



USER GUIDE

JANUARY 2024



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Welcome to 700Credit

700Credit is the leading provider of credit reports, compliance solutions, soft pull products, identity theft and driver's license authentication platforms for automotive, RV, Powersports and Marine dealers in the US. Our product and service offerings include credit reports, prescreen and prequalification platforms, OFAC compliance, Red Flag solutions, 2022 Safeguards protection, Synthetic ID Fraud Detection, score disclosure, Risk-Based Pricing and Adverse Action notices, identity verification, and mobile and in-store driver's license authentication solutions. With over 21,500 direct dealer clients, and 200+ software partners, we look forward to becoming your trusted credit and compliance vendor.

Credit Report Solutions

We are the largest authorized reseller of credit reports from all three leading national credit companies, Experian, Equifax and TransUnion. All 700Credit clients receive their choice of report format (HTML, enhanced, TTY or Merged Format), score, and ancillary products.

Compliance Solutions

We offer an array of products and services in a customized package for our dealerships, all of which work to automate your compliance practices and keep your dealership ready at all times for future audits. Our **Compliance Dashboard** is a complete monitoring solution, that is unique in the industry and helps you manage and stay on top of credit reporting and compliance from one single view. Our compliance solutions include:

- **Adverse Action Notices**
- **Risk-Based Pricing Notices**
- **OFAC Search**
- **Red Flag ID**
- **Privacy Notices**
- **Out of Wallet Questions**

Soft Pulls

The term "soft pull" refers to an action where a soft inquiry is made on a consumer's credit file using name and address only. Soft pull solutions do not require a customer's SSN or DoB and have no impact on a customer's credit profile. We have several soft pull solutions to choose from and help you engage consumers and speed the sales process, including:

QuickQualify (prequalification)

QuickQualify is a powerful "call-to-action" for your dealership website. This application requires only the consumer's name and address (no SSN or DoB) and provides dealers with a FICO® score and full credit report. Generate 3 to 4 times the leads over a typical lead form and empower your sales team with the data they need to discuss qualified payment options.

QuickScreen (prescreen)

QuickScreen is a dealer-initiated soft pull solution that does not require a customer's SSN or DoB and does not impact their credit score. This solution can be integrated with many applications at your store, giving you visibility into your customer's credit profile before you work a deal, so you can work the right deal, right away.

Identity Verification & Fraud Detection

We are here to protect your store through our all-encompassing Identity Verification and Fraud Detection platform which includes the following solutions:

Identity Verification

Our platform is an automated solution that provides a summary table of results appended to each credit report. This vital service flags questionable information, focusing on high-risk applicants, social security numbers, driver's licenses and addresses. The 700Credit Identity Verification platform includes OFAC Terrorist Search, ID Match, Synthetic Fraud, Military Lending Act (MLA), ID Verification, Red Flag, and Out of Wallet Questions.

Synthetic ID Fraud

A solution that uses proprietary logic and unique combinations of available data, the high-risk fraud score looks at a consumer's credit behavior and credit relationships over time to uncover previously undetectable risks. Dealers are returned a risk score with score factors to help determine if a new customer application is likely associated with a synthetic identity.

Income & Employment Verification

Combining the power of Experian's Verify product with The Work Number from Equifax and gain a more accurate understanding of a customer's financial standing. Dealers can now reduce risk and expand their coverage, offering lending decisions to a broader spectrum of consumers.

Driver's License Authentication Solutions

Protect your store with the industry's most advanced data capture and driver's license authentication solutions for automotive retailers today. We have **two platforms** for dealer's to authenticate customers – both remotely and in-store.

Mobile Scanner

Our document authentication platform, QuickScan, provides dealerships real-time confirmation of the legitimacy of a customer's driver's license and identity. This platform can be used in-store, as well as remotely when verifying the identities of online car buyers and leads. Includes DMV validation and Deal Jacket integration.

In-Store

ID Drive provides dealers with the most comprehensive physical driver's license scanning solution for automotive dealers today. This platform combines our prescreen and prequalification platforms, as well as our suite of Identity Verification tools (Red Flag and Synthetic Fraud detection) to deliver fast, accurate results.

AMS Analytics has integrated our credit, compliance and soft pull prequalification solution, QuickQualify, into their platform. This brief guide will walk you through the consumer's experience getting prequalified, and how to view prequalification and full credit reports in the AMS Analytics platform. If you have any questions or require any assistance regarding this new integration, our dedicated support team is available 24/7 at: (866) 273-3848 | support@700Credit.com.

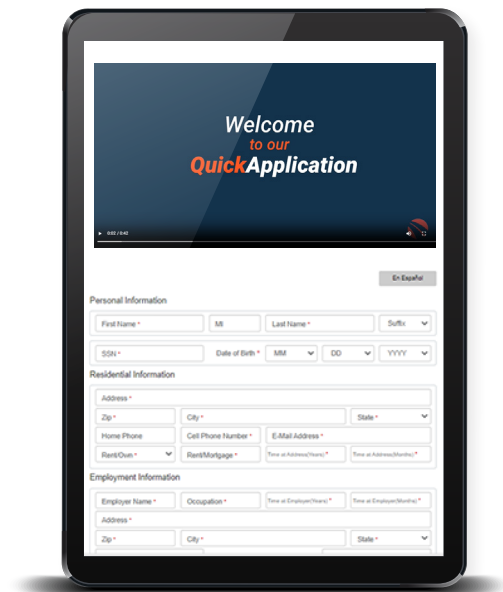
Introduction to QuickApplication

If you're not using electronic credit applications, your process is not secure. The 2022 FTC Safeguards Rule requires strict security measures for capturing and storing sensitive consumer data and discourages the use of paper credit applications.

700Credit's online financing application, QuickApplication, is captured electronically and stored in our secure servers to ensure compliance with the Rule. This interactive application incorporates a short video and a simple web form to capture consumer information and determine their credit worthiness.

How QuickApplication Works:

- A link to our finance app can be placed in many locations on your dealership website, or a link can be emailed or texted to your customer.
- Once a consumer completes the application, they receive an email from the dealership, and the dealer receives immediate and secure access to their credit file.
- **Applications can be automatically pushed to Dealertrack, RouteOne, CUDL or AppOne, and are available in the 700Dealer.com portal.**



QuickApplication Analytics

Available to all 700Credit dealerships, users can seamlessly access reports on all lead traffic and conversions generated by completed applications immediately from within their 700Dealer.com portal. These reports will also show activity from specified banner placements - users can use this information to monitor which location drives the most traffic to lead forms.

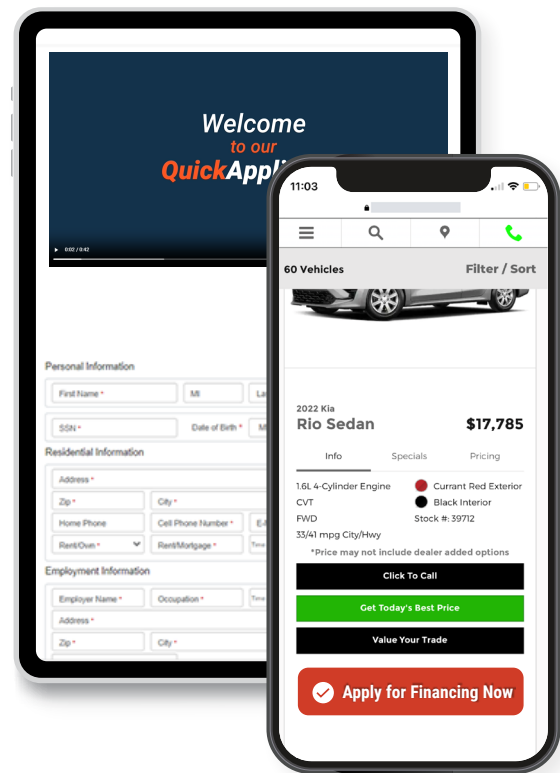
QuickApp Lead Behavior Information								
Dealer Name	User ID	Page View			Completion Volume			
		Mobile	Web	Total	Mobile	Web	Total	% Complete
Cleburne Ford	QA_cleburne	77 (55%)	63 (45%)	140	10 (43%)	13 (57%)	23	16

QuickQualify Lead Behavior Information								
Dealer Name	User ID	Page View			Completion Volume			
		Mobile	Web	Total	Mobile	Web	Total	% Complete
Cleburne Ford	QQ_cleburneford	29 (27%)	79 (73%)	108	7 (70%)	3 (30%)	10	9

QuickApp Lead Source Information								
Dealer Name	User Name	Source	Page Views	Page View %	Complete	Completion %	Application %	

Product Features

- Applications can be automatically pushed to CUDL, Dealertrack, RouteOne, and are available in the 700Dealer.com portal
- Automatically emails risk-based pricing notices, as well as adverse action letters for those who fail to receive financing.
- Available in both English/Spanish versions and single/multi-page options
- Optional video that discusses the safety of the consumer's information
- Mobile-friendly and more than 200 fields available for customization to meet your minimum requirements
- Consumer credit data stored securely in the 700Dealer customer portal for easy access and audit capabilities



How Dealers Benefit

- In compliance with the 2022 FTC Safeguards Regulations, finance application data is captured electronically and immediately stored in a secure servers - keeping all NPI (non-public personal information) is kept out of the hands (and off the mobile devices) of dealership employees.
- Drive consumer engagement and higher quality leads to your dealership by allowing the customer to take control of the process.
- Receive credit data up front and gain the visibility your dealership needs to make confident decisions and reduce amount of time your consumer spends in-store.
- Seamlessly integrates your customer information directly into your CRM, CUDL, DealerTrack, AppOne and RouteOne platforms, providing even more, secure access to your credit information.

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!

QuickQualify Results

Result: Applicant Found

Score: 618

Powered by EX: FICO AUTO V8

Consumer Information:

Name: Jane Doe

Email: jdoe@email.com

Address: 123 Main St.

Phone: (999)-555-1234

Farmington Hills, MI 48334

Auto Summary:

Available Revolving Credit: \$1,459.00

Auto Inquiries last 30 days: 0

Auto Trade Line 1

Interest Rate: 17.52765%

Original Amount: \$17,079.00

Percent Paid: 81.12%

Estimated Payoff: \$3,224.00

Loan Type: Auto

Original Terms: 73 Months

No of Late Payments: N/A

Remaining Terms: 6 Months

Trade Status: Open

Trade Open Date: 11/19/2015

Monthly Payment: \$382.00

Auto Trade Line 2

Interest Rate: 4.86%

Original Amount: \$16,045.00

Percent Paid: 100%

Estimated Payoff: \$0.00

Loan Type: Auto

Original Terms: 61 Months

No of Late Payments: 0

Remaining Terms: NO

Trade Status: Closed

Trade Open Date: 07/21/2011

Monthly Payment: \$296.00

Certificate Status:

Printed By: N/A

Confirmed By: N/A

PRINT NOW

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.

Score Summary

Credit Report

700Credit Auto Summary

JANE AARDEN

DOB: 11/01/1950

2 MAPLE CT

WESTPORT, MA 02790

SSN: 000-00-1234

PREVIOUS ADDRESSES:

5 SILVER RDG

WINDHAM

ME

11 HIGH DAM RD

WAREHAM

MA

EMPLOYMENT:

EMPLOYER X

700Credit Auto Summary

Total Bal: \$1048

Month Pay: \$182

Total Auto: 3

Open Auto: 1

30

60

90

Trades:

Account Name: TD BANK N.A.

Status: Open

Orig Date: 08/05/2015

Cur Bal: \$1048

Monthly Pay: \$182

Miss Rep: 0

Payment Pattern: 111111111111

Account #:

Status: Open

Orig Date: 08/05/2015

Cur Bal: \$1048

Monthly Pay: \$182

Miss Rep: 0

Payment Pattern: 111111111111

Account #:

Status: Open

Orig Date: 08/05/2015

Cur Bal: \$1048

Monthly Pay: \$182

Miss Rep: 0

Payment Pattern: 111111111111

Score Summary

Score Card: FICO Risk V2

Score: 750

Code: 02

Score Factor Description

02 serious delinquency: derogatory public record or collection filed

13 time since delinquency is less recent or unknown

18 number of accounts with delinquency

24 amount owed on delinquent accounts

30 average age of accounts

35 delinquency on bank installment loans

01 too few accounts now current

08 presence of non-satisfactory ratings on accounts or lack of open accounts


05 ratio of bank revolving balances to credit limits or lack of bank revolving account information

06 presence of derogatory accounts

07 monthly active or lack of bank, retail or finance accounts

09 presence of delinquent accounts

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.


700Credit
 CREDIT | COMPLIANCE | SOFT PULLS

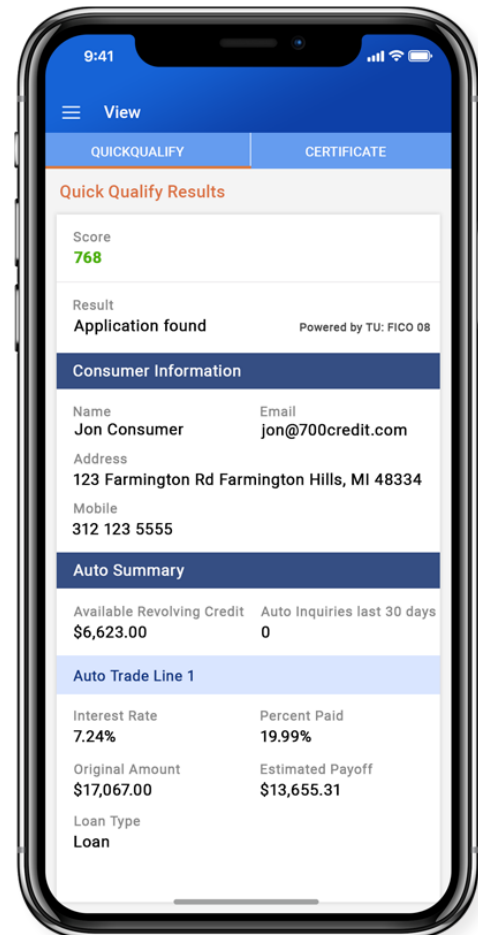
support@700Credit.com

QuickMobile App (Dealer Mobile App)

Dealers are also able to receive immediate access to QuickScan lead information through the 700Credit **QuickMobile App**.

Specifically designed for dealers to manage their soft pull leads (*QuickQualify* and *QuickScan*) from a single, safe platform. It protects your consumer's information with a **secure login screen** and available at anytime on your own mobile or tablet device. .

- Receive **direct mobile notifications** when consumers complete the QuickQualify web form or QuickScan process.
- **Optimize interactions** with your consumers through one-click text response and mobile dialing.
- **Immediate access** to view all applicants and their credit score, credit file information, and QuickScan results.
- **Stay organized** by setting filters to view leads from only a specific period of time.
- **Text or email** the QuickQualify soft pull or QuickScan driver's license authentication forms **directly to the consumer**.



The **700Credit QuickMobile Dealer App** 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 codes to the right.

Note: Installing the app does require your correct email address or cell phone be setup on your account to verify your user ID.

Contact our support team for assistance: **(866) 273-3848** or support@700credit.com.

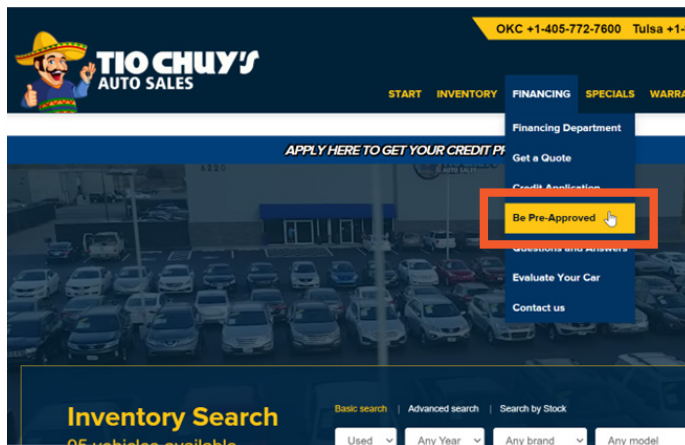


Consumer Experience (Prequalification & Financing)

At anytime during their shopping experience, and directly from the dealership's website, consumer's can get prequalified and/or apply for financing.

To access our soft pull, prequalification form, locate the **"Be Pre-Approved"** button on the website - *the example shown below locates the link through the "Financing" navigation bar drop-down.*

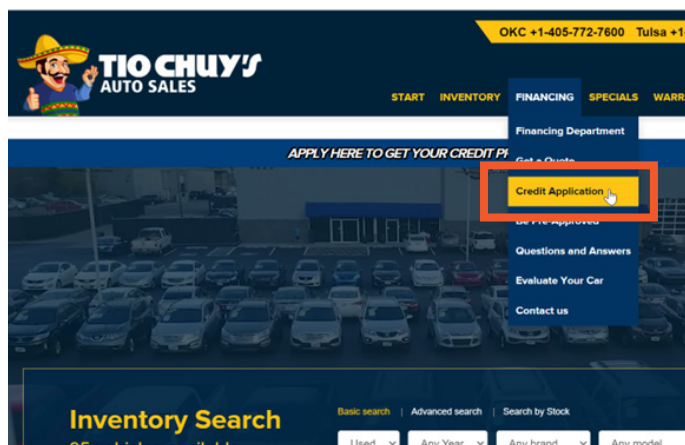
The user is brought to a soft pull form where they will provide their information and submit to the dealer.



The screenshot shows the 'Be Pre-Approved' form. It has a title 'Be Pre-Approved' and a subtitle 'Get Pre-Qualified Today'. The form is divided into two main sections: 'Personal Information' and 'Residential Information'. The 'Personal Information' section includes fields for 'First Name', 'Last Name', and 'Suffix'. The 'Residential Information' section includes fields for 'Address', 'City', 'State', 'ZIP/Postal Code', 'Home Phone', and 'Email'. There is a 'Submit' button at the bottom. A small note at the bottom states: 'By clicking the I Agree checkbox and Submit, I consent to have my credit file accessed for purposes of prequalifying for a vehicle loan. This is a soft inquiry and will not impact my credit score. I agree to the Privacy Notice, Terms and Conditions and I acknowledge I may be contacted by Tio Chuy's Auto Sales (CPS). I understand that I might not pre-qualify depending on the prequalification criteria. By submitting this application, I acknowledge that I will receive responses by text or email from our customer care team.'

To access the hard pull, financing application, locate and select the **"Credit Application"** link on the website - *the example shown below locates the application's link through the "Financing" menu item.*

The user will be brought to the online application to provide their information and submit to the dealer.



The screenshot shows the 'Credit Application' form. It has a title 'Credit Application' and a subtitle 'Applicant 1'. The form is divided into two main sections: 'Customer Information' and 'Credit Application'. The 'Customer Information' section includes fields for 'First Name', 'Middle Name', 'Last Name', 'Suffix', 'Date of Birth', 'Social Security Number', 'Home Phone', 'Cell Phone', 'Email', and 'Housing Status'. There is a 'Submit' button at the bottom. A small note at the bottom states: 'By clicking "Accept & Submit", I, the undersigned, (a) for the purpose of securing credit, certify the below representations to be correct; (b) authorize financial institutions, as they consider necessary and appropriate, to obtain consumer credit reports on me periodically and to gather employment history; and (c) understand that we, as any financial institution to whom this application is submitted, will retain this application whether or not it is approved, and that it is the applicant's responsibility to notify the creditor of any change of name, address, or employment. We and any financial institution to whom this application is submitted, may share certain non-public personal information about you with your subsidiaries or as provided by law. By submitting this application, I acknowledge that I will receive responses by text or email from our customer care team.'

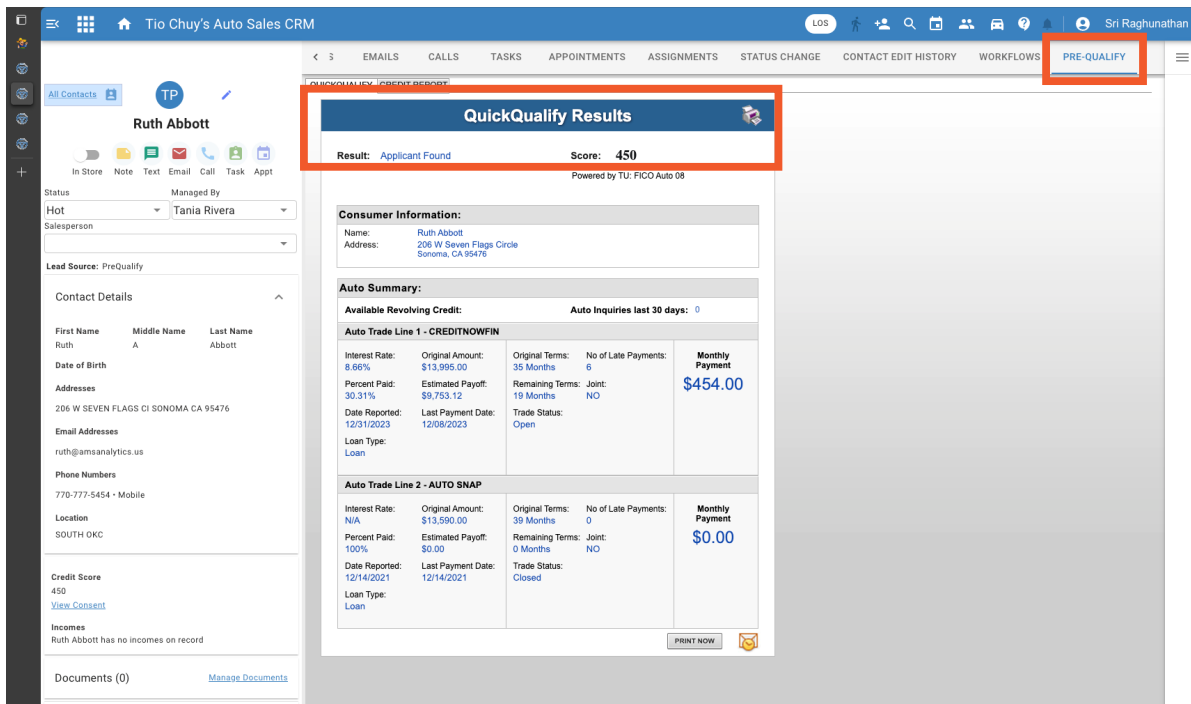
Viewing Soft & Hard Pull Reports in AMS Analytics

Viewing Prequalification Results

Starting from the AMS Analytics home dashboard, locate the desired applicant whose information you want to view - *the example shown below locates the applicant/report through the "Contacts" page.*

Select/open the contact's details, and open the **"Pre-Qualify"** tab, as shown below. 700Credit's soft pull, prequalification report (*QuickQualify*) will appear in an iframe on screen.

Dealers can view both the lead's prequalification results and credit report, utilizing the tabs at the top of the QuickQualify iframe. To print the report, select the printer icon in the top-right corner of the iframe.



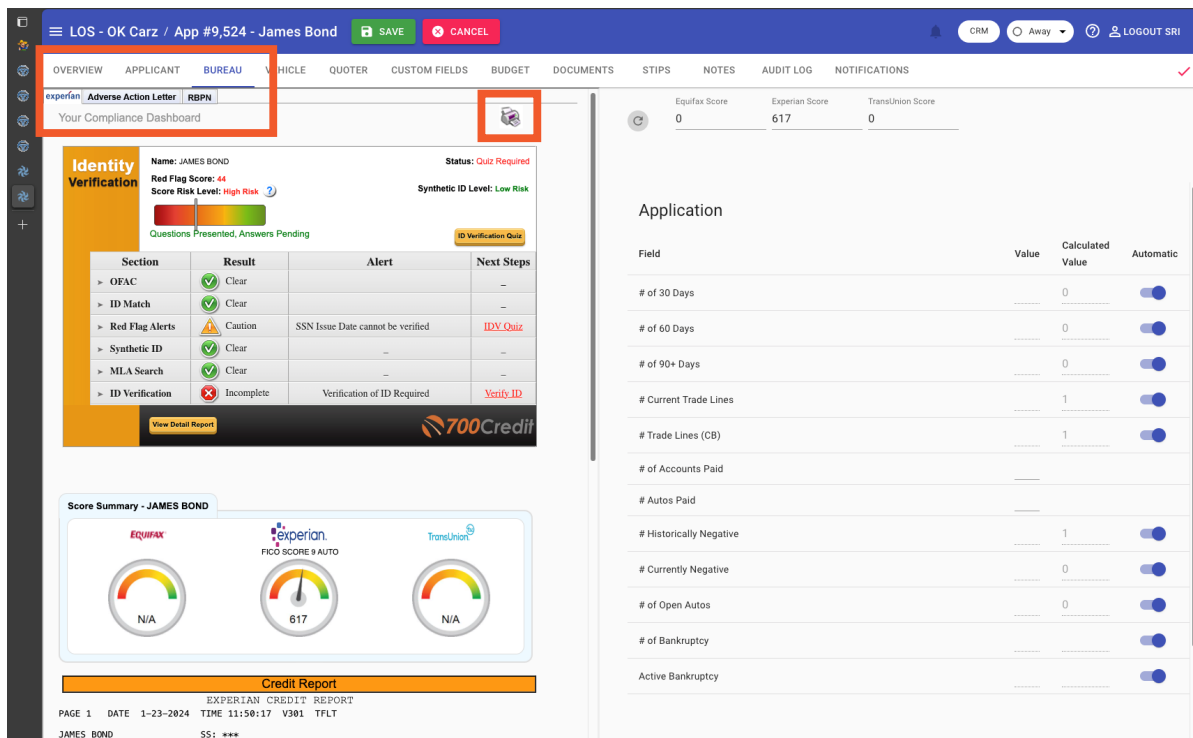
The screenshot shows the AMS Analytics interface for Tio Chuy's Auto Sales CRM. The user is logged in as Sri Raghunathan. The "PRE-QUALIFY" tab is selected in the top navigation bar. The contact details for Ruth Abbott are shown on the left sidebar. The main area displays the "QuickQualify Results" report, which includes the following information:

- Result:** Applicant Found
- Score:** 450
- Powered by:** TU: FICO Auto 08
- Consumer Information:**
 - Name: Ruth Abbott
 - Address: 206 W Seven Flags Circle, Sonoma, CA 95476
- Auto Summary:**
 - Available Revolving Credit: Auto Inquiries last 30 days: 0
 - Auto Trade Line 1 - CREDITNOWFIN:**
 - Interest Rate: 8.66%
 - Original Amount: \$13,995.00
 - Original Terms: 35 Months
 - No of Late Payments: 6
 - Monthly Payment: \$454.00
 - Percent Paid: 30.31%
 - Estimated Payoff: \$9,753.12
 - Remaining Terms: 19 Months
 - Joint: NO
 - Date Reported: 12/31/2023
 - Last Payment Date: 12/08/2023
 - Trade Status: Open
 - Loan Type: Loan
 - Auto Trade Line 2 - AUTO SNAP:**
 - Interest Rate: N/A
 - Original Amount: \$13,990.00
 - Original Terms: 39 Months
 - No of Late Payments: 0
 - Monthly Payment: \$0.00
 - Percent Paid: 100%
 - Estimated Payoff: \$0.00
 - Remaining Terms: 0 Months
 - Joint: NO
 - Date Reported: 12/14/2021
 - Last Payment Date: 12/14/2021
 - Trade Status: Closed
 - Loan Type: Loan

Viewing Credit Reports

Starting from the AMS Analytics home dashboard, locate/select the desired applicant whose credit report/ information you want to view. From the profile select the **"Bureau"** tab, as shown below.

700Credit's HTML credit report will appear in an iframe on screen. Utilizing the tabs above the report, dealers can view each of the bureau's credit report, the Adverse Action Letter and Risk-Based Pricing Notice. Below these tabs, dealers can access their compliance information with the **"Your Compliance Dashboard"** grey hyperlink, or print the report using the icon in the top-right.



LOS - OK Carz / App #9,524 - James Bond

OVERVIEW APPLICANT **BUREAU** VEHICLE QUOTER CUSTOM FIELDS BUDGET DOCUMENTS STIPS NOTES AUDIT LOG NOTIFICATIONS

experian Adverse Action Letter RBPN

Your Compliance Dashboard

Identity Verification

Name: JAMES BOND Status: Quiz Required

Red Flag Score: 44 Score Risk Level: High Risk Synthetic ID Level: Low Risk

Questions Presented, Answers Pending ID Verification Quiz

Section	Result	Alert	Next Steps
OFAC	Clear		
ID Match	Clear		
Red Flag Alerts	Caution	SSN Issue Date cannot be verified	IDV Quiz
Synthetic ID	Clear		
MLA Search	Clear		
ID Verification	Incomplete	Verification of ID Required	Verify ID

View Detail Report

Score Summary - JAMES BOND

EQUIFAX N/A

EXPERIAN FICO SCORE 9 AUTO 617

TRANSUNION N/A

Credit Report

PAGE 1 DATE 1-23-2024 TIME 11:50:17 V301 TFLT

JAMES BOND SS: ***

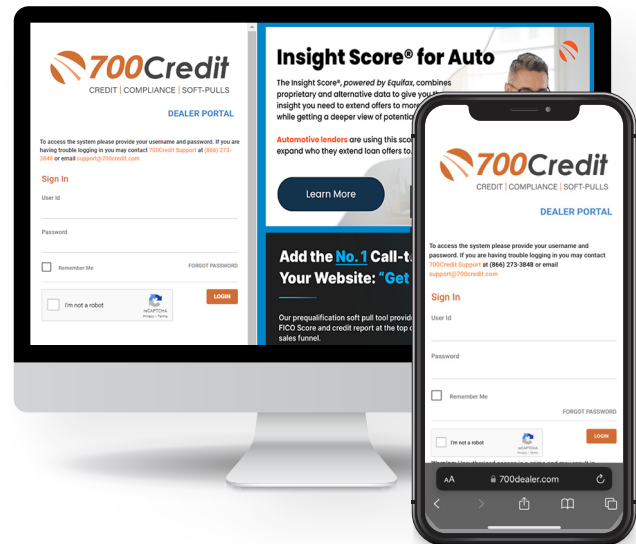
Application

Field	Value	Calculated Value	Automatic
# of 30 Days	0		<input checked="" type="checkbox"/>
# of 60 Days	0		<input checked="" type="checkbox"/>
# of 90+ Days	0		<input checked="" type="checkbox"/>
# Current Trade Lines	1		<input checked="" type="checkbox"/>
# Trade Lines (CB)	1		<input checked="" type="checkbox"/>
# of Accounts Paid			
# Autos Paid			
# Historically Negative	1		<input checked="" type="checkbox"/>
# Currently Negative	0		<input checked="" type="checkbox"/>
# of Open Autos	0		<input checked="" type="checkbox"/>
# of Bankruptcy			<input checked="" type="checkbox"/>
Active Bankruptcy			<input checked="" type="checkbox"/>

Introduction to 700Dealer.com

All 700Credit dealers have exclusive access to their own personal credit portal hosted at 700Dealer.com. The unique platform provides dealers a single tool to seamlessly navigate and monitor credit data from all of their solutions; including, credit reports, compliance and soft pull solutions, ID verification and driver's license authentication platforms.

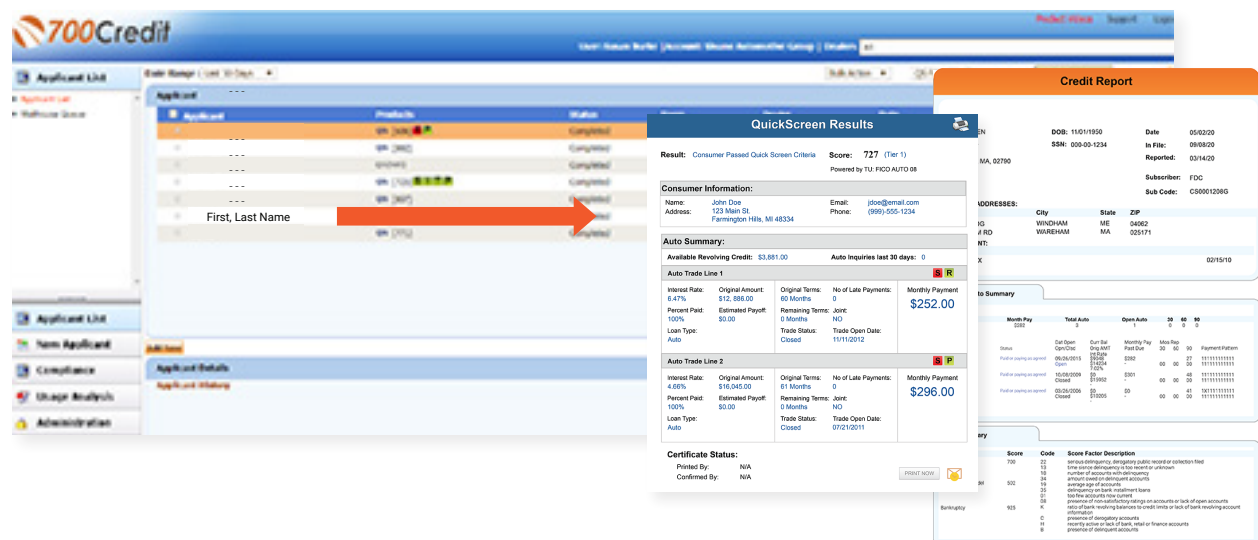
You should have received your username and password in a welcome email from our team. If you did not receive this email, or have misplaced it, please contact our support department at: support@700credit.com | (886) 273-3848.



Viewing Your Leads

After logging into your 700Dealer.com portal, locate/select the **"Applicant List"** menu item in the left-hand navigation panel where you will be presented with a mass list of all applicants in the platform. Select "Date Range" to filter the list and 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 was run, you will also see the soft pull, prequalification results.



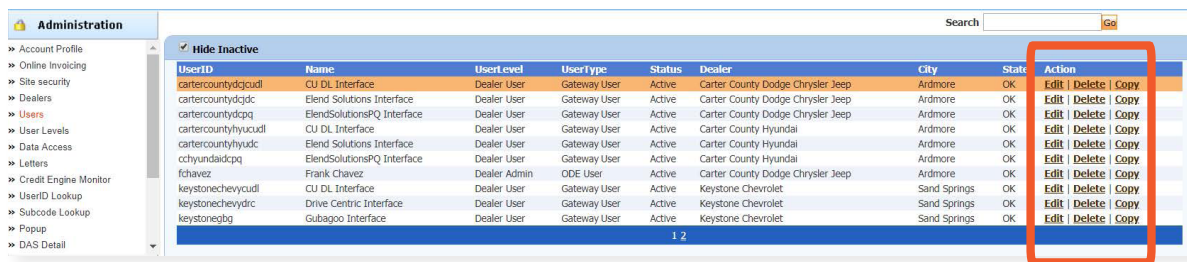
The screenshot displays the 700Credit Dealer Portal interface. On the left is a navigation menu with options like 'Applicant List', 'New Applicant', 'Compliance', 'Usage Analysis', and 'Administration'. The main area shows a table of applicants with columns for 'Applicant', 'Product', and 'Status'. A red arrow points from the 'First, Last Name' column to a specific applicant's name. To the right, a 'QuickScreen Results' pop-up window is visible, showing a 'Consumer Passed Quick Screen Criteria' with a score of 727. Below this, there are two 'Auto Trade Line' summaries, each with details on interest rate, original amount, term, and monthly payment. Further right, a 'Credit Report' window is open, displaying personal information (DOB, SSN, Address), credit history (accounts, balances, payments), and a score breakdown table.

Score	Code	Score Factor Description
720	12	credit delinquency, delinquent public record collection filed
13	13	time on delinquency, time on delinquency
14	14	number of accounts in delinquency
15	15	delinquency on bank accounts
16	16	delinquency on credit cards
17	17	delinquency on other accounts
18	18	delinquency on other accounts
19	19	delinquency on other accounts
20	20	delinquency on other accounts
21	21	delinquency on other accounts
22	22	delinquency on other accounts
23	23	delinquency on other accounts
24	24	delinquency on other accounts
25	25	delinquency on other accounts
26	26	delinquency on other accounts
27	27	delinquency on other accounts
28	28	delinquency on other accounts
29	29	delinquency on other accounts
30	30	delinquency on other accounts
31	31	delinquency on other accounts
32	32	delinquency on other accounts
33	33	delinquency on other accounts
34	34	delinquency on other accounts
35	35	delinquency on other accounts
36	36	delinquency on other accounts
37	37	delinquency on other accounts
38	38	delinquency on other accounts
39	39	delinquency on other accounts
40	40	delinquency on other accounts
41	41	delinquency on other accounts
42	42	delinquency on other accounts
43	43	delinquency on other accounts
44	44	delinquency on other accounts
45	45	delinquency on other accounts
46	46	delinquency on other accounts
47	47	delinquency on other accounts
48	48	delinquency on other accounts
49	49	delinquency on other accounts
50	50	delinquency on other accounts

Managing Users

Dealers with the appropriate authorization can add, edit and/or delete customers and their credit/lead information with the following simple process:

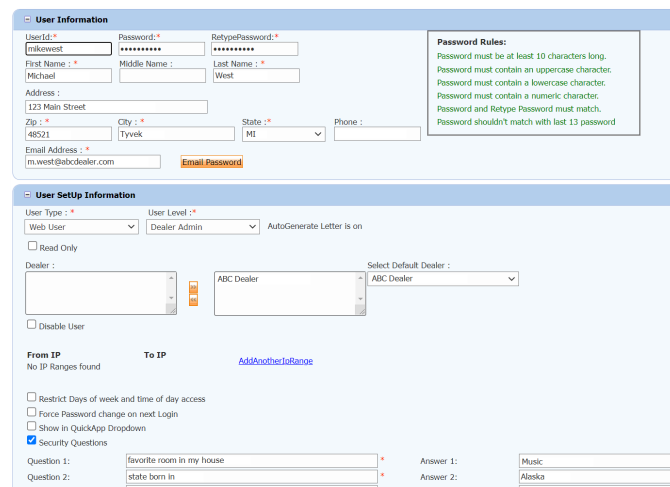
1. Log in to your 700Dealer.com platform using your provided credentials.
2. Click on the **"Users"** link in the left-hand navigation Administration panel.
3. If editing a user's credentials, click the **"Edit"** link attached to the user's **"Action"** column.
4. To delete a user, click the **"Delete"** link.
5. If creating a new user, click on the **"Copy"** link.



UserID	Name	UserLevel	UserType	Status	Dealer	City	State	Action
cartercountydgcudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydpcq	Elend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyyhucdl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyyhudc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cchyndaidpcq	Elend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
keystonechevyudl	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevydc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonegbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy

If you need to alter the information of an applicant's pre-existing profile, select **"Edit"** attached to the user's listing. From their information profile, dealers can make the desired changes.

Once complete, save the profile before exiting out.



User Information

UserID: Password: Retype Password:
 First Name: Middle Name: Last Name:
 Address:
 Zip: City: State: Phone:
 Email Address: [Email Password](#)

Password Rules:
 Password must be at least 10 characters long.
 Password must contain an uppercase character.
 Password must contain a lowercase character.
 Password must contain a numeric character.
 Password and Retype Password must match.
 Password shouldn't match with last 13 password

User Setup Information

User Type: User Level: AutoGenerate Letter is on ☐
☐ Read Only
 Dealer: Select Default Dealer:
☐ Disable User
 From IP: To IP: [Add Another IP Range](#)
☐ Restrict Days of week and time of day access
☐ Force Password change on next Login
☐ Show in QuickApp Dropdown
☒ Security Questions
 Question 1: Answer 1:
 Question 2: Answer 2:

Creating a New User

Administration																																																																																																																							
<div> <div> <div>Account Profile</div> <div>Online Invoicing</div> <div>Site security</div> <div>Dealers</div> <div>Users</div> <div>User Levels</div> <div>Data Access</div> <div>Letters</div> <div>Credit Engine Monitor</div> <div>UserID Lookup</div> <div>Subcode Lookup</div> <div>Popup</div> <div>DAS Detail</div> </div> <div> <div>Hide Inactive</div> <table> <tr> <th>UserID</th><th>Name</th><th>User Level</th><th>User Type</th><th>Status</th><th>Dealer</th><th>City</th><th>State</th><th>Action</th><th></th></tr> <tr> <td>cartercountydgcudl</td><td>CU DL Interface</td><td>Dealer User</td><td>Gateway User</td><td>Active</td><td>Carter County Dodge Chrysler Jeep</td><td>Ardmore</td><td>OK</td><td>Edit Delete Copy</td><td></td></tr> <tr> <td>cartercountydgcpc</td><td>Elend Solutions Interface</td><td>Dealer User</td><td>Gateway User</td><td>Active</td><td>Carter County Dodge Chrysler Jeep</td><td>Ardmore</td><td>OK</td><td>Edit Delete Copy</td><td></td></tr> <tr> <td>cartercountydpcq</td><td>Elend Solutions PQ Interface</td><td>Dealer User</td><td>Gateway User</td><td>Active</td><td>Carter County Dodge Chrysler Jeep</td><td>Ardmore</td><td>OK</td><td>Edit Delete Copy</td><td></td></tr> <tr> <td>cartercountyyhucudl</td><td>CU DL Interface</td><td>Dealer User</td><td>Gateway User</td><td>Active</td><td>Carter County Hyundai</td><td>Ardmore</td><td>OK</td><td>Edit Delete Copy</td><td></td></tr> <tr> <td>cartercountyyhucpc</td><td>Elend Solutions PQ Interface</td><td>Dealer User</td><td>Gateway User</td><td>Active</td><td>Carter County Hyundai</td><td>Ardmore</td><td>OK</td><td>Edit Delete Copy</td><td></td></tr> <tr> <td>cchundaidcpq</td><td>Elend Solutions PQ Interface</td><td>Dealer User</td><td>Gateway User</td><td>Active</td><td>Carter County Hyundai</td><td>Ardmore</td><td>OK</td><td>Edit Delete Copy</td><td></td></tr> <tr> <td>fchavez</td><td>Frank Chavez</td><td>Dealer Admin</td><td>ODE User</td><td>Active</td><td>Carter County Dodge Chrysler Jeep</td><td>Ardmore</td><td>OK</td><td>Edit Delete Copy</td><td></td></tr> <tr> <td>keystonechevyudl</td><td>CU DL Interface</td><td>Dealer User</td><td>Gateway User</td><td>Active</td><td>Keystone Chevrolet</td><td>Sand Springs</td><td>OK</td><td>Edit Delete Copy</td><td></td></tr> <tr> <td>keystonechevydc</td><td>Drive Centric Interface</td><td>Dealer User</td><td>Gateway User</td><td>Active</td><td>Keystone Chevrolet</td><td>Sand Springs</td><td>OK</td><td>Edit Delete Copy</td><td></td></tr> <tr> <td>keystonehbg</td><td>Gubagoo Interface</td><td>Dealer User</td><td>Gateway User</td><td>Active</td><td>Keystone Chevrolet</td><td>Sand Springs</td><td>OK</td><td>Edit Delete Copy</td><td></td></tr> </table> </div> </div>										UserID	Name	User Level	User Type	Status	Dealer	City	State	Action		cartercountydgcudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy		cartercountydgcpc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy		cartercountydpcq	Elend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy		cartercountyyhucudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy		cartercountyyhucpc	Elend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy		cchundaidcpq	Elend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy		fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy		keystonechevyudl	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy		keystonechevydc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy		keystonehbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy	
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To create a new user, it is easiest to find a similar user ID from the "Users" mass list, and select the "Copy" action, as highlighted above.

You can then fill in the new user's information into the user profile, as well as make any necessary changes.

User Information

User ID *

Password *

ReType Password *

First Name *

Middle Name *

Last Name *

Address *

123 Main Street

Zip *

48521

City *

Tyvek

State *

MI

Phone *

Email Address *

Email Password

Password Rules:

Password must be at least 10 characters long.
 Password must contain an uppercase character.
 Password must contain a lowercase character.
 Password must contain a numeric character.
 Password and ReType Password must match.
 Password shouldn't match with last 13 password

User Setup Information

User Type *

User Level *

Web User

Dealer Admin

AutoGenerate Letter is on

Read Only

Dealer *

ABC Dealer

Select Default Dealer *

ABC Dealer

Disable User

From IP

To IP

Add Another IP Range

Restrict Days of week and time of day access

Force Password change on next Login

Show in QuickApp Dropdown

Security Questions

Question 1: favorite room in my house
 Question 2: state born in
 Question 3: pet

Answer 1: Music
 Answer 2: Alaska
 Answer 3: Route

Viewing Invoices

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

Locate and select the desired invoice to open its details and view the billing summary.

Administration

Account Profile

Online Invoicing

Site security

Dealers

Users

User Levels

Data Access

Letters

Credit Engine Monitor

UserID Lookup

Subcode Lookup

Popup

DAS Detail

Applicant List

New Applicant

Compliance

Usage Analysis

Administration

Invoice Date: 11-11-2018

Monthly Bills are available for 6 months

Billing Summary

Invoice Number: 605347

Past Due Balance \$0.00
 Current Activity \$1295.30
Invoice Total \$1295.30

Online Payments \$0.00
 Auto Payments \$0.00
Balance due by 12/11/2018 \$1295.30

Manage Profile
 Pay Now

Forms

700Credit Web Form
 Auto Pay Setup Form
 ACU One Time Payment Authorization Form
 CC One Time Payment Authorization Form
 Seller: MORRIS & ASSOCIATES LLC
 NDA#: NESTGE

Invoice Details

2018 Dealer Summit

REGISTER NOW!

ELK GROVE KIA

8410 LAGUNA GROVE DR

ELK GROVE CA 95767

INVOICE

700Credit

Invoice Number: 605347

Date: 11/11/2018

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
- QuickScan

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

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%
Adverse Letters Delivered/Scheduled	38	88%
Current Adverse Action Setup Request Setup Changes		

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%
RBP Notices Delivered/Scheduled	41	95%
Current RBP Setup Request Setup Changes		

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	
Work on Unresolved		
Consumer Alerts		
Fraud Victim and Security Alerts	1	
Active Duty Alerts	0	
ID Verifications		
	#	%
Complete	0	0%
Incomplete	42	100%
Work on Incompletes		

Out of Wallet Authentication Program Monitor		
	#	%
Total Applicants	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	

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.

700Credit provides our dealers a comprehensive platform that keeps your business in compliance with every transaction. **Our Compliance Dashboard 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

Identity Verification

Name: TEST TEST

Red Flag Score: 99


Score Risk Level: Medium Risk 

Status: Out of Wallet Required

[Out of Wallet Questions](#)

Section	Result	Alert	Next Steps
> OFAC	✔ Clear		
> ID Match	❗ 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 State: Not available Phone Code vs Zip Code: Not available ZIP code has not been issue SSN likely not issued prior to June 2011	Out of Wallet Questions
> Synthetic ID	—		
> MLA Search	✔ Clear		
> ID Verification	❌ Incomplete	Verification of ID Required	Verify ID

[View Detail Report](#)



Out of Wallet (OOW) Questions

Out of Wallet (OOW) questions are designed to speed 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.

Out of Wallet Questions

Number of Questions: 5

1. According to our records, you previously lived at (PATTERNS). Please choose the city from the following list where this street is located.

☐ ALPHREDA
☐ ROCKLAND
☐ RANDOLPH
☐ MIDDLEBURY
☐ NONE OF THE ABOVE/DOES NOT APPLY

2. Which one of the following credit cards do you have? If there is not a matched credit card, please select NONE OF THE ABOVE.

☐ VISA
☐ MASTERCARD
☐ DISCOVER
☐ AMERICAN EXPRESS
☐ NONE OF THE ABOVE/DOES NOT APPLY

3. How many times have you opened a mortgage loan in the past 12 months? Please select the value amount range in which your mortgage payment falls. Refer only to the regular monthly payment which includes principal, interest, and escrow (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.

☐ \$150 - \$200
☐ \$200 - \$250
☐ \$250 - \$300
☐ \$300 - \$350
☐ NONE OF THE ABOVE/DOES NOT APPLY

4. How many times have you been within a year or on the year of the date below.

☐ 1995
☐ 1996
☐ 1997
☐ 1998
☐ NONE OF THE ABOVE/DOES NOT APPLY

5. Please select the county for the address you provided.

☐ ESSEX
☐ HAMPDEN
☐ MIDDLESEX
☐ NORFOLK
☐ NONE OF THE ABOVE/DOES NOT APPLY

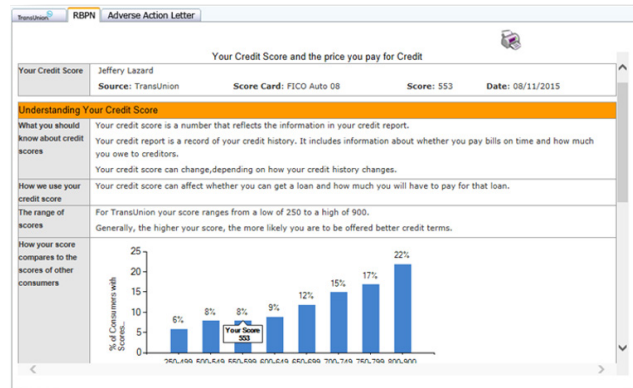
[Submit](#)

[Cancel](#)

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 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
- RBP Audit report available that shows every consumer who's credit file was access and how and when each consumer received their notice.

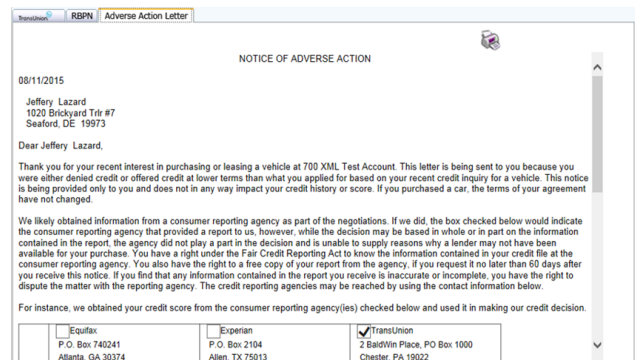
RBP: Recommended Best Practices

- Consider a process where the RBP 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 RBP, minimizing costs from RBP's being mailed to the customer.
- The RBP audit report can be run to show every customer a credit report was run on and how their RBP 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



08/11/2015

Jeffery Lazard
1020 Brickyard Trl #7
Seaford, DE 19973

Dear Jeffery Lazard,

Thank you for your recent interest in purchasing or leasing a vehicle at 700 XML Test Account. This letter is being sent to you because you were either denied credit or offered credit at lower terms than what you applied for based on your recent credit inquiry for a vehicle. This notice is being provided only to you and does not in any way impact your credit history or score. If you purchased a car, the terms of your agreement have not changed.

We likely obtained information from a consumer reporting agency as part of the negotiations. If we did, the box checked below would indicate the consumer reporting agency that provided a report to us, however, while the decision may be based in whole or in part on the information contained in the report, the agency did not play a part in the decision and is unable to supply reasons why a lender may not have been available for your purchase. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. You also have the right to a free copy of your report from the agency. If you request it no later than 60 days after you receive this notice. If you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency. The credit reporting agencies may be reached by using the contact information below.

For instance, we obtained your credit score from the consumer reporting agency(ies) checked below and used it in making our credit decision.

<input type="checkbox"/> Equifax P.O. Box 740241 Atlanta, GA 30374	<input type="checkbox"/> Experian P.O. Box 2104 Allen, TX 75013	<input checked="" type="checkbox"/> TransUnion 2 Baldwin Place, PO Box 1000 Chester, PA 19022
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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

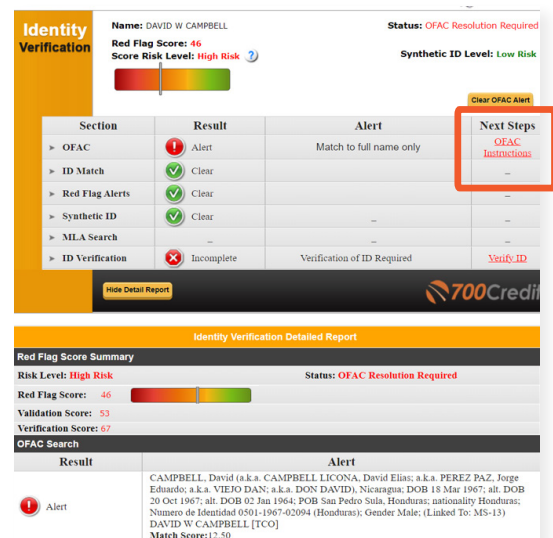
OFAC is a department within the U.S. Treasury, the Office of Foreign Assets Control (OFAC), and is responsible for administering and enforcing economic sanctions against suspected terrorists, drug dealers and money launderers.

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.



Identity Verification

Name: DAVID W CAMPBELL Status: OFAC Resolution Required
 Red Flag Score: 46 Score Risk Level: High Risk Synthetic ID Level: Low Risk

Section	Result	Alert	Next Steps
OFAC	Alert	Match to full name only	OFAC Instructions
ID Match	Clear		
Red Flag Alerts	Clear		
Synthetic ID	Clear		
MLA Search			
ID Verification	Incomplete	Verification of ID Required	Verify ID

Identity Verification Detailed Report

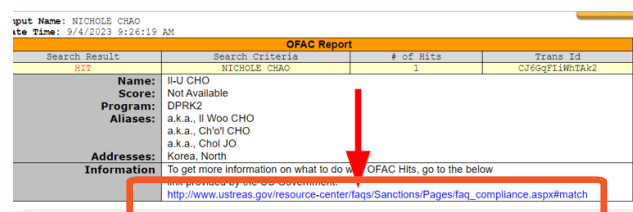
Red Flag Score Summary
 Risk Level: High Risk Status: OFAC Resolution Required
 Red Flag Score: 46
 Validation Score: 53
 Verification Score: 67

OFAC Search

Result	Alert
Alert	CAMPBELL, David (a.k.a. CAMPBELL LICONA, David Elias; a.k.a. PEREZ PAZ, Jorge Eduardo; a.k.a. YIEJO DAN; a.k.a. DON DAVID; Nicaraguan; DOB 18 Mar 1967; alt. DOB 20 Oct 1967; alt. DOB 02 Jan 1964; POB San Pedro Sula, Honduras; nationality Honduras; Numero de Identidad 0501-1967-02094 (Honduras); Gender Male; (Linked To: MS-13) DAVID W CAMPBELL [TCO] Match Score: 12.50

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.



Input Name: NICHOLE CHAO
 Site Time: 9/4/2023 9:26:19 AM

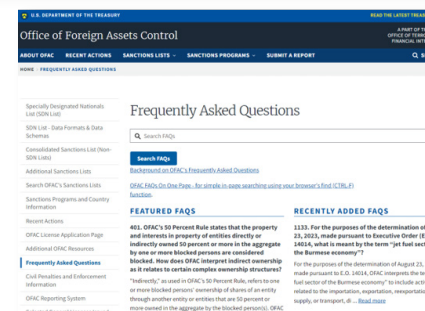
OFAC Report

Search Result	Search Criteria	# of Hits	Trans Id
BIT	NICHOLE CHAO	1	C066qF1WHKAK2

Name: ILJU CHO
Score: Not Available
Program: DPRK2
Aliases: a.k.a., Il Woo CHO
 a.k.a., CHOI CHO
 a.k.a., Choi JO
Addresses: Korea, North

Information: To get more information on what to do w/ OFAC Hits, go to the below link provided by the US Government:
http://www.usdtreas.gov/resource-center/faqs/Sanctions/Pages/faq_compliance.aspx#match

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.



U.S. DEPARTMENT OF THE TREASURY
 Office of Foreign Assets Control

Home | FREQUENTLY ASKED QUESTIONS

Search FAQs

Frequently Asked Questions

OFAC FAQs On One Page. For people in open searching using your browser's find (Ctrl-F) function.

FEATURED FAQs

402. OFAC's 50 Percent Rule states that the property and interests in property of entities directly or indirectly owned 50 percent or more in the aggregate by one or more blocked persons are considered blocked. How does OFAC interpret indirect ownership as it relates to certain complex ownership structures?

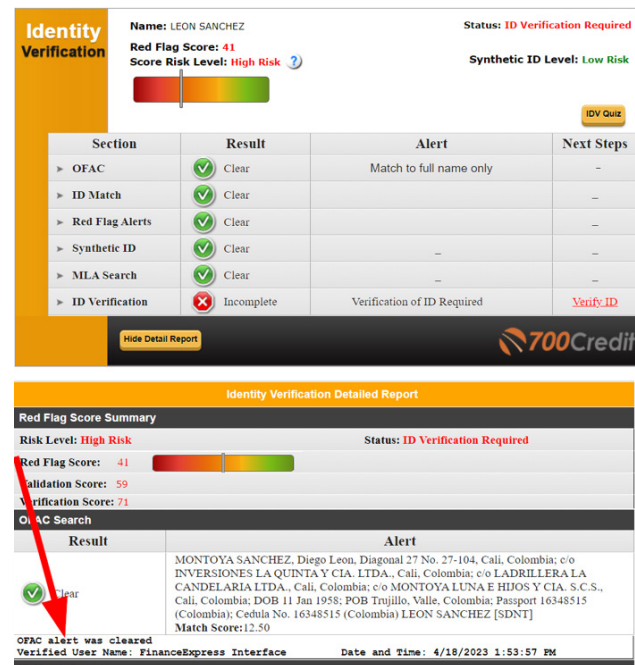
1133. For the purposes of the determination of 1133, what is meant by the term "net asset value of the business entity?"

For the purposes of the determination of August 23, 2023, made pursuant to Executive Order 14176, what is meant by the term "net asset value of the business entity?"

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.



Identity Verification

Name: LEON SANCHEZ Status: ID Verification Required

Red Flag Score: 41 Score Risk Level: High Risk

Synthetic ID Level: Low Risk

IDV Quiz

Section	Result	Alert	Next Steps
OFAC	Clear	Match to full name only	–
ID Match	Clear	–	–
Red Flag Alerts	Clear	–	–
Synthetic ID	Clear	–	–
MLA Search	Clear	–	–
ID Verification	Incomplete	Verification of ID Required	Verify ID

Hide Detail Report

Identity Verification Detailed Report

Red Flag Score Summary

Risk Level: High Risk Status: ID Verification Required

Red Flag Score: 41

Validation Score: 59

Verification Score: 71

OFAC Search

Result	Alert
Clear	MONTOYA SANCHEZ, Diego Leon, Diagonal 27 No. 27-104, Cali, Colombia; c/o INVERSIONES LA QUINTA Y CIA. LTDA., Cali, Colombia; c/o LADRILLERA LA CANDELARIA LTDA., Cali, Colombia; c/o MONTOYA LUNA E HIJOS Y CIA. S.C.S., Cali, Colombia; DOB 11 Jan 1958; POB Trujillo, Valle, Colombia; Passport 16348515 (Colombia); Cedula No. 16348515 (Colombia) LEON SANCHEZ [SDNT] Match Score:12.50

OFAC alert was cleared

Verified User Name: FinanceExpress Interface Date and Time: 4/18/2023 1:53:57 PM

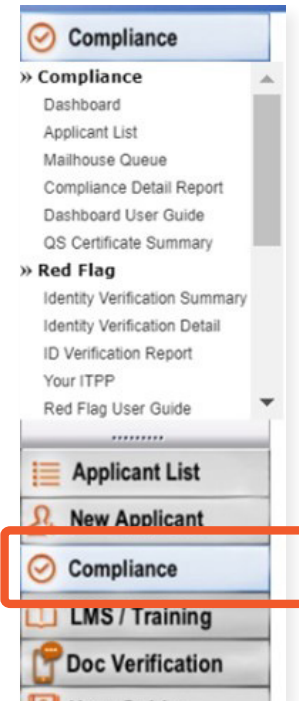
OFAC Search: Recommended Best Practices

- 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 700Dealer.com 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. RBN 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	SSN
276		141	51%	11					
<input checked="" type="checkbox"/> Red Flag Alerts									
Mad				Alert	9/1/2023 1:00:46 PM				XXX-XX
Alex				Alert	9/1/2023 1:03:34 PM				XXX-XX
Trmc				Clear	9/1/2023 4:25:53 PM		OCW		XXX-XX
Mig				Alert	9/1/2023 6:01:39 PM				XXX-XX
Rob				Alert	9/1/2023 6:14:25 PM				XXX-XX
Cig				Alert	9/1/2023 6:20:54 PM				XXX-XX

Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Resolution Method	Description	SSN
276		141	51%	11					
<input checked="" type="checkbox"/> Red Flag Alerts									
<input checked="" type="checkbox"/> OFAC Alerts									
		2	1%	0					

IDENTITY VERIFICATION REPORT:

Date	Time	Dealer Name	Applicant Name	User Name	Status
09/01/2023	11:54:04		JAN		Incomplete
09/01/2023	12:56:28		Ma		Incomplete
09/01/2023	13:00:46		Ma		Incomplete
09/01/2023	13:03:34		Ale		Incomplete
09/01/2023	14:13:11		Bro		Verified
09/01/2023	15:19:38		Kur		Incomplete

OUT OF WALLET REPORT:

Dealer Name	No of Applicants	Counts	Percentage	Created date	User Name
14					
<input checked="" type="checkbox"/> Applicants Passed					
		12	86%		
<input checked="" type="checkbox"/> Authentication Abandoned					
		2	14%		
<input checked="" type="checkbox"/> 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	286	286	167	0	0	119	
	09/01/2023	Ale			09/01/2023				EFX(669)TU(638)XPN(649)
	09/01/2023	Anr			09/01/2023				EFX(864)TU()XPN()
	09/01/2023	Bre			09/01/2023				EFX(842)TU(864)XPN(837)
	09/01/2023	Chu					09/17/2023		EFX(481)
	09/01/2023	Cig					09/17/2023		EFX(549)TU(492)XPN(502)
	09/01/2023	Dav			09/01/2023				EFX(624)TU(645)XPN(640)

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	Chu					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:

Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Verified User
	298						
<input checked="" type="checkbox"/> OFAC Alerts		2	1%	0			
<input checked="" type="checkbox"/> OFAC Clear		296	99%	0			

You should have been sent your 700Dealer.com login credentials in one of our welcome emails to you. If you cannot locate your credentials or have any other questions about the integration, please reach out to our 24/7 support team at: (866) 273-3848 (Option 4) or support@700Credit.com.