



USER GUIDE NOVEMBER 2023

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Welcome to 700Credit!

700Credit is the leading provider of credit and compliance solutions for the automotive industry. Our products and services have evolved through the years, as we continually collect feedback from our clients around the country. Our singular focus on the automotive industry has allowed us to create solutions that are easy to use and best fit the needs of our dealer clients. Today we have over 21,000 direct dealer clients using our products and services across the US.

Credit Reports

We offer access to reports from the leading national credit companies, Experian, Equifax and TransUnion. Credit Reports contain information from credit grantors, courts, and collection agencies regarding the historical loans by the consumer. Credit Reports also include scores (FICO and Vantage), and public records such as judgments, liens, and bankruptcies. They also may include previous employers, addresses and other names used. All 700Credit clients receive their choice of report format, score, and ancillary products.

Red Flag

A Red Flag summary is provided with each report pulled, to alert you to information that appears to be genuine on the surface but may be questionable. These warning messages focus on high-risk applicants, social security numbers, driver's licenses, and addresses. Currently, there are more than 31 patterns for Red Flag alerts.

Out of Wallet Questions

Out of Wallet (OOW) questions are available for every applicant processed through the platform. When a Red Flag alert occurs, your dealership must validate the person's identity. OOW questions are available instantly, providing multiple choice questions that would be hard for an identity thief to answer. If the consumer answers most of the questions correctly, their identity is verified, and the alert is automatically resolved, allowing you to proceed with the transaction.

Risk-Based Pricing Notices

Following the National Automobile Dealers Association (NADA) and National Independent Automobile Dealers Association (NIADA) recommendations, our solution uses the Exception Notice option, otherwise known as Model Form B-4 and Model Form B-5, for those instances where a score is not returned on the consumer.





Adverse Action Letters

We have developed a base solution that follows industry best practice (and the best liability protection) to help keep you in compliance with federal and state laws and regulations. Our services can be tailored to fit your dealership's interpretation of the law and internal policies.

Toyota has integrated our credit, compliance, soft pull prequalification/prescreen and mobile driver's license authentication solutions into their SmartPath platform. This brief guide walks you through the consumer's experience getting prequalified, pulling/viewing credit information, requesting/viewing prescreen reports and driver's license authentication information within the Toyota SmartPath platform.

If you have any questions, please feel free to reach out to our support desk at: (866) 273-3848 or email us at: support@700credit.com.





Introduction to QuickQualify

QuickQualify is a soft pull prequalification solution which places a soft inquiry on the consumer's file, that does not require a consumer's SSN or DoB - only name and address required. For each consumer that fills out the prequalification form and gets preapproved, dealers receive:

- FICO Score
- Available Revolving Credit
- Auto Inquiries last 30 days
- Summary of Auto Trade Lines Including:
 - Current Monthly Payments
 - Current Auto Loan Interest Rates
 - Remaining Balance/Payoff
 - Payment History
 - Months Remaining on Auto Loans

You can use this information to put the consumer in the right vehicle with the right financing, right away!

Credit Report Option

With our QuickQualify platform, dealers have the option of either getting the soft pull prequalification results as shown above, or you can opt to receive a full credit file from all three bureaus: **Equifax**, **TransUnion**, and **Experian**.

We **STRONGLY** suggest you set up your prequalification bureau to match the bureau and scorecard that matches your credit bureau used in your F&I Office.

Note: This report can only be used for information purposes and **CANNOT** be used to fund the deal.

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uto Summ	ary:				
Available Rev	olving Credit: \$1,45	59.00	Auto Inqui	iries last 30	days: 0
Auto Trade Li	ne 1				
Interest Rate: 17.52765%	Original Amount: \$17,079.00	Original Terms: 73 Months	No of Late N/A	Payments:	Monthly Payment
Percent Paid: 81.12%	Estimated Payoff: \$3,224.00	Remaining Terms: 6 Months	Joint: NO		φ302.00
Loan Type: Auto		Trade Status: Open	Trade Ope 11/19/2015	n Date: 5	
Auto Trade Li	ne 2				
Interest Rate:	Original Amount:	Original Terms: 61 Months	No of Late	Payments:	Monthly Payment
Percent Paid: 100%	Estimated Payoff: \$0.00	Remaining Terms: 0 Months	Joint: NO		\$296.00
Loan Type: Auto		Trade Status: Closed	Trade Oper 07/21/201	n Date: I	
Certificate	Status:				
Printed By:	N/A				



Above is an example of our HTML Credit Report. This image was split for display purposes but will normally provide dealers with a complete, single view.



support@700Credit.com



QuickMobile App

The 700Credit Mobile Dealer App is specifically designed for our dealers to manage their soft pull leads generated by the QuickQualify solution from a single, secure platform.

From this simple interface you can:

- Receive alerts when consumers complete the QuickQualify web form
- Optimize your interactions with applicants through text and mobile dialing
- View a list of all applicants and immediately click on any applicant to view the live credit score and credit file information
- Set filters to view leads from a specific period of time
- Dealers can forward the QuickQualify URL via text or email for consumers to complete from their devices.

The **700Credit QuickMobile Dealer App** is available for both mobile phone (iOS & Android) and tablet formats.

It is offered at no charge and can be downloaded from the Apple and Android App Stores by searching for "**700Credit**" or by scanning the QR Code to the right. Please contact our support team if assistance is required: (866) 273-3848 or support@700credit.com.







Prequalification - Dealer Website

Starting on the home dashboard of a dealership's website, locate the "SmartPath" button, as shown below.



From the SmartPath homepage, select "Start Your Search".









Locate your desired vehicle and open its VDP (vehicle detail page).

Scroll down to the "Estimate Your Payment" section, and select either "Lease/Finance/Cash"

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The user is now able to adjust various variable of the deal, such as cash down amount, annual mileage (leasing option), etc. As the user toggles these variables, their estimated monthly payment will dynamically change as well.

Once comfortable with their settings, the user is asked to self-report their score. They can either select a range from the drop-down menu or select "Look Up my Credit Score".

2023 Carry 56 C. Payment 2. hade-in 3. Accessories 4. Protection Frod	1. 1. Start Purchase View Vehicle Details
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Credit Score	Advertised Price" \$22,754
Excellant Crodit (726-838) 🗸 Look var my credit score	Itade-In Value Skipped Optional Accessorie [®] Select





If the user has chosen to look up their credit score, they will be presented with a soft pull, pop-up form where they are prompted to provide various pieces of personal information, such as, first and last name, address, SSN and email address.

Once provided, select "Look Up".

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Running a Hard Credit Pull in SmartPath

Starting in the home dashboard of Toyota's backend, select the menu icon in the top-left corner and select "Credit Service Queue" from the navigation panel. The dealer is immediately presented with a list of all leads in SmartPath.

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Locate the desired applicant you would like to obtain a credit report on and select the eye icon in the farright column labeled "Quick View" to open the Control Panel.

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If a Credit Report was previously pulled the FICO score will appear in the FICO column. To view further details, select the "**eye**" icon in the far-right column of the lead's details labeled "**Quick View**" to open the Control Panel.





This will open the control panel, which offers dealers options to add a co-applicant and request hard or soft credit pulls.

To request a hard credit report on a consumer, select the "Request Hard Credit" button, as highlighted below.

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Note: A disclaimer will appear at the top of the digital deal jacket informing the dealer that the hard credit pull services will be enabled once the consumer has submitted a credit application. If the user has completed this step, the dealer can re-pull a hard credit report.





Select which bureau(s) you want to perform the credit check through, provide the name of the consumer, check the "Hard Credit Pull Consent" checkbox, and click "Lookup".

Disclament; it no Buseau(s) selected report will run against Experian by default. Declament; it no Buseau(s) selected report will run against Experian by default. Declament; it no Buseau(s) selected report will run against Experian by default report of the selected report of the sel	P. Reque	est Your Cu	ustomers Complianc	e Reports >	
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An window will pop up with the identity verification table, and tabs for each of the credit reports requested.

There will also be tabs for the risk-based pricing notice, and adverse action if applicable.







Introduction to QuickScreen

Welcome to 700Credit's **QuickScreen** credit soft pull solution. QuickScreen is integrated with your **Toyota SmartPath** platforms, so it is easy to access and easy to pull. Since it is a soft pull solution, you only need a consumer's name and address to pull their credit score and auto summary, with no adverse effect on their credit score.

QuickScreen gives you visibility into your customer's credit profile before you work a deal, so you can work the right deal, right away, saving time and preventing a potentially uncomfortable situation for your customer. QuickScreen can also help you provide the customer with a payment estimate based on the car they are interested in. In addition, knowing the customer's current car payment enables your team to have more meaningful budget conversation with the client, potentially shortening the sales process, getting you to the finish line faster.

QuickScreen returns the following data to the user:

- FICO Score
- Available Revolving Credit
- Auto Inquiries last 30 days
- Summary of Auto Trade Lines Including:
 - Current Monthly Payment
 - Current Auto Loan Interest Rate
 - Remaining Balance/Payoff
 - Payment History
 Months Remaining on Auto
 Loans

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Percent Paid: 100%	Estimated Payoff \$0.00	Remaining Berns O Months	Asine NCI	\$290.00
Loan Type: Auto		Trade Status: Closed	Trade Open Date: 07/21/2011	

QuickScreen can be used in several scenarios within your dealership:

- To qualify and prioritize inbound and internet leads
- To mine for opportunities within your CRM
- To prequalify in-store and service lane customers





Prescreen Results

After clicking "Prescreen", there are four possible responses:

- Pass/Score Provided The applicant met the score cutoff selected by the dealer and the
 prescreen criteria of the bureau.
- Fail/No Score The applicant did not meet the cutoff score selected by the dealer.
- Decline The applicant did not meet 1 or more of the following: (The reason for the decline is not returned/identified for your review)
 - Credit score is below 500 automatic decline per credit bureau
 Minimum age of 21
 - No open bankruptcies
 - Minimum 1 satisfactory trade
 - 1 open credit trade line 36 months old or older
 - Applicant has opted out of prescreen credit offers
 (https://www.consumer.ftc.gov/articles/prescreened-credit-and-insurance-offers)
- No Hit The applicant could not be found.

Prescreen Response: Pass

A new window will appear that displays the customer's credit score, credit tier, and any payoff information that is available on their credit history. You will be able to print a Pre-Selected Certificate by clicking on the "**Print Now**" button that is circled on the prescreen results image to the right.

The dealer/user must then click on "Yes" or "No" if the Pre-Approval Certificate has been delivered to the customer.







If for any reason, the dealer/user clicks "No", then 700Credit will automatically send this certificate to our Mail House and the certificate will be mailed to the applicant.

The dealer will be charged for this mailing.

Please Note: Any certificates printed within 700Dealer.com to the dealership's local printer will not be charged. The dealer can print to their local printer for free.





Prescreen Response: Fail

If the Prescreen inquiry returns as a "Fail", the message will appear as:

In this case, no notice is required to be given to the consumer. In fact, the consumer doesn't have to know the process has taken place. Select "Continue" and the Applicant List is returned. The Applicant List will show all "Fail" returns as QS in RED, and the score/Tier will appear in parenthesis.







Prescreen Response: Decline or No Hit

The other two possible return messages are "**Decline**" and "**No Hit**". A "**No Hit**" signifies that no data was found on that particular consumer and a "**Decline**" means that data was found, however, the consumer did not meet the minimum criteria set up in the Configuration Guide.

In either case, no score will be shown in parenthesis in the Application List.

No Hit:	Certificate
	Customer was not found in database, please edit application and add additional information to search again.
Decline:	Certificate
	Applicant did not pass one or more of the pre-defined criteria in order to qualify.

Select "Continue" and the Applicant List is returned. The Applicant List will show all "**No Hit**" and "**Decline**" returns as **QS** in **GRAY** and a "D" will appear for a "**Decline**" and an "NH" will appear for "**No Hit**". The screenshot below is from our <u>700Dealer.com</u> platform, which every dealer has access to.

If you do not have your credentials to log in to this platform, please call our support desk immediately: **(866) 273-3848.**

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Firm Offer of Credit - Compliance Requirement

Because a prescreen (QuickScreen) is performed without consumer consent, dealers are required by law to send a "**Pre-Selected Certificate**" and must be delivered to all consumers who "**Pass**" the prescreen inquiry AND the dealer must be able to prove the offer was delivered. The dealer has three options for certificate delivery. They can:

- Print the certificate at their local printer in the dealership and drop in the mail to the consumer
- Email the certificate to the consumer
- 700Credit can print and mail the Certificate on your behalf for \$1.05/letter.

Because we are the compliance experts in this industry, our system automatically monitors all prescreens that are run, and if the dealership does NOT print or email the certificate within 15 days of running, our system will automatically generate and mail the certificate to your customer. Dealers will be charged \$1.05/letter if this event occurs.

To the right is an example of our certificate template which will be customized to your store - and your clients.



OpportunityAlerts!

OpportunityAlerts! are graphic icons that alert the dealer to potential opportunities in the soft pull results based on the color of the alert: Green/Yellow/Red.

A proprietary algorithm reads data from the QuickScreen results and presents the appropriate alerts accordingly. Alerts are available for the following data points:

- Credit Score (S)
- Interest Rate (R)
- Inquiries (I)
- Loan Term (T)
- Monthly Payment (A)
- Paid Percentage (P)







The **BENEFITS** of OpportunityAlerts! include:

- Quickly identifies opportunities that exist in the QuickScreen results
- Makes the QuickScreen product easier to read and easier to use
- Helps the dealer to focus on the data that will help them work and close the best deal
- Adds value and complexity to our product that make it more difficult to compete against

Set-Up Process

To enable **OpportunityAlerts!**, navigate to the proper tab, as shown below, and check the "Enable QuickScreen Alerts" box (circled).

OpportunityAlerts! are triggered when the values returned from the QuickScreen hit the ranges that are defined in the "OpportunityAlerts!" tab in the Data Access menu in 700Dealer, as shown below. The values will be set at default ranges, however, once the dealer gets comfortable with alerts, they may want to customize the ranges to fit their specific store needs.

Below you will see the default values for Green, Yellow, and Red alerts. Dealers will need to fill out the box below, paying close attention to their score ranges and interests.

	Crown	Wallout	Bad	1	4 12	Score Range	Probable Interest Rate
Score Alert	St >= 725	10 >= 675	R <= 674	2	interiest Rate 1	Greater than 725	1.5 %
Interest Rate Alert	18 >= 2	E >+ 1	E >* 05		interest Rate 2	Greater than 700	3.0 %
Inquiry Alert	X >+ 1	() >= 0	(II >== 0		interest Rate 3	Greater than 675	5.0 %
Teim Alert	10 er 2	8 <= 6	10 <- 18		nterest Rate 4	Greater than 650	7.0 5%
Monthly Payment Alert	₩ >= \$600	(i) >= \$ 400	E <= \$400		interest flate 5	Greater than 635	9.0 %
Paid Percentage Alert	10 >= 90 %	H >= 85 %	E <= 60 %		interest Rate 6	Below 625	13.0 %





Running a Soft Credit Pull, Prescreen Report in SmartPath

To request a soft credit pull on a consumer, select the "**Request Soft Credit**" button or the "**Request**" link, both highlighted below.





Type in the desired consumer's name and select "Lookup".





An iframe will pop up. Select the "QuickScreen" tab to view the soft pull, prescreen report.

If a credit report has been performed on the consumer, users can utilize the tabs at the top of the report (as shown to the right) to pan between each credit bureaus report and prescreen report. They can also view their Risk-Based Pricing Notice (RBPN) and Adverse Action Letter.

To print this screen or any of the other reports, use the printer icon located in the top right corner of the report.







Viewing Reports Inside of the Deal Jacket

Starting in the home dashboard of Toyota's backend, select the menu icon in the top-left corner and select "Deal Jacket" from the navigation panel. The dealer is immediately presented with a list of all deals within the Toyota platform.

Locate and select the desired Deal Jacket information you want to view.

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Once opening the deal jacket's profile, dealers can locate the 700Credit Hard and Soft Credit reports by selecting the "Soft Credit" or "Hard Credit" button, as circled below. (Once completed, these items will be marked with a green checkmark.)

They can also view the reports by selecting the "View" link, as circled below.

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Depending on which reports were performed on the consumer (hard vs. soft pull) 700Credit's soft pull, prescreen report (QuickScreen), full credit report, and identity verification table will be available on screen within an iframe.

Users can utilize the tabs at the top of the report (as shown below) to pan between each credit bureaus report and prescreen report. They can also view their Risk-Based Pricing Notice (RBPN) and Adverse Action Letter.

To print this screen or any of the other reports, use the printer icon located in the top right corner of the report.

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Introduction to QuickScan

QuickScan from 700Credit is a powerful mobile document scanner that provides dealerships real-time confirmation of the legitimacy of a customer's driver's license and identity. QuickScan will verify a customer's driver's license and identity in minutes. Each time an online customer completes a QuickScan, you will be confident that you are working with the person your customer says they are – without putting Non-Public Information (NPI) on your team's devices.

Although it can be used in-store, QuickScan can be particularly helpful when used to verify the identities of online car buyers.

Every scan includes:

- Driver's License/Document Verification
- Selfie Verification/Liveliness Detection
- Front/Back Driver's License Validation
- Device Verification
- Synthetic ID Fraud Detection
- Identity Verification Check

Benefits to Mobile QuickScanning

- Verify the identity of your customer at the top of the sales funnel. Before they even enter the store.
- Scanning both the front and back of the DL provides all data needed to validate the document.
- QuickScan takes the NPI (non-public information) out of the hands (and off the mobile devices) of your salespeople.







Consumer Experience

The consumer will receive a link notification on their mobile device.

In order to proceed, the consumer must open the link and accept the terms and conditions.



The consumer selects the type of document to be captured.

Consumers have the option between two documents that can be provided:

- Driver's License/Govt. Issues ID Card
- Passport/Passport Card







The consumer will be taken through the process of uploading the 3 required images: front and back of document, and a selfie image. Click on the "+" attached to each image tab to open the drop-down and access the mobile phone's camera.

Driver's License Scan	Driver's License Scan	Driver's License Scan
Ensure the ID is placed on a flat surface	Ensure the ID is placed on a flat surface	Ensure the ID is placed on a flat surface
Fill the image area with the ID	Fill the image area with the ID	Fill the image area with the ID
If possible, place the ID on a dark background	if possible, place the ID on a dark background	If possible, place the ID on a dark background
Front of card	Plant of card	First of card
hakdrand 🔘	bat d'art	Back of card
	E HA	

If the document was successfully uploaded, the customer will get a "Thank you" screen.

The dealer's unique contact information will be displayed as the contact reference for the customer.







If a problem occurs with the consumer uploading their documents, the following error message will be presented on screen.

Hit "**Return**" to be redirected back to the beginning of the QuickScan process where the user is able to try again.

If the problem persists, contact 700Credit's 24/7/365 support team for assistance: (866) 273-3848 or support@700credit.com.







Understanding Your QuickScan Results

Every QuickScan result consists of the following five items:

- 1. Images Submitted
- 2. ID Information Verification
- 3. Identity Verification
- 4. Synthetic ID Fraud Check
- 5. Device Identification

This section will break down each of these five components and explain what their purpose or benefit within the QuickScan process is.

(1) Images Submitted

This consists of a front & back of the driver's license (*front-only for passport*) and a selfie.

QuickScan analyzes the front/back for a match and pulls the PII from the document.

The selfie is checked for liveness and is also compared to the image on the document.



(2) ID Information Verification

QuickScan uses OCR (*optical character recognition*) to detect and digitize the information from a customer's document. This information is then checked against a known fraudster database, checked for accuracy in document info and is used to check that the front and back images are from the same document.

The document number (license number) is checked against doc numbers known to have been used in previously detected fraud.

Smaller details, like expiration date are quickly weeded out by QuickScan.

First Name	Last Name	Date Of Birth	Mobile Number
John	Consumer	mm/dd/yyyyy	(833) 838-8338
Address		Document Numbe	r.
12345 Anywhere A	ve Apt 123 City Name, ST 12345	1234567891011	121314





(3) Identity Verification

QuickScan's Identity Verification checks the customer's information against a known database to help determine that the identity can be matched to known identities.



(4) Synthetic ID Fraud Check

In addition to the Identity Verification, QuickScan delivers a Synthetic Fraud check on each applicant. Dealers see a low/high result for this section and are warned with a "Caution" regarding the applicant.



(5) Device Identification

With each applicant, QuickScan gathers detailed information about the device used to submit the documents. This includes the location (*display v. real*), the device type, OS, and more. It also checks that the device is not associated with known fraud events.

At launch, we will be collecting this information, but are not using it in determining a pass/fail.

Note: In the future, we may assign a score to the device to help determine if a dealer should do additional identity checks with the customer.

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rboone is	10.0.10/4/1	woxwindle, usw	Abywhere, usa	





Driver's License Authentication within SmartPath

Initiating a Scan

From within the deal jacket, locate the **"Driver's License**" checklist item. To the right of the item, select the **"Request**" link. A link is then automatically sent to the consumer.

Note: After selecting the "**Request**" button, the link will instantly be re-labeled as "**Requested**" with the status being "**Pending Customer Response**".

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Consumer Experience

After the consumer has been sent a link requesting the driver's license authentication process, they will receive an email. After logging into their consumer portal, they will then see a task-request item.

Select "Get Started" as shown below.

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After reading and understanding the fine print, select "Verify Me".

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The consumer will then receive a link to complete the uploading process from their mobile device.







Viewing Your Results

Once the consumer has completed the mobile driver's license authentication process, the results will be immediately available to view in the digital deal jacket.

Locate the "View" link next to the Driver's License checklist item, to pull up the results of the scan.

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Note: The current link says **"Requested**", however upon completion of the scan, this link will change to **"View"**.

Below is the results a dealer will see from their SmartPath digital deal jacket.







Introduction to 700Dealer.com

As a customer of 700Credit, you have access to your own personal credit portal at <u>www.700Dealer</u>.com. You should have received your username and password in a welcome email from 700Credit.

If you did not receive this email, or have misplaced it, please send an email to: <u>support@700credit.com</u> or call: (886) 273-3848.



Viewing Your Lead Information

When you log in to 700Dealer.com, simply click on the **Applicant List** menu item in the left-hand column and you will see a list of all. You can select **Date Range** to view different timeframes.

By clicking on any name in the list, you can view their full credit report, red flag, and a link to their compliance dashboard. If a QuickQualify, QuickScreen or QuickScan was run, you will also be able to view those results.

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Managing Users

You can add, edit or delete users who have access to your customer, credit and lead information through the following process:

- 1. Log in to 700Dealer.com
- 2. Click on the "Users" link in the left-hand navigation bar
- 3. To edit a user's credentials, click the "Edit" link on the right
- 4. To delete a user, click the "Delete" link on the right
- 5. To create a new user, click on the "Copy" link on the right.

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When you click on "Edit", you will be brought to a screen where you can make changes to the information.



Creating a New User

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To create a new user, it is easiest to find a similar user id, and select the "Copy" action, as highlighted in the previous step.

You can then fill in the new user information and make any changes in the setup necessary.



Viewing Invoices

Dealers can also view their monthly invoices online by selecting the "**Online Invoicing**" tab in the left-hand menu.

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Introduction to Compliance Solutions with 700Credit

Compliance is a daunting task for any dealership, but the key to adhering to the Fair Credit Reporting Act (FCRA) and Equal Credit Opportunity Act (ECOA) regulations is consistency. 700Credit offers an array of products and services in a customized package for your dealership, all of which work to automate your compliance practices, keeping your dealership ready at all times for future audits. In addition to this complete, packaged Compliance Dashboard, we offer Identity Verification and Synthetic ID protection solutions.

Compliance Dashboard

Our Compliance Dashboard closely monitors your efforts to ensure compliance processes are being followed. Issues of concern are highlighted in red for quick identification. We support both single and multi-roof views, ensuring you have your finger on the pulse of every compliance aspect in your business.

Items supported on the dashboard include:

- Adverse Action Notices
- Risk-based Pricing Notices
- OFAC Search, Red Flag ID & Privacy Notices
- Out of Wallet Questions
- Our Compliance Dashboard also collects lead forms from our Credit Reporting and Soft Pull products

Lead Summaries for:

- QuickQualify
- QuickApplication
- QuickScreen
- QuickScore
- QuickQualify Xpress

How You Benefit

- Ensure compliance processes are being followed
- Identify immediately when/where you are out of compliance
- Easily print audit reports
- Single and multi-point rooftop views

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Notices Mailed		- 35	81%
Notices Queued to be Mailed	Vesilit.	6	14%
Notices Emailed		6	0%
Notices Printed Locally		0	0%
Applicants with No Notice Delivered	Venilati	2.	-9%
RBPN Notices Deliver	ed/Scheduled	41	95%
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Total Applicants With Red Flag		38	46
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Compliance for Credit Reports

What must dealers have in place today:

- Red Flag which includes OFAC on every Applicant, and remediate all alerts
- Properly provide Adverse Action and Risk Based Pricing notices to consumers
- Must abide by the regulations and be able to PROVE they abide through monthly audits.

We provide a platform that keeps dealers in compliance with every transaction. Our solution includes:

- Red Flag
- Risk Based Pricing Notices
- Adverse Action Notices
- OFAC
- Privacy Notices
- Out of Wallet Questions
- Audit Reports

Red Flag Regulation

Our Red Flag ID solution is customizable for your dealership's specific needs and provides a total solution to satisfy all Red Flag requirements. This is an automated solution that shows results directly within the credit report. Available with every potential Red Flag alert, 700Credit provides a list of multiple choice "out of wallet" questions that an identity thief would have a hard time answering, allowing you to validate identity without the consumer leaving the dealership.

What must dealers have in place today:

- Red Flag which includes OFAC on every Applicant, and remediate all alerts
- Properly provide Adverse Action and Risk Based Pricing notices to consumers
- Must abide by the regulations and be able to PROVE they abide through monthly audits.
- Dealers are required by law to have a WRITTEN Identity Theft Protection POLICY (ITPP) (700Credit has a template available for you)
 - This policy must have a training component, a monitoring component, a reporting component and an audit component
- Dealers must have a Compliance Officer identified for your store





Red Flag: Key Components

- OFAC Database Search
- Address Verification against a Public Record Database
- Fraud Database Check
 - Database contains known fraudulent addresses (Prisons, mail drops, fraudulent activity in the past, etc.)
 - Master Death File
 - Social Security Number Validation
- ID Verification Component
- Military Lending Act
- Synthetic ID Fraud

ld Ver	entity ification Score F	TEST TEST ag Score: 99 Risk Level: Medium Ris	Status: Out of	Wallet Required
	Section	Result	Alert	Next Steps
	▹ OFAC	Clear		
	▹ ID Match	l Alert	Subject not found Last Name: Not Found Address: Not Found SSN: Not Found	Out of Wallet Questions
	➤ Red Flag Alerts	Alert	Zip Code vs City: ZIP Code not issued Zip Code vs State: ZIP Code not issued Issuance Year Status: Not Issued Yet Phone Code vs Sizh Code: Not available Phone Code vs Zip Code: Not available ZIP code has not been issue SSN likely not issued prior to June 2011	<u>Out of</u> <u>Wallet</u> <u>Questions</u>
	▹ Synthetic ID	-	-	-
	 MLA Search 	Clear		
	 ID Verification 	X Incomplete	Verification of ID Required	Verify ID
	View Det	ail Report	₹70	0Credit

Out of Wallet Questions: OOW Questions

Out of Wallet (OOW) questions are designed to speed up the verification process and keep your customers in your store. When a Red Flag alert occurs, your dealership must validate the person's identity. If you ask an applicant for additional forms of identity and address verification and they have to leave the store, you risk them not coming back.

- Available: OOW questions are available instantly and available for every applicant processed through our 700Dealer platform or through our affiliate partner's platform.
- Added Security: Multiple choice questions that would be hard for an identity thief to answer.
- Instant Verification: If the customer answers the majority of the questions correctly, their identity is verified and the alert is automatically resolved, allowing you to proceed with the transaction.

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Risk-Based Pricing Notices

The Risk-Based Pricing Regulation affects dealerships whether or not they pull a credit report on their customers. The regulation is intended to improve the accuracy of credit information by alerting those consumers who may have negative information existing on their credit file.

Consumers are provided with their score, how their score ranks nationally and some educational information on how to obtain a copy of their report and what to do if they find inaccurate information.



- Compliance is automated for this regulation
- Generated instantly with every credit report pulled
- Dealers can print or email from within the view credit report window
- Any consumer that the notice was not printed or emailed to, will be mailed their notice by the 700Credit mailhouse. Ensures people who never make it to the Finance office will receive a copy.
- Included in the Compliance Dashboard report to monitor activity
- RBPN Audit report available that shows every consumer who's credit file was access and how and when each consumer received their notice.

RBPN: Recommended Best Practices

- Consider a process where the RBPN is presented to the consumer during signing ceremony and have the consumer sign a copy and place in Deal Jacket.
- Add to your monthly audit check list that you utilize when auditing deal jackets.
- Consider delegating personnel to review notices that have not been delivered and emailing them to the consumer.
- Utilize the dashboard to monitor for printing and emailing of the RBPN, minimizing costs from RBPN's being mailed to the customer.
- The RBPN audit report can be run to show every customer a credit report was run on and how their RBPN was delivered.





Adverse Action Notices

Dealerships are considered creditors and are responsible for providing Adverse Action notices to customers that were not offered financing or consumers who were offered alternative financing but denied the offer. 700Credit has a solution that automatically keeps your dealership in compliance with Adverse Action obligations.

- Generated instantly with every report
- Stored on 700Dealer.com system
- Included in Compliance Dashboard report
- Print or email to the consumer
- Mailhouse supported

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	NOTICE OF ADVI	INSE ACTOIN	101
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Dear Joffery Locald.			
There you for your recent interact in rare wither deviad could as offered a to being prevaled andy to procared the term coll stratigat.	purchasing or leaving a vehicle at 30 milli at leaver terms, their schet you is as not in einy way implicit prior conditions	E. XMI, Text Account: This inter is basing east to pacify plied for basing an plot income availability for a cold solidy or science. If pro-partitioned a pacific to being of p.	era his satur ne ajustur
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Adverse Action: Recommended Best Practices

- Review 700Credit's automation methods for minimizing manual efforts
 - · Scorecard cutoffs, so top credit tier consumers never receive a notice
 - Automate the mailing of the notices for those consumers not mailed or emailed notices
- Add to your monthly audit check list that you utilize when auditing Dead deal jackets.
- Consider delegating personnel to review consumers who did not purchase a car for notices that have not been delivered and emailing them to the consumer.
- Utilize the dashboard to monitor for printing and emailing of the Adverse Action, minimizing costs from Adverse Action Notice's being mailed to the customer.
- The Adverse Action audit report can be run to show every customer a credit report was run on and how their Adverse Action was delivered.





OFAC Search

OFAC is a department within the U.S. Treasury, the Office of Foreign Assets Control (OFAC), and is responsible for administering and enforcing economic sanctions against suspected terrorists, drug dealers and money launderers.

Specifically, OFAC is a database which identifies Specially Designated Nationals (SDN) – those individuals or businesses linked with illegal activities – with whom an entity, including dealerships, are prohibited from doing business. This includes cash deals.

700Credit's quick and easy OFAC solution screens your customers against the OFAC database with every transaction.

If a match occurs, 700Credit will assist your dealership employees with the necessary steps to remain compliant with the federal government's regulations.

A "**next steps**" link will appear with instructions on how to resolve the issue, as shown to the right.



OFAC Instructions

When you click on the link highlighted to the right, in the OFAC report, returns the following U.S. Department of the Treasury page.

Question #5 on this page is the attached US Treasury Department OFAC Instructions document. The US Treasury document has more details than our 700Credit document.









OFAC Cleared

After you clear an OFAC hit, the system will capture who cleared the OFAC, date and time.

The override reasons will also be captured.



OFAC Search: Recommended Best Practices

- OFAC Should be pulled on every person you sell a car to. It is included in 700Credit's Identity Verification product.
- You need to ensure you are running OFAC on cash deals
- If an OFAC hit occurs, click on the details link and evaluate the result details
- Look for DOB and compare to the DOB of your applicant. Look at the names listed and see if a match. If it is not your applicant, select the override OFAC button and record your reasons for overriding
- If it looks like it is your applicant follow the link to the government web site to report your hit.
- Ensure your finance office is reviewing the results of the ID Verification product which contains the OFAC search
- Consider placing a copy of the ID Verification Summary in the deal jacket to ensure finance office is reviewing and remediating results and add to your monthly audit check list that you utilize when auditing deal jackets.
- Utilize the dashboard to monitor for OFAC hits so that you can proactively investigate hits before end of month audit.
- The OFAC audit report can be run to ensure all OFACS were resolved





Viewing Audit Reports

To access your audit reports, first log into your <u>700Dealer.com</u> platform.

Locate the "**Compliance**" menu item in the left-side navigation panel.

Using the scroll bar, scroll down to the **"Detail Report**" you would like to see:

- 1. Out of Wallet Detail Report
- 2. Adverse Action Letter Detail
- 3. RPBN Detail
- 4. OFAC Detail









Click on the report you would like to view.

RED FLAG REPORT:

Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Resolution Method	Description	35N
inger som a starte	270								_
II Red Flag Alerts		941	51%	11					
Mad				Ajert	9/1/2023 1 00.46 PM				893-89
Ann				Awrt.	9/1/2023 1 03 34 PM				X005-X08
Time				Clear	9/1/2023 4 25 53 PM		DOM:		833.33
Mp				Auert	9/1/2023 6 01 39 PM				801.03
Rote				Aiert	9/1/2023 II:14:25 PM				X00-XX
CU				Aiett	8/12023 6/20.54 PM				101.101
14 4 1 of 1 🖗	ei e								
ealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Resolution Method	Description	SSN
	276								
Red Flag Alerts		141	51%	11					
OFAC Alerts		2	196	0					

IDENTITY VERIFICATION REPORT:

14 4 1	121 2	21 0			
Date	Time	Dealer Name	Applicant Name	User Name	Status
09/01/2023	11 54 04		4AL		Incomplete
09/01/2023	12.56.28	and the second s	Ma		Incomplete
09/01/2023	13.00.46		Ma		Incomplete
09/01/2023	13 03 34		Ale.		Incomplete
09/01/2023	14.13.11		Bru		Verified
00/01/2023	15:19:38		Kur		Incompiete

OUT OF WALLET REPORT:

14 4 1 01 1 11 4				
Dealer Name	No of Applicants	Counts	Percentage Created da	e User Name
and the second se	14			
☑ Applicants Passed		12	80%	
S Authentication Abandoned		2	14%	
E Applicants with Five Questions Presented		12	86%	





RISK-BASED PRICING NOTICE REPORT:

Dealer Name	App Date	Name	No of Applicants	No of notices Delivered	Print Local	Mail House	EMAIL	Queued Date	Credit Score
		Totals	260	200	167	0	0	119	
	09/01/2023	Als			09/01/2023				EFX(660)TU(638)XPN(649)
	09/01/2023	Are			09/01/2023				EFX(864)TU()XPN()
	09/01/2023	Dee			09/01/2023				EFX(842)TU(864)XPN(837)
	00/01/2025	Ch						09/17/2023	EFX(431)
	09/01/2023	00						09/17/2023	EFX(549)TU(492)XPN(502)
	09/01/2023	De			09/01/2023				EFXIII24)TU(645)XPN/(540)

ADVERSE ACTION REPORT:

Dealer Name	App Date	Name	No of Applicants	No of Letters Delivered	Print Local	Mail House	Queued Date	Credit Score
		Totals	286	286	0	0	286	
	09/01/2023	Ale					09/17/2023	EFX(669)TU(638)XPN(649
	09/01/2023	Anr					09/17/2023	EFX(864)TU()XPN()
	09/01/2023	Bre					09/17/2023	EFX(842)TU(864)XPN(837
	09/01/2023	Chi					09/17/2023	EFX(481)
	09/01/2023	Cig					09/17/2023	EFX(549)TU(492)XPN(502
	09/01/2023	Dav					09/17/2023	EFX(624)TU(645)XPN(640

OFAC REPORT:

44 4 1 of 1 0 01 0										
Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Verified User			
	298									
I OFAC Alerts		2	196	0						
OFAC Clear		296	99%	0						

You should have been sent your <u>700Dealer.com</u> login credentials in one of our welcome emails to you. If you cannot locate your credentials or have any questions, you may send us an email or give us a call at the following: Support: (866) 273-3848 (Option 4) or <u>support@700Credit.com</u>.

