



Sales Training: Learning Management System (LMS)



Introduction to our LMS

- Dealers are fined millions of dollars every year for not following the proper government regulations around the accessing and handling of customer's sensitive credit data.
- As the largest reseller of credit reports from all three bureaus – Experian, Equifax and TransUnion – 700Credit has always strived to provide a comprehensive and automated compliance solutions to keep dealers compliant with every credit report pulled.

Course Name	Description	Time to Complete
Adverse Action Rule	This course helps to identify when information in a consumer report results in an adverse action and requires a proper notice to be provided to the customer as required by the Fair Credit Reporting Act (FCRA) and Equal Credit Opportunity Act (ECOA).	7 min
IRS Rule 8300	This course helps identify which transactions are considered cash transactions that require submission of an IRS Form 8300.	8 min
Paper Flow	This course reviews the importance and necessity of properly handing and retaining paperwork as required by GLB and the FTC Safeguards and Disposal Rules.	5 min
Privacy	The goal of this course is to provide you with enough information so that you will know how to protect customers' non-public information (NPI) as required by the Gramm-Leach-Bliley Act (GLB).	6 min
Red Flags Rule	This course helps dealership employees identify the red flags of identity theft and fraud, and to help prevent fraudulent conduct.	10 min
Risk Based Pricing Rule	This course describes the risk-based pricing rule and best practices you need to follow at your dealership to comply.	6 min
Unfair, Deceptive, or Abusive Acts or Practices (UDAAP):	This course provides information on avoiding acts and practices that can be unfair, deceptive, or abusive – and illegal.	8 min
OFAC	This course will help your dealership comply with the Office of Foreign Asset Controls (OFAC) requirement that car dealers check customer names against a database of known dangerous organizations and individuals.	6 min



Introduction to the LMS

- To further our efforts in providing the best compliance and risk mitigation services to our clients, we are pleased to introduce our new web-based, self-paced LMS which will provide the required training your dealership needs to remain compliant with every transaction and avoid costly fines.
- This LMS meets the guidelines set forth by the 3 major credit bureaus on the rules and regulations all business must follow when pulling a credit report and is required for every dealership that uses our credit report solution.



Introduction to the LMS

The LMS training program:

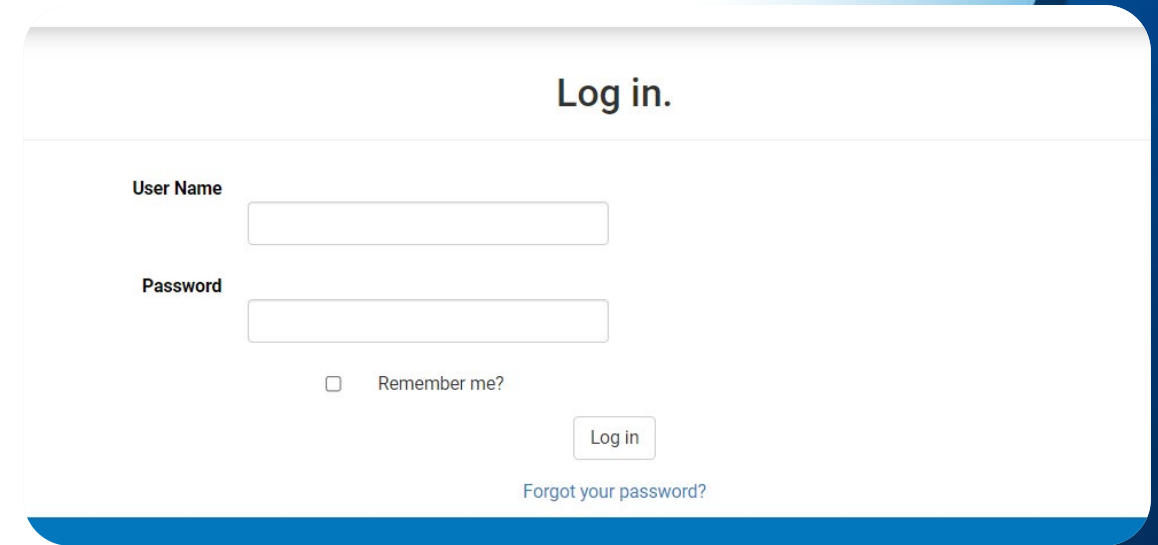
- Is required for every dealership that utilizes 700Credit to provide their credit reporting needs. At least one person from the dealership is required to review the materials within 60 days of the dealership's enrollment in our new LMS solution.
- Meets the guidelines set forth by the three major credit bureaus on the rules and regulations all businesses must follow when accessing consumer credit information.
- Takes less than 55 minutes to complete all modules
- Includes the following eight modules (all required for compliance):

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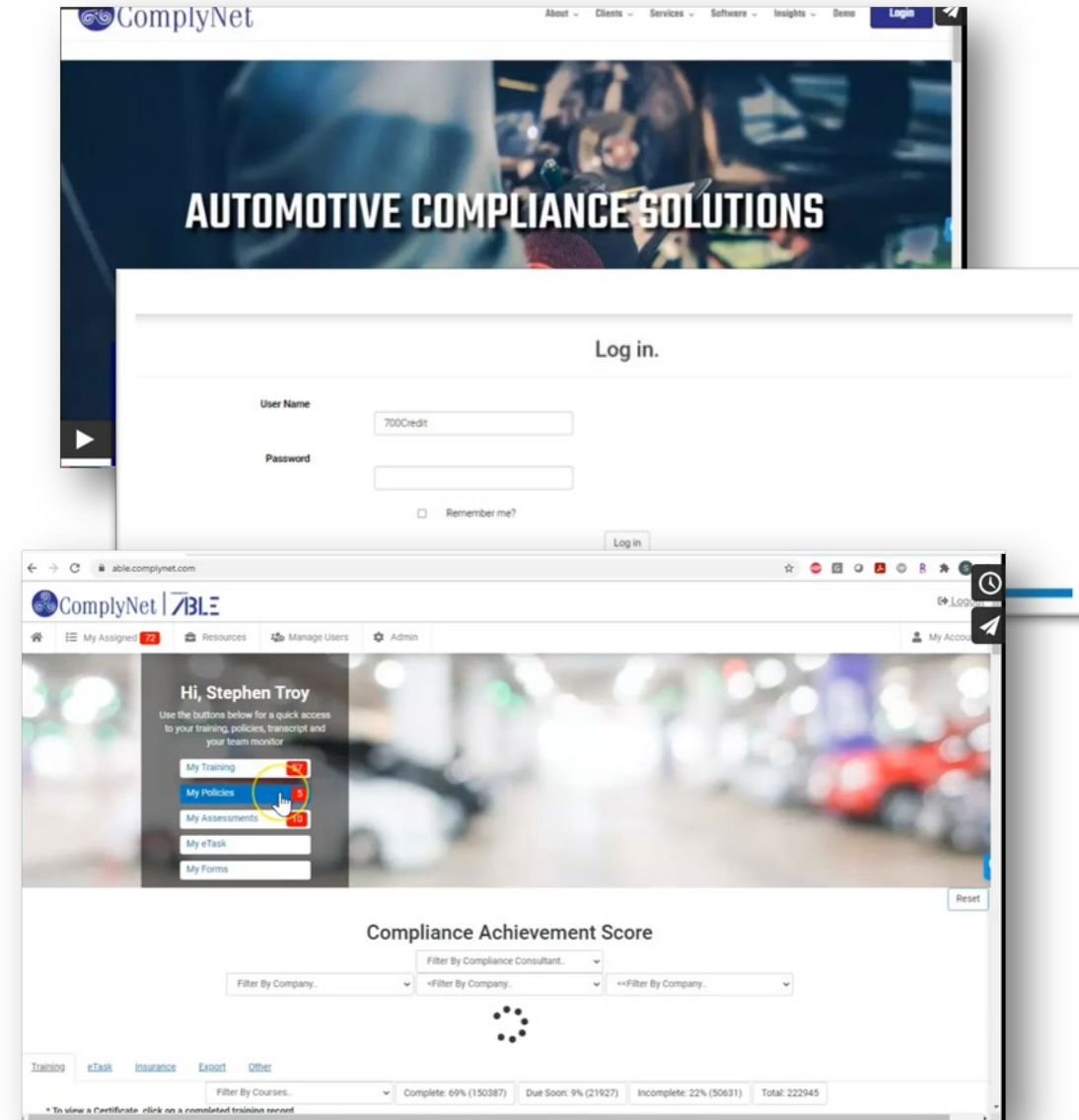
Introduction to the LMS

- Our objectives here are twofold:
 - To provide critical education/awareness to your employee(s) who have access credit reports
 - To reduce your business risk related to compliance exposure.
- This new training platform is \$16.99/month/person and will be added to dealer's monthly invoice.
 - Independents pay \$8.99/month
- Dealers will have 6 months to complete the 55 minutes of training or risk of having account disabled until they complete the training.

A screenshot of a web-based login interface for an LMS. The interface is white with a blue header bar at the top. The title "Log in." is centered at the top. Below the title, there are two input fields: "User Name" and "Password". The "User Name" field is a simple text box, and the "Password" field is a text box with a small eye icon to its right. Below the "Password" field, there is a checkbox labeled "Remember me?". To the right of the "Remember me?" checkbox is a "Log in" button. Below the "Log in" button is a link that says "Forgot your password?". The interface is clean and modern, with a blue bar at the bottom.

Platform Details

- Implementation team registers users from the dealership
- Each registered user gets their own login and password so progress can be tracked
- We monitor the portal to determine if dealers have completed the training



Long Term Integration with 700Dealer

- Initial Beta Release – separate sign-on with in the ComplyNet
 - Login at: <https://able.complynet.com/>
- General Release will be integrated with 700Dealer.com

Log in.


User Name
700Credit

Password

☐ Remember me?

Log in

[Forgot your password?](#)



CREDIT | COMPLIANCE | SOFT-PULLS

DEALER PORTAL

To access the system please provide your username and password. If you are having trouble logging in you may contact 700Credit Support at (866) 273-3888 or email support@700credit.com

Sign In

User ID
jburke

Password

☐ Remember Me

☐ I'm not a robot

FORGOT PASSWORD

LOGIN

Warning: Unauthorized access is a crime and may result in Federal prosecution. Customers are required to retain supporting documentation for each transaction.

Important Links:
[Account Security Agreement with FCRA](#)
[ECRA](#)
[Summary of Your Rights Under FCRA](#)

Access your qualified leads from anywhere.

With the QuickMobile app, your pre-approved customers from our QuickQualify App and your Digital Retailing platform are at your fingertips.

LEARN MORE & DOWNLOAD TODAY

Are you protected from SYNTHETIC IDs?

Synthetic, or fake identities cost car dealerships over \$69 Million /yr

Don't wait to upgrade your Identity Verification product with the Synthetic ID solution and keep your dealership safe from fraud!

CLICK HERE TO LEARN MORE

Your Customers can Now Improve Their Credit Scores Instantly, for Free, with **Experian Boost™**

Before They Even Reach The Finance Office!

AND THEY WILL ALSO GET A FREE FICO® SCORE!

Experian Boost™ is now integrated with QuickQualify* at no additional cost!

LEARN MORE



Sales Resources

- We have set up a sales resource page: www.700credit.com/LMS-training
- Here you can find:
 - Sales Sheet
 - Dealer Quick Start Guide
 - Dealer notification email
 - Dealer welcome email (sent to dealer once they sign up, with user guide attached)
 - Links to lead forms for both new and existing customers
 - Information on GCA courses (additional training available)

ComplyNet LMS Training Sales Resources

[Sales Sheet](#)[Quick Start Guide](#)[Notification Letter](#)[Welcome Email](#)[Training Deck](#)[Introductory Video](#)

Existing Customers

Existing customers have 60 days to complete the training once added to their billing.

Adding Licenses to Existing Customers

Below web form is for customers already enrolled in the LMS Training but would like additional licenses. Pricing is \$16.99/user/month for Franchise dealers, and \$8.99/user/month for Independent dealers.

[Link to Web form for Adding Licenses](#)

New Customers

Below web form is for customers who are not yet enrolled in the LMS training. Pricing is \$16.99/user/month for Franchise dealers, and \$8.99/user/month for Independent dealers.

[Link to Web form for LMS Required](#)

Guided Compliance Assistant Front End (FE) Courses

Below web form is for customers already enrolled in the LMS Training and have shown interest in the Additional ComplyNet Guided Compliance Assistant (GCA) FE courses. Pricing is \$24.99 per month for up to 20 users.

[Link to Web form for Adding ComplyNet GCA FE courses](#)

Guided Compliance Assistant Back End (BE) Courses

These Course are passed off to ComplyNet to handle directly. The below web form is for customers who have shown interest in the Additional ComplyNet Guided Compliance Assistant (GCA) BE courses. Pricing, Scheduling, Training and billing is handled by ComplyNet.

[Link to Web form for Adding ComplyNet GCA BE Courses](#)

In partnership with ComplyNet, 700Credit is offering dealership additional training courses that cover other areas of compliance that are useful for their business. The following 2 tables list groups of courses available:



Course Pricing

- Required LMS compliance courses – Baseline Training & Training (BLT):
 - Franchised dealers: \$16.99/month/person
 - Independent dealers: \$8.99/month/person
- Optional GCA Courses (Guided Compliance Assistant)
 - Front-End (FE) Courses: \$299/month/dealership for up to 20 users
 - Back-End (BE) Courses: Call for pricing



GCA Courses

FE and BE Options



GCA FE Course	Description
Adverse Action Notice	This course helps to identify when information in a consumer report results in an adverse action and requires a proper notice to be provided to the consumer favorable terms
IRS Rule 8300	This course identifies what cash payments are, and the IRS/FinCEN reporting and notice requirements when cash payments exceed \$10,000
CAN-SPAM	This course discusses how to comply with the CAN-SPAM Act when sending unsolicited business emails and text messages
Cooling-Off Period	This course identifies vehicle transactions that could constitute "door to door" sales that provide a consumer with an opportunity to rescind the transaction after a "cooling off period"
Co-Signor Notice and Late Fees	This course explains the proper notices that must be provided to co-signors for joint and several liability on an obligation
Disparate Pricing	This course identifies how offering varying pricing and interest terms can have a disparate impact that is discriminatory and illegal, and how to avoid engaging in such disparate conduct
Disposal Rule	This course explains the proper ways of disposing of customer information that is no longer needed for legitimate business purposes
Do Not Call	This course describes how to comply with the Telemarketing Sales Rule using the Do Not Call Registry
Ethics	This course identifies conduct that is considered unethical and how to avoid such conduct
ECOA Reg B	This course identifies the obligation that apply under the Equal Credit Opportunity Act and Regulation B
FCRA	This course identifies the obligations that apply under the Fair Credit Reporting Act
Financial Privacy Rule	This course identifies how financial institutions can collect and disclose customers' personal financial information
First Payment Pencil Quotes	This course discusses the proper way to use first payment pencil quotes when negotiating a vehicle transaction
Fraud Alerts	This course discusses the importance of identifying and properly responding to fraud alerts on a credit report
GAP	The course identifies the nuances between various GAP waiver products and GAP insurance products
Holder in Due Course Rule	This course identifies the necessary disclosures that must be made to a consumer for assigned credit contracts under the Holder in Due Course Rule
OFAC	This course identifies transactions that are prohibited by Office of Foreign Assets Controls and how to check customers against the Specially Designated Persons and Blocked Persons List
Non Public Information	This course identifies what constitutes non-public personal information that requires protection under the FTC Safeguards and Disposal Rules
Red Flags Rule	The course identifies identity theft protection obligations under the Red Flags Rule and methods for complying
Regulation M	This course identifies the disclosure requirements under Regulation M when advertising and leasing a motor vehicle
Regulation Z	This course identifies the disclosure requirements under Regulation Z when advertising and selling a motor vehicle
Risk Based Pricing Notice	This course teaches the notification process necessary if consumers are provided with less favorable terms than others, based on information appearing in the consumer's credit report
Safeguards Rule	This course identifies how the safeguards that must be taken by financial institutions to protect customer information
UDAAP	This course identifies illegal acts and practices that are deemed unfair, deceptive, and abusive, and how to avoid them
Used Car Rule	This course identifies the FTC Buyers Guide posting and notice requirements when offering a used motor vehicle for sale
Vehicle Insurance	This course discusses the vehicle insurance standards that may be required by lienholders and lessors

GCA BE Course Name	Description
Hazard Communication	This course provides fixed operations employees information about: the hazards conditions and chemical that they may be exposed to in the work environment; safety data sheets; personal protective equipment; and appropriately reacting to a hazardous situation
General Safety	Training employees on the inherent dangers present at automotive facilities
Lift Safety	This course is for automotive service center workers on how to properly operate various vehicle lifts
Safe Driver	This course focuses on the safe operation of motor vehicles
Bloodborne Pathogens	This course discusses preventing and reacting to potential exposures to microorganisms in the blood that can cause infectious diseases
DOT Hazardous Material	This course trains fixed operations employees in properly shipping, receiving, transporting, and handling hazardous materials
DOT HazMat for HazWaste & Disposal	This course discusses properly managing, storing, and handling the hazardous materials at automotive facilities
Spill Prevention Countermeasure	This course fulfills the Environmental Protection Agency's requirement for automotive facilities regulated by the Clean Water Act, and the best practices for spill control for fixed operations employees
Forklift Operation	The course provides you with important information about operating a forklift safely. Before operating a forklift on your own, you must first become certified. Certification requires practical training and a successful practical evaluation under the direct supervision of a person who has the knowledge, training, and experience to train forklift operators and to evaluate competence.



Sales Survey

▼ Upcoming & Overdue

>  ☐ "Comply Net Survey"  

Ray Allison has an upcoming task

- Sales team will be assigned a task in Salesforce
- When you click on the link you will be brought to the survey
- You will need to provide answers to each question

▼ LMS SURVEY

Do they already have an LMS in place?

Name of LMS System in Place?

Related To [Spreen Honda - Comply Net Survey](#)

Name

Dealer Status

How do they feel about monthly fee?

Do they like the program?

Will they cancel / Did we lose sale?

Did Dealer complete training?

How many phone calls to finish training? 1

Dealer ordered additional licenses?

How many additional licenses ordered? 0

Dealer ordered GCA courses?

Was the survey Contact in Salesforce

Comments



Questions?

