, Out Of Wallet can be used to help confirm the consumer's Identity. Out of Wallet will return 3-5 multiple choice questions that are specific to that consumer such as past residence, past employers, consumer's car or credit accounts, etc. The answers to these questions cannot be found in a consumer's wallet if lost or stolen.

Background

A **red flag** is a pattern, practice, or activity that indicates a possibility of identity theft. These flags produce a three digit score (0-999) that calculates the customer's fraud risk through the credit report. A higher score indicates a lower risk of identity fraud.

Red Flag Alert examples include address discrepancies, Social Security number discrepancies, or information provided by the applicant is inconsistent with information on the consumer in the credit file.

On January 1, 2011 the Federal Trade Commission began enforcing the Red Flag Rule. The rule requires dealers who originate or maintain retail sales and lease transactions to implement a written identity theft prevention program. This program must include processes on how to detect Red Flags, how to respond to Red Flags as well as training, monitoring, and audit components. In addition, dealers must have a Compliance Officer that oversees the program.

¹ Pascual, AI, Kyle Marchini, and Sarah Miller. "2019 Identity Fraud: Fraud Hits an Inflection Point." *Javelin Strategy & Research*. Javelin, 2019.

ERA-IGNITE Security Maintenance

The following access is required in order to utilize the Out of Wallet feature.

- **F&I/Desking > Actions > CBI Out of Wallet.**

| Description | Permission | User Group |
|-----------------------------|-------------------------------------|--------------------------|
| Add a Deal | <input type="checkbox"/> | <input type="checkbox"/> |
| CBI Add New Inquiry | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| CBI Delete Inquiry/Report | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| CBI Out of Wallet | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| CBI Transmit Inquiry/Report | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| CBI View Report | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

- Additional access is required to view the credit reports that contain the Red Flag scores and reports.
 - **F&I/Desking > Access Types > CBI Credit Reports**
 - **F&I/Desking > Actions > CBI View Report**

Setup

Specifications are maintained in **F&I specs > Functions > Credit Bureau Inquiry > ID Check.**

The screenshot shows a software window titled "(FIN Specs) - Sales and F&I". The menu bar includes Functions, File, Subscreens, Tools, Display, Print, System Tools, and Go To. The toolbar contains various icons for navigation and actions. The main content area is titled "ID Check" and contains two sections:

- Red Flag:** A section with a "Set Alert Threshold" input field containing the value "600".
- Out of Wallet:** A section with a "Pass/Fail" input field containing the value "60" and a percentage symbol "%".

- **Red Flag:** This field controls the Red Flag score alert threshold; any score below the set threshold will display an alert.
 - i.e. A threshold of 600 will show an alert for anyone with a Red Flag score lower than 600.

- **Out of Wallet:** The Pass/Fail field determines the passing score for the Out of Wallet questions.
 - i.e. 60% means 3/5 questions were correct and the result is passing.

Credit Bureau Inquiry

The process to run a credit inquiry does not change.

- Select the Credit Bureau Inquiry  icon from the Desking application.
- Click **“New”** to start the credit inquiry process.

Credit Bureau Inquiry

Refresh (F8)

New Credit Inquiry

☒ Individual
 ☐ Joint
 ☐ OFAC
 ☐ Out of Wallet
 Repository: CBI - EFX ONLY Page
 Customer#
 Deal #
 New

Search

Date Inquiry Date: 30 Days
 Customer Last Name:
 First Name:
 Last 4 SSN:
 Search (F12)
 Clear

Inquiries and Reports

| Credit Report Info | | ort Info | | ID Verification | | | | | | | | |
|--------------------|------------------|---------------------|---------------------|-----------------|------|-----------------------|----------------|--------------|----------|---------------|--------|-----------|
| SSN | Name | EFX | TUC | XP | OFAC | Red Flag | Date Time | Ref Number | User ID | Out of Wallet | Manual | Print Cre |
| ***-**-... | BALEY, MICHA... | | | | CLR | Alert | | | | | | |
| ***-**-... | BALEY, ANDREA | | | | CLR | | | | | | | |
| ***-**-... | BALEY, MICHA... | | | | | | 09/02/20 15:58 | 0-18801-0... | SMITHJAC | Pass 4/5 | | |
| ***-**-... | BALEY, MICHA... | | | | | | 09/02/20 15:53 | 0-18801-0... | SMITHJAC | Pass 5/5 | | |
| ***-**-... | GODBE, TONI | | | | CLR | Alert | | | | | | |
| ***-**-... | JOSEPH, VALSA... | 842 | | | CLR | Alert | | | | | | |
| ***-**-... | GODBE, TONI | | | | CLR | Alert | | | | | | |
| ***-**-... | JOSEPH, VALSA... | 842 | | | CLR | Alert | | | | | | |
| ***-**-... | JOSEPH, VALSA... | 842 | | | CLR | | | | | | | |
| ***-**-... | GODBE, TONI | | | | CLR | | | | | | | |
| ***-**-... | BBACOMMON, ... | | 785 | | CLR | | | | | | | |

Buyer **BALEY, MICHAEL R** Inquiry Status **COMPLETE** Risk Based Pricing Notice
 Deal # Inquiry Type **OOW** Adverse Action Notice

Compliance Attach Manual Email Send to Mail House View Print (F10) Delete Recall Transmit (F7)

- If Credit Bureau Inquiry is accessed from the deal, the user can attach the customer by clicking **“Attach Buyer.”**

- Verify or enter any missing customer information.
- Required fields will be highlighted yellow.

Credit Inquiry

Print

Close (Esc)

Type ☒ Individual ☐ Joint ☐ OFAC ☐ Out of Wallet

Repository CBI - EFX ONLY Page 1

Comments

Applicant

Last Name

First Name

Middle Name

Suffix

SSN

Birth Date

Buyer

CoBuyer

Spouse

Last Name

First Name

Middle Name

Suffix

SSN

Birth Date

Attach Buyer Attach CoBuyer Search Set As Buyer

Attach Buyer Attach CoBuyer Search Set As CoBuyer

Current Address

Address Type

House #

Street

Street Type

Direction

Apt#

APO/FPO

City

State

Zip Code

Previous Address

Address Type

House #

Street

Street Type

Direction

Apt#

APO/FPO

City

State

Zip Code

Clear Save Transmit

- Click **“Transmit”** to send the information to be processed.

Credit Inquiry

Print Close (Esc)

Type ☒ Individual ☐ Joint ☐ OFAC ☐ Out of Wallet

Repository CBI - EFX ONLY Page 1

Comments

Applicant

Last Name GODBE

First Name TONI

Middle Name

Suffix

SSN ***-**-****

Birth Date

Attach Buyer Attach CoBuyer Search Set As Buyer

Current Address

Address Type NM

House # 120

Street UPPERS SUS

Street Type

Direction

Apt#

APO/FPO

City HOOKSTOWN

State PA

Zip Code 15050

Buyer GODBE, TONI

CoBuyer

Spouse

Last Name

First Name

Middle Name

Suffix

SSN

Birth Date

Attach Buyer Attach CoBuyer Search Set As CoBuyer

Previous Address

Address Type

House #

Street

Street Type

Direction

Apt#

APO/FPO

City

State

Zip Code

Clear Save Transmit

Results of the inquiry are displayed in the **Reports** section of the Credit Bureau Inquiry home page.

- At least ONE of the following criteria will produce an “**Alert**” hyperlink:
 - The Red Flag report contains a Yes response to any of the identity risks.
 - The Red Flag score is below the threshold set within the specifications.
- To review the Red Flag report click on the “**Alert**” hyperlink.

Credit Bureau Inquiry

Refresh (F8)

New Credit Inquiry

☒ Individual
 ☐ Joint
 ☐ OFAC
 ☐ Out of Wallet
 Repository: CBI - EFX ONLY Page
 Customer#
 Deal #
 New

Search

Date Inquiry Date: 30 Days
 Customer Last Name
 First Name
 Last 4 SSN
 Search (F12)
 Clear

Inquiries and Reports

| Credit Report Info | | Credit Report Info | | | | | | | ID Verification | | | | |
|--------------------|-----------------|--------------------|-------------------|-----|-----|-----|------|--------------|-----------------|--------------|----------|---------------|--------|
| SSN | Name | User ... | Ref Number | EFX | TUC | XPN | OFAC | Red Flag | Date Time | Ref Number | User ID | Out of Wallet | Manual |
| ***_*_*_... | BBACCOMMON, ... | SSM | 0-18801-010001-5D | | 785 | | CLR | Alert | | | | | |
| ***_*_*_... | BALEY, ANDREA | SMIT... | 0-18801-010001-5C | | | | CLR | Alert | | | | | |
| ***_*_*_... | BALEY, MICHA... | SMIT... | 0-18801-010001-5C | | | | CLR | Alert | | | | | |
| ***_*_*_... | MOHAMMAD, A... | SMIT... | 0-18801-010001-5B | | | | | Alert | | | | | |
| ***_*_*_... | GODBE, TONI | | | | | | CLR | Alert | 09/04/20 14:26 | 0-18801-0... | SSM | Fail 0/5 | |
| ***_*_*_... | GODBE, TONI | | | | | | CLR | Alert | 09/04/20 11:35 | 0-18801-0... | SSM | Fail 1/5 | Yes |
| ***_*_*_... | BALEY, MICHA... | SMIT... | 0-18801-010001-55 | | | | CLR | Alert | | | | | |
| ***_*_*_... | BALEY, ANDREA | SMIT... | 0-18801-010001-55 | | | | CLR | Alert | | | | | |
| ***_*_*_... | BALEY, MICHA... | | | | | | | | 09/02/20 15:58 | 0-18801-0... | SMITHJAC | Pass 4/5 | Yes |
| ***_*_*_... | BALEY, MICHA... | | | | | | | | 09/02/20 15:53 | 0-18801-0... | SMITHJAC | Pass 5/5 | |

Buyer **BBACCOMMON, GLORIA F** Inquiry Status **COMPLETE** Risk Based Pricing Notice
 Deal # Inquiry Type **INDIVIDUAL** Adverse Action Notice

Compliance Attach Manual Email Send to Mail House View Print (F10) Delete Recall Transmit (F7)

Provider>

<ProviderID>RED</ProviderID>
<BureauStatus>000</BureauStatus>
<Score>484</Score>
<TTYReport>*****

RED FLAG REPORT
DATE: 07/10/2020 14:25:40

Applicant

First Name: Joseph DOB:
Last Name : Valsamma SSN: ***-**-7220
Address : 840 GEARING AVE,Pittsburg,PA,15210

----- ID VERIFICATION SUMMARY -----

OFAC Check: PASSED NO MATCH

Red Flag Score: 484

Red Flag Validation: ALERT

- Applicant address could not be matched to applicant name using
other data sources

Synthetic Fraud Check: Low Risk

MLA: CLEAR, No Match to MLA Database

RED FLAG RISK: YES

Id Verification: Quiz RECOMMENDED</TTYReport>
</Provider>

To Run Out of Wallet

- From the Credit Bureau Inquiry home page, click on the customer's name in the Inquires section.
- Next, click on the **"Recall"** button.
 - This will display the credit inquiry screen.

Credit Bureau Inquiry

Refresh (F8)

New Credit Inquiry

☒ Individual
 ☐ Joint
 ☐ OFAC
 ☐ Out of Wallet
 Repository: CBI - EFX ONLY Page
 Customer#
 Deal #
 New

Search

Date
 Inquiry Date: 30 Days

Customer
 Last Name
 Last 4 SSN
 First Name
 Search (F12)

Clear

Inquiries and Reports

| Credit Report Info | | Credit Report Info | | | | | | | ID Verification | | | | |
|--------------------|-----------------|--------------------|----------|-------------------|-----|-----|-----|------|-----------------|----------------|--------------|----------|------|
| SSN | Name | Date Time | User ... | Ref Number | EFX | TUC | XPN | OFAC | Red Flag | Date Time | Ref Number | User ID | Out |
| ***-**-... | BBACOMMON, ... | 09/25/20 14:33 | SSM | 0-18801-010001-5D | | 785 | | CLR | Alert | | | | |
| ***-**-... | BALEY, ANDREA | 09/08/20 15:59 | SMIT... | 0-18801-010001-5C | | | | CLR | Alert | | | | |
| ***-**-... | BALEY, MICHA... | 09/08/20 15:59 | SMIT... | 0-18801-010001-5C | | | | CLR | | | | | |
| ***-**-... | MOHAMMAD, A... | 09/04/20 16:02 | SMIT... | 0-18801-010001-5B | | | | | Alert | | | | |
| ***-**-... | GODBE, TONI | | | | | | | CLR | Alert | 09/04/20 14:26 | 0-18801-0... | SSM | Fail |
| ***-**-... | GODBE, TONI | | | | | | | CLR | Alert | 09/04/20 11:35 | 0-18801-0... | SSM | Fail |
| ***-**-... | BALEY, MICHA... | 09/02/20 16:25 | SMIT... | 0-18801-010001-55 | | | | CLR | Alert | | | | |
| ***-**-... | BALEY, ANDREA | 09/02/20 16:25 | SMIT... | 0-18801-010001-55 | | | | CLR | | | | | |
| ***-**-... | BALEY, MICHA... | | | | | | | | | 09/02/20 15:58 | 0-18801-0... | SMITHJAC | Pass |
| ***-**-... | BALEY, MICHA... | | | | | | | | | 09/02/20 15:53 | 0-18801-0... | SMITHJAC | Pass |

Buyer **BBACOMMON, GLORIA F** Inquiry Status **COMPLETE** Risk Based Pricing Notice
 Deal # Inquiry Type **INDIVIDUAL** Adverse Action Notice

Compliance Attach Manual Email Send to Mail House View Print (F10) Delete Recall Transmit (F7)

- Click to select the “**Out of Wallet**” checkbox.
 - All of the customer’s information will populate from the previous credit inquiry.

The screenshot shows a 'Credit Inquiry' window. At the top left is a 'Print' button. Below it, the 'Type' section has 'Individual' selected and 'Out of Wallet' checked, with a red arrow pointing to the latter. The 'Repository' dropdown is set to 'CBI - EFX ONLY Page 1'. A 'Comments' text box is below. The 'Applicant' section contains fields for Last Name (GODBE), First Name (TONI), Middle Name, Suffix, SSN, and Birth Date (07/26/1964). Below these are buttons for 'Attach Buyer', 'Attach CoBuyer', 'Search', and 'Set As Buyer'. The 'Current Address' section includes Address Type (NM), House # (120), Street (UPPERS SUS), Street Type, Direction, Apt#, APO/FPO, City (HOOKSTOWN), State (PA), and Zip Code (15050). The 'Buyer' section on the right shows 'GODBE, TONI' and 'CoBuyer'. Below it is a 'Spouse' section with similar fields. At the bottom right, the 'Transmit' button is highlighted with a red box. Other buttons at the bottom include 'Clear' and 'Save'.

- Click “**Transmit**” to start the ID check and generate the Out Of Wallet questions.
- The ID Check screen will appear with 3-5 randomly selected questions for the customer to answer.

ID Check

Applicant: TONI GODBE
Number of Questions: 5

Date: 09/04/2020 11:33:18 AM
Ref Number: 0-18801-010001-56

1. Please select the state that issued your Social Security Number.
 - ☐ MA
 - ☐ WI
 - ☐ SC
 - ☐ WA
 - ☐ NONE OF THE ABOVE/DOES NOT APPLY
2. Please select the county for the address you provided.
 - ☐ ADAMS
 - ☐ BEAVER
 - ☐ WARREN
 - ☐ LACKAWANNA
 - ☐ NONE OF THE ABOVE/DOES NOT APPLY
3. Which one of the following retail credit cards do you have? If there is not a matched retail credit card, please select 'NONE OF THE ABOVE'.
 - ☐ MARK FE
 - ☐ HAMMACHER SCHLEMMER
 - ☐ SEPHORA
 - ☐ FEDMART
 - ☐ NONE OF THE ABOVE/DOES NOT APPLY
4. You may have opened a mortgage loan in or around October 2017. Please select the dollar amount range in which your monthly mortgage payment falls. Refer only to the regular monthly payment which includes principal, interest, and escrow (escrow could include taxes and insurance if collected by lender). If you have not had a mortgage payment now or in the past, please select 'NONE OF THE ABOVE/DOES NOT APPLY'.
 - ☐ \$550 - \$749
 - ☐ \$750 - \$949
 - ☐ \$950 - \$1149
 - ☐ \$1150 - \$1349
 - ☐ NONE OF THE ABOVE/DOES NOT APPLY
5. I was born within a year or on the year of the date below.
 - ☐ 1955
 - ☐ 1958
 - ☐ 1961
 - ☐ 1964
 - ☐ NONE OF THE ABOVE/DOES NOT APPLY

- Enter the answers to the **Out of Wallet** questions.
 - Click **“Submit”** to process the answers.
 - **“Print”** can be used to print out the questions to give to the customer for review.

- Once completed, the user will be returned to the Credit Bureau Inquiry home page.

Credit Bureau Inquiry

Refresh (F8)

New Credit Inquiry

☒ Individual
 ☐ Joint
 ☐ OFAC
 ☐ Out of Wallet
 Repository: CBI - EFX ONLY Page
 Customer#
 Deal #
 New

Search

Date
 Inquiry Date: 3 Days

Customer
 Last Name:
 First Name:
 Last 4 SSN:
 Search (F12)

Clear

Inquiries and Reports

| Credit Report Info | | | | | ID Verification | | | | | Risk B | | |
|--------------------|-----------------|-----|----|------|-----------------|----------------|--------------|----------|---------------|--------|-------------------|---------|
| SSN | Name | TUC | XP | OFAC | Red Flag | Date Time | Ref Number | User ID | Out of Wallet | Manual | Print Created ... | Print C |
| ***-**-... | GODBE, TONI | | | CLR | Alert | 09/04/20 14:26 | 0-18801-0... | SSM | Fail 0/5 | | | |
| ***-**-... | GODBE, TONI | | | CLR | Alert | 09/04/20 11:35 | 0-18801-0... | SSM | Fail 1/5 | Yes | | |
| ***-**-... | BALEY, MICHA... | | | CLR | Alert | | | | | | | |
| ***-**-... | BALEY, ANDREA | | | CLR | | | | | | | | |
| ***-**-... | BALEY, MICHA... | | | | | 09/02/20 15:58 | 0-18801-0... | SMITHJAC | Pass 4/5 | | | |
| ***-**-... | BALEY, MICHA... | | | | | 09/02/20 15:53 | 0-18801-0... | SMITHJAC | Pass 5/5 | | | |

Buyer: **GODBE, TONI**
 Inquiry Status: **COMPLETE**
 Risk Based Pricing Notice: **08/12/20 - Queued**

Deal #:
 Inquiry Type: **OOW**
 Adverse Action Notice: **08/12/20 - Queued**

Compliance
 Attach
 Manual
 Email
 Send to Mail House
 View
 Print (F10)
 Delete
 Recall
 Transmit (F7)

- One of three results will appear in the ID check section:
 - Pass
 - Fail – The score of the Out Of Wallet questions is below the dealership's specifications.
 - Timed Out – The Out Of Wallet questions will time out after 30 minutes.

If the user fails or times out, a new set of Out Of Wallet questions can be requested or a manual check can be used to validate the customer's identity. **The dealership will be billed for each time a set of questions are requested.**

To Run a Manual ID check:

- Highlight the desired user's row and click on the **"Manual"** button.

Credit Bureau Inquiry

Refresh (F8)

New Credit Inquiry

☒ Individual ☐ Joint ☐ OFAC ☐ Out of Wallet Repository CBI - EFX ONLY Page Customer# Deal # New

Search

Date Inquiry Date 3 Days Customer Last Name Last 4 SSN Search (F12) Clear

Inquiries and Reports

| Credit Report Info | | ID Verification | | | | | | | | Risk B | | |
|--------------------|-----------------|-----------------|-----|------|----------|----------------|--------------|----------|---------------|--------|-------------------|---------|
| SSN | Name | TUC | XPN | OFAC | Red Flag | Date Time | Ref Number | User ID | Out of Wallet | Manual | Print Created ... | Print C |
| ***-**-... | GODBE, TONI | | | CLR | Alert | 09/04/20 14:26 | 0-18801-0... | SSM | Fail 0/5 | | | |
| ***-**-... | GODBE, TONI | | | CLR | Alert | 09/04/20 11:35 | 0-18801-0... | SSM | Fail 1/5 | Yes | | |
| ***-**-... | BALEY, MICHA... | | | CLR | Alert | | | | | | | |
| ***-**-... | BALEY, ANDREA | | | CLR | | | | | | | | |
| ***-**-... | BALEY, MICHA... | | | | | 09/02/20 15:58 | 0-18801-0... | SMITHJAC | Pass 4/5 | | | |
| ***-**-... | BALEY, MICHA... | | | | | 09/02/20 15:53 | 0-18801-0... | SMITHJAC | Pass 5/5 | | | |

Buyer GODBE, TONI Inquiry Status COMPLETE Risk Based Pricing Notice 08/12/20 - Queued
Deal # Inquiry Type OOW Adverse Action Notice 08/12/20 - Queued

Compliance Attach Manual Email Send to Mail House View Print (F10) Delete Recall Transmit (F7)

- Similar to the deal notes screen from Desking or OFAC Due Diligence Notes, you can document what items a customer brought to verify his or her ID. This notes screen will time stamp any saved or deleted information.

Verify ID Documentation

BUYER PROVIDED MILITARY PICTURE ID
BUYER PROVIDED WATER BILL

Date/Time
User ID

Save

Once the manual ID check is completed, the word “**Yes**” will appear in the Manual field.

Credit Bureau Inquiry

Refresh (F8)

New Credit Inquiry
☒ Individual ☐ Joint ☐ OFAC ☐ Out of Wallet Repository CBI - EFX ONLY Page Customer# Deal # New

Search
 Date Inquiry Date 30 Days Customer Last Name First Name Last 4 SSN Search (F12) Clear

Inquiries and Reports

| Credit Report Info | | Info | | | | | ID Verification | | | | | Risk Ba | |
|--------------------|-----------------|------|-----|-----|------|----------|-----------------|--------------|----------|---------------|--------|-------------------|---------|
| SSN | Name | EFX | TUC | XPN | OFAC | Red Flag | Date Time | Ref Number | User ID | Out of Wallet | Manual | Print Created ... | Print C |
| ***_**_... | BBACOMMON, ... | | 785 | | CLR | Alert | | | | | | | |
| ***_**_... | BALEY, ANDREA | | | | CLR | Alert | | | | | | | |
| ***_**_... | BALEY, MICHA... | | | | CLR | | | | | | | | |
| ***_**_... | MOHAMMAD, A... | | | | | Alert | | | | | | | |
| ***_**_... | GODBE, TONI | | | | CLR | Alert | 09/04/20 14:26 | 0-18801-0... | SSM | Fail 0/5 | | | |
| ***_**_... | GODBE, TONI | | | | CLR | Alert | 09/04/20 11:35 | 0-18801-0... | SSM | Fail 1/5 | Yes | | |
| ***_**_... | BALEY, MICHA... | | | | CLR | Alert | | | | | | SSM | 09/08/ |
| ***_**_... | BALEY, ANDREA | | | | CLR | | | | | | | SSM | 09/08/ |
| ***_**_... | BALEY, MICHA... | | | | | | 09/02/20 15:58 | 0-18801-0... | SMITHJAC | Pass 4/5 | Yes | | |
| ***_**_... | BALEY, MICHA... | | | | | | 09/02/20 15:53 | 0-18801-0... | SMITHJAC | Pass 5/5 | | | |

Buyer **GODBE, TONI** Inquiry Status **COMPLETE** Risk Based Pricing Notice **08/12/20 - Queued**
 Deal # Inquiry Type **OOW** Adverse Action Notice **08/12/20 - Queued**

Compliance Attach Manual Email Send to Mail House View Print (F10) Delete Recall Transmit (F7)

Reports

All the action items for Out of Wallet can be found in Deal Manager in the **Credit and Compliance** section. This section of Deal Manager will read as follows:

| Credit and Compliance | | | | | | | |
|-----------------------|------------|------------|------|------------|--------------|-----|-----------|
| EFX | EXP | TUC | OFAC | RF Score | RF Alert | OOW | Manual ID |
| <u>759</u> | <u>779</u> | <u>825</u> | CLR | <u>694</u> | <u>Alert</u> | ! | N/A |

Further explanation of the report and its columns can be found below.

| Column Name | Meaning | Hyperlink Reflex |
|---------------------|--|--|
| Red Flag (RF) Score | Displays the red flag score <ul style="list-style-type: none"> N/A = No credit report attached and deal category of Dealer Trade, Wholesale or Fleet ! = No credit report attached 0-999 = Red Flag score | ! directs user into the drill and opens the CBI screen on top 0-999 directs user into the report |
| Red Flag (RF) Alert | Indicates if a red flag alert exists <ul style="list-style-type: none"> <u>Alert</u> = Red flag alert exists Space = No credit reports attached to the deal OR a Red Flag alert does not exist in the report | <u>Alert</u> hyperlink directs user to the Red Flag Report |
| Out of Wallet (OOW) | Displays results of the out of wallet questions <ul style="list-style-type: none"> Pass = user passed Fail = user failed Timed Out = attempt had timed out N/A = OOW was not recommended OR OOW was recommended but Manual ID is set to Yes ! = OOW was recommended and Manual ID is not set to Yes | n/a |
| Manual ID | Displays whether ID was manually verified if buyer/co-buyer fails OOW questions <ul style="list-style-type: none"> N/A = OOW was not performed OR OOW result is | <input checked="" type="checkbox"/> will drill into the Verify ID modal and display any notes entered to identify client |