



USER GUIDE
FEBRUARY 2024

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TABLE OF CONTENTS

Welcome to 700Credit	4
Credit Report Solutions	4
Compliance Solutions	4
Soft Pulls.....	4
QuickQualify (<i>prequalification</i>)	4
QuickScreen (<i>prescreen</i>).....	4
Identity Verification & Fraud Detection.....	5
Identity Verification.....	5
Synthetic ID Fraud.....	5
Income & Employment Verification	5
Driver's License Authentication Solutions	5
Mobile Scanner	5
In-Store	5
700Credit / OneView Deal Jacket Integration	6
Viewing Deal Jacket Documents.....	7
Examples of Deal Jacket Documents	9
Equifax Credit Report (<i>EFXReport</i>)	9
Experian Credit Report (<i>XPNReport</i>)	10
Adverse Action Letter (<i>AALetter</i>)	10
Risk-Based Pricing Notice (<i>RBPNLetter</i>).....	11
Identity Verification Report (<i>IDV</i>).....	11
Activity Awareness Updates (<i>Letter</i>).....	12
Introduction to 700Dealer.com.....	13
Viewing Your Leads.....	13
Managing Users.....	14
Creating a New User.....	14
Viewing Invoices.....	15
Introduction to Compliance Solutions with 700Credit	16
Compliance Dashboard.....	16
How You Benefit	16
Compliance for Credit Reports	17
Red Flag Regulation.....	17

Red Flag: Key Components 18

- Out of Wallet (OOW) Questions 18
- Risk-Based Pricing Notices 19
- Adverse Action Notices 20

OFAC Search 21

- OFAC Instructions 21
- OFAC Cleared 22

Viewing Audit Reports 23

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 (OOW).

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.

700Credit and OneView have partnered together to provides its users with a secure dealership document management solution, allowing for the seamless archival of their digital documents; including, credit reports and all compliance information. This brief guide will walk you through accessing our deal jacket and its documents from within OneView. 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.

700Credit / OneView Deal Jacket Integration

700Credit and OneView have partnered together to provide its users with a secure dealership document management solution, allowing dealers to easily archive their digital documents; including, credit reports and all compliance information. This solution not only eliminates the hassle of paper storage for your dealership, but ensures complete compliance with the new Safeguards Regulation. After 700Credit provides OneView with the lead data, the information is stored and accessible to users as a PDF format.

The following documents can be stored/viewed in the OneView deal jacket:

- **Equifax Credit Report** (*EFXReport*)
- **Experian Credit Report** (*XPNReport*)
- **TransUnion Credit Report** (*TUReport*)
- **Identity Verification Report** (*IDV*)
- **Adverse Action** (*AALetter*)
- **Activity Awareness Updates** (*Letter*)
- **Risk-Based Pricing Notice** (*RBPNLetter*)

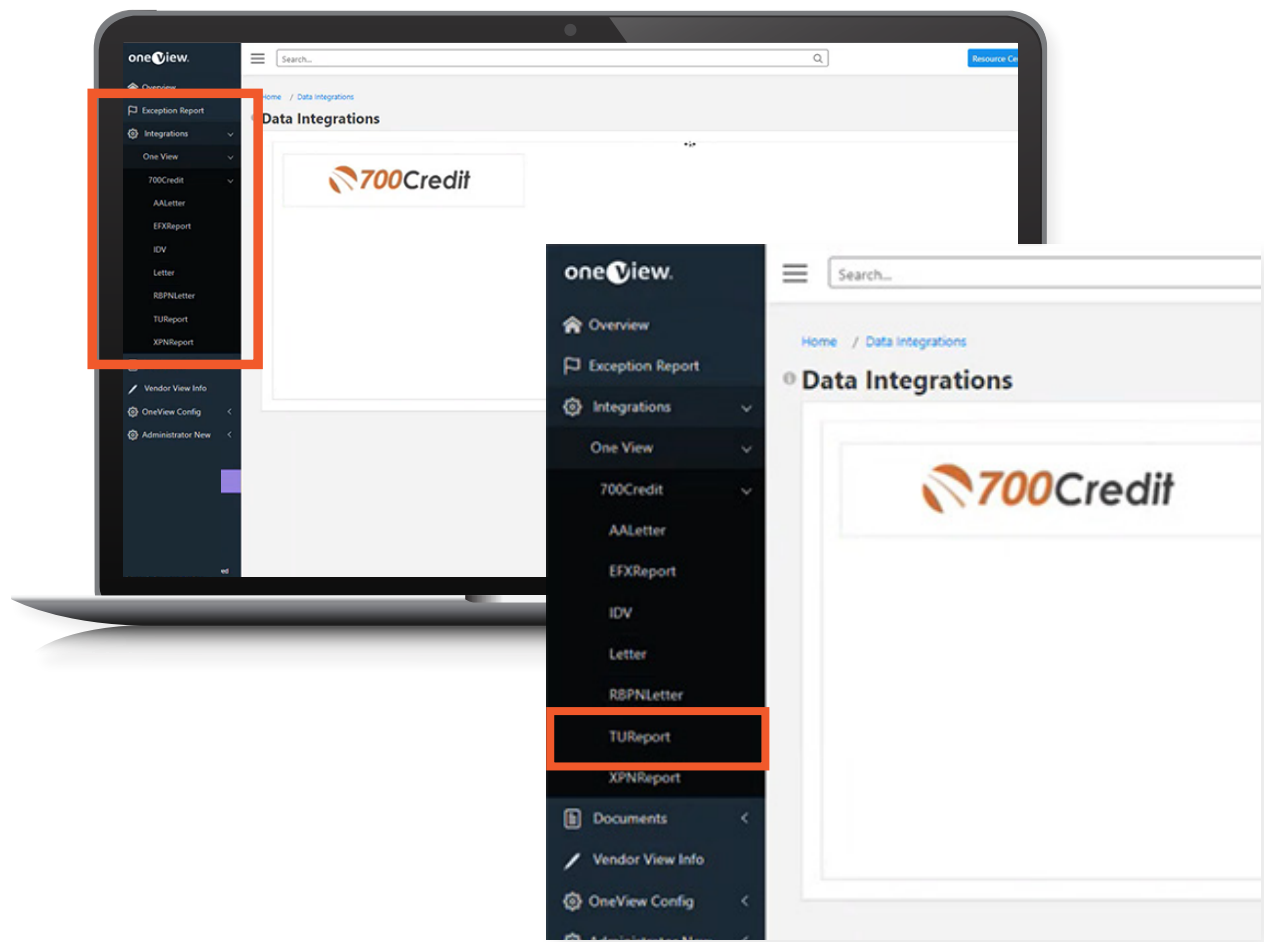


Viewing Deal Jacket Documents

From the OneView home dashboard, locate the “Integrations” drop-down in the left-hand navigation panel. Then select “One View” and secondly “700Credit”.

A final drop-down will appear under 700Credit, providing the dealer with a complete list of available deal jacket documents. Locate and select the specific document-type you want to view from the list.

For this guide, we will follow the steps it takes to locate a TransUnion credit report. Select “TUReport”.



The dealer will be presented with a mass list of all TransUnion credit reports currently being stored in the OneView deal jacket.

Use the search bar, or manually locate the desired document, and select the document's title to open the report's PDF.

Document Title	File Size	File Date
Macathur_Sherly_700D120669151_TUReport	5.97 KB	01/11/2024
Macathur_Sherly_700D004325429_TUReport	37.78 KB	01/11/2024
Macathur_Sherly_700D000415435_TUReport	111.00 KB	01/10/2024
Macathur_Sherly_700D000415434_TUReport	111.00 KB	01/10/2024
Macathur_Sherly_700D000415429_TUReport	111.00 KB	01/10/2024
Macathur_Sherly_700D000415418_TUReport	103.10 KB	01/10/2024
Macathur_Sherly_700D000415366_TUReport	27.36 KB	01/08/2024
Macathur_Sherly_700D000415310_TUReport	27.37 KB	12/26/2023
Macathur_Sherly_700D000415308_TUReport	27.37 KB	12/25/2023
Macathur_Sherly_700D000415307_TUReport	27.37 KB	12/25/2023
Macathur_Sherly_700D000415306_TUReport	27.37 KB	12/25/2023
Macathur_Sherly_700D004267957_TUReport	41.67 KB	12/04/2023
Test_Matthew_700D004267948_TUReport	41.78 KB	12/04/2023
700D001154477_TUReport	37.77 KB	12/04/2023

The dealer is presented with the 700Credit HTML, TransUnion credit report, stored in PDF formatting. Use the bright green buttons located above the credit report to print, email, and download the report.

Null from Credit Bureau, please try again. If issue continues please contact technical support 1-(866)-273-3848

Score Summary - Sheryl Macathur

Agency	Score	Model
EQUIFAX	N/A	FICO 12X
Experian	840	FICO Auto 04
TransUnion	506	FICO 04-116

Credit Report

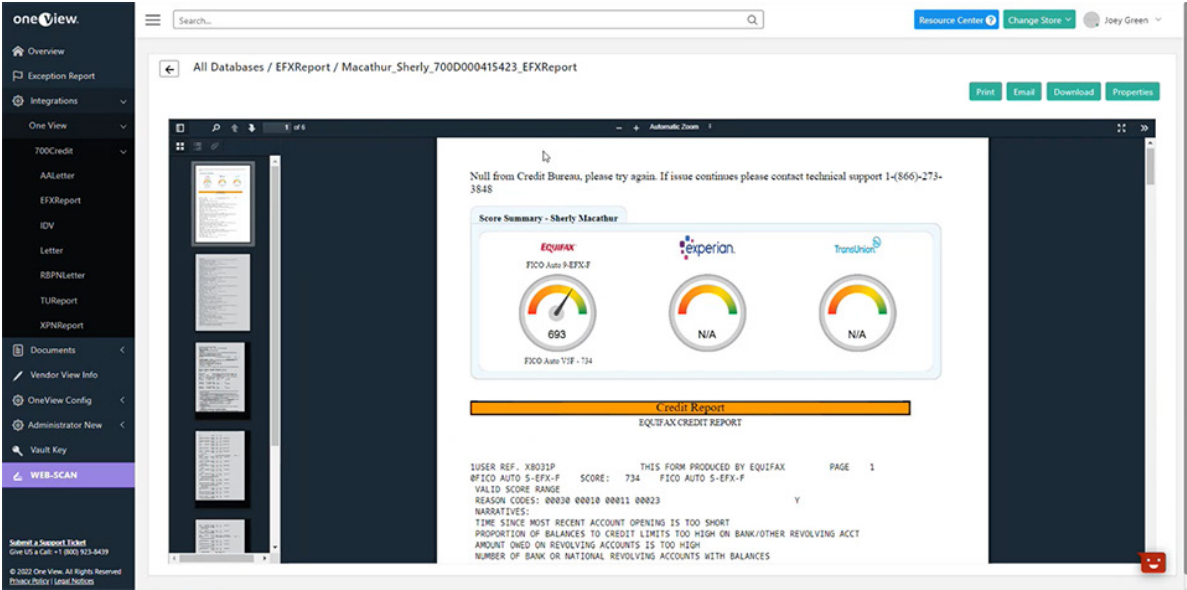
[FOR]	[SUB NAME]	[RPT SUB]	[IMP-FILE]	[DATE]	[TIME]
[1] A	LA2475826 EARNHARDT FO	29 AZ	8/92	11/15/23	10:05CT
[SUBJECT]	[SSN]	[BIRTH DATE]			
SAUNI, TAVETE M.	***-**-****	1/67			
[CURRENT ADDRESS]	[DATE RPTD]				
3203 W. THUDE DR., CHANDLER AZ. 85226	3/22				
[FORMER ADDRESS]					
901 E. SARATOGA ST., GILBERT AZ. 85296	8/16				

Examples of Deal Jacket Documents

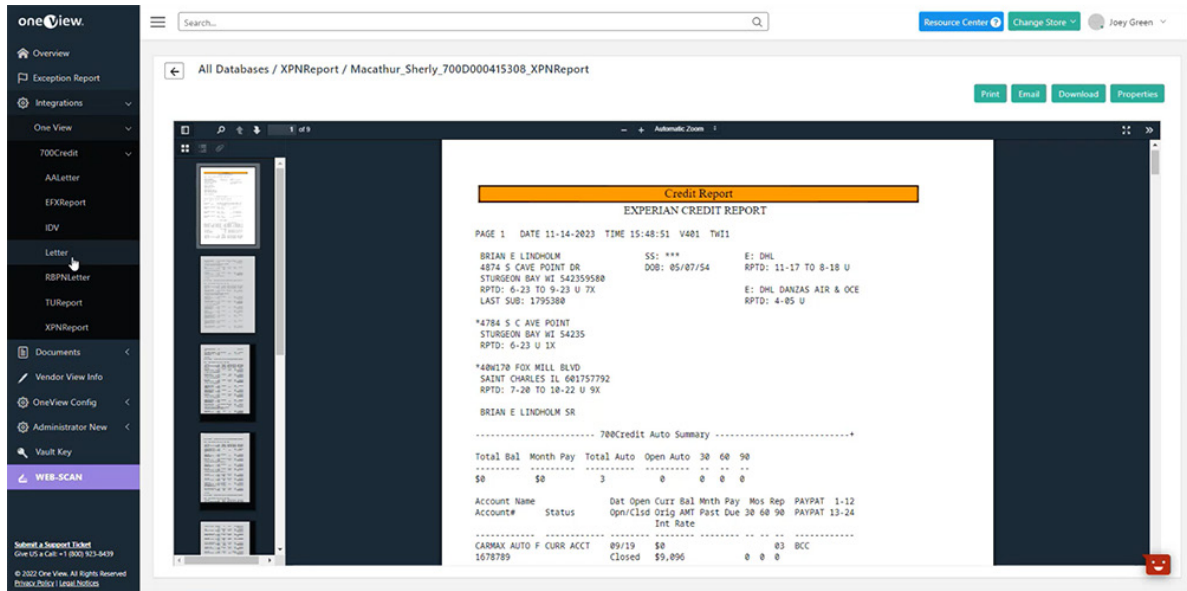
Below are image examples of each of the other available documents dealers can view from their OneView deal jacket ([Equifax & Experian reports](#) / [Adverse Action](#) / [RBPN](#) / [IDV Report](#) / [Activity Awareness Updates](#)).

Locating each of these documents follows the same steps are just described for the TransUnion credit report – utilizing the left-navigation panel and its drop-down menus.

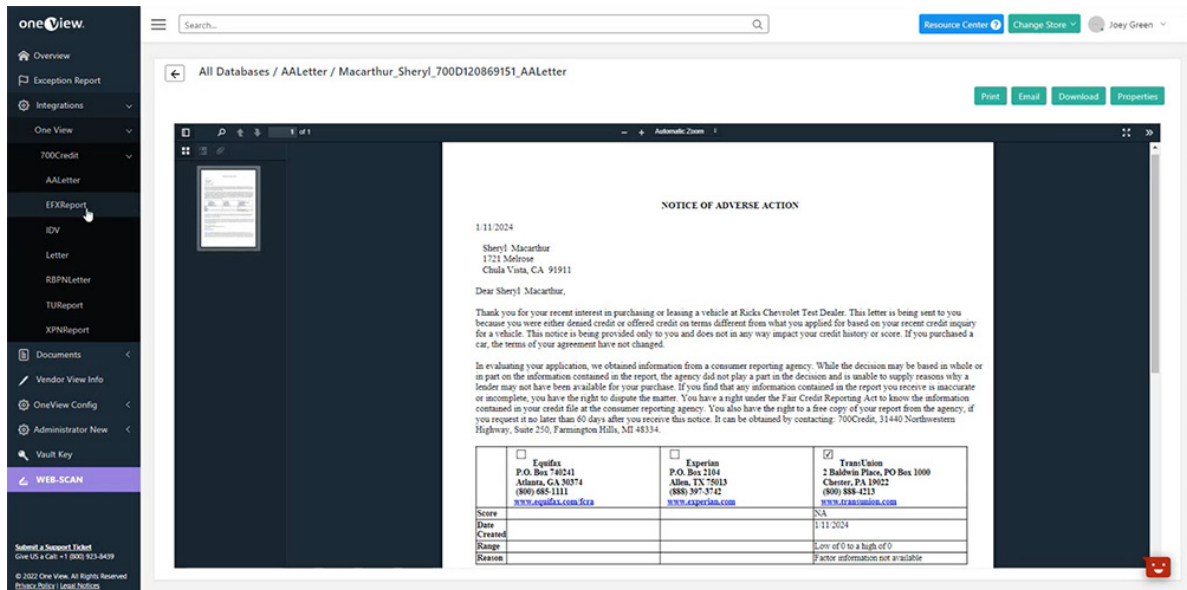
• Equifax Credit Report (EFXReport)



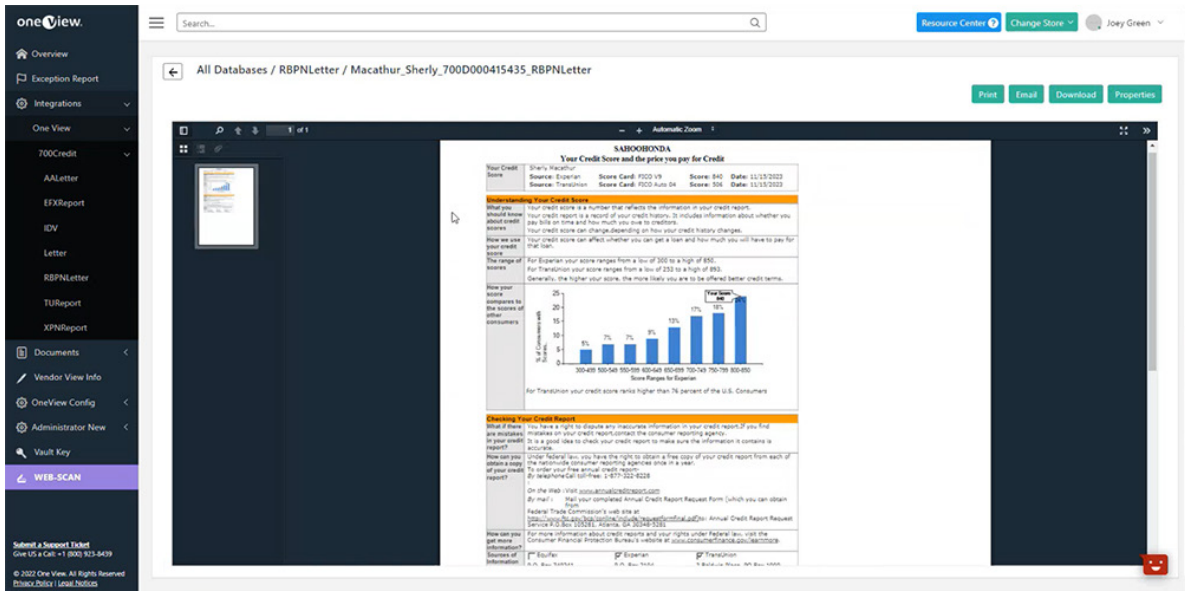
• Experian Credit Report (XPNReport)



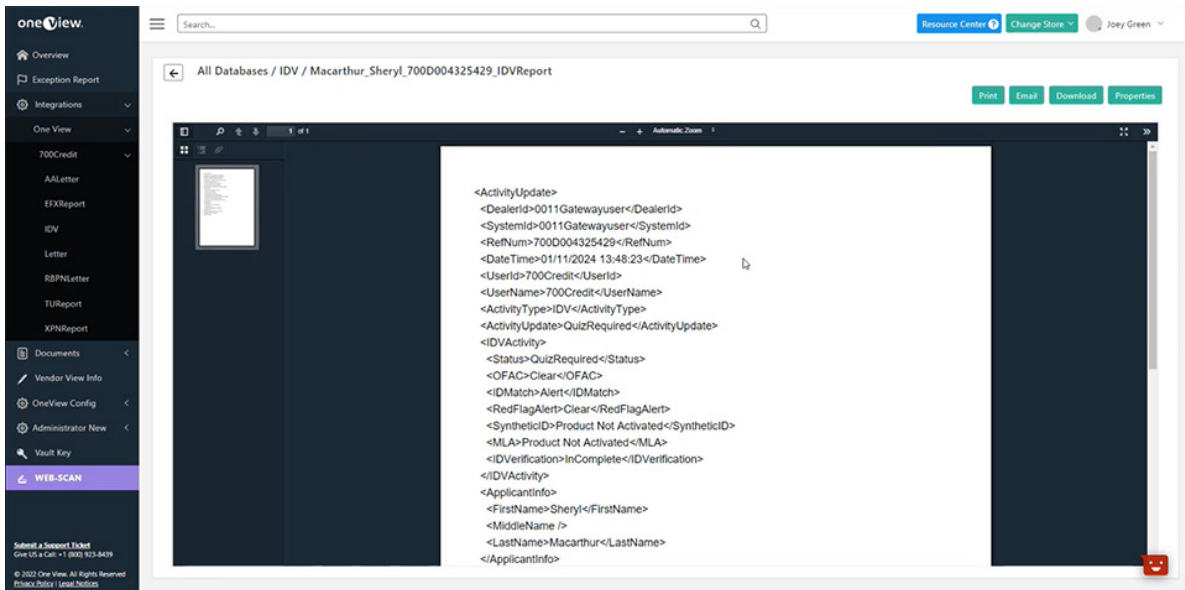
• Adverse Action Letter (AAletter)



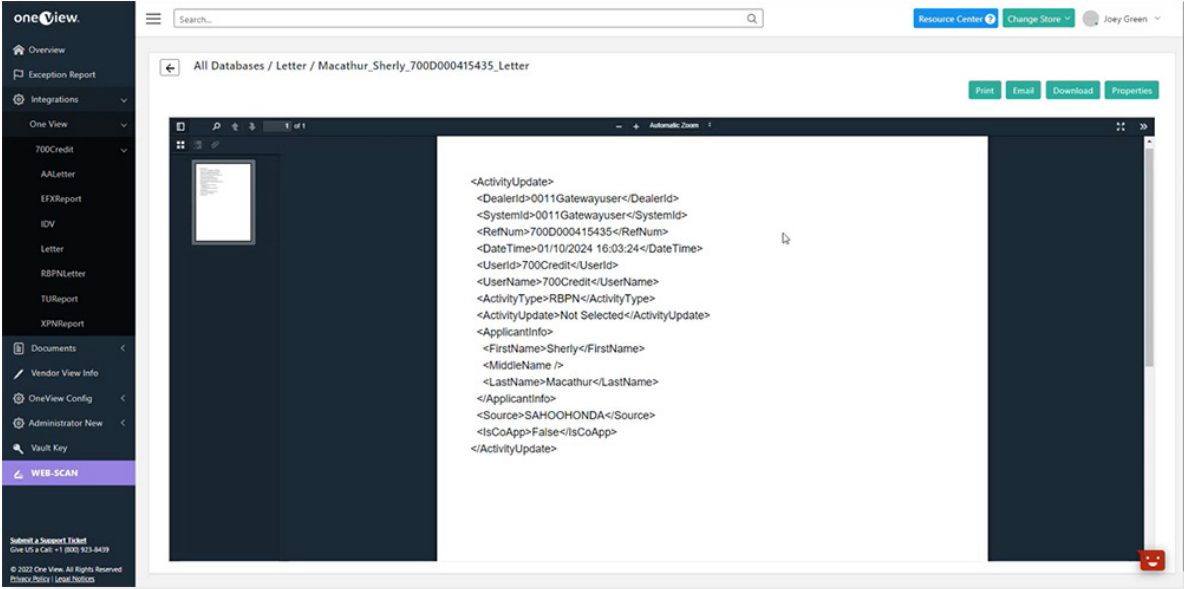
• Risk-Based Pricing Notice (RBPNLetter)



• Identity Verification Report (IDV)



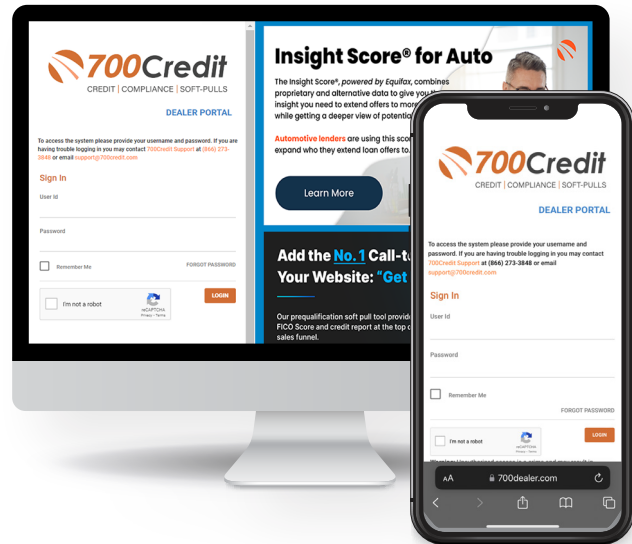
• Activity Awareness Updates (Letter)



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

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 QuickScan was run, you will see those results.

Applicant	Product	Status	Score	Model	Model
---	---	Completed	776/81	3.00-999	
---	---	Completed	776/81	3.00-999	
---	---	Completed	776/81	3.00-999	
---	---	Completed	776/81	3.00-999	

JANE AARDEN	DOB: 11/01/1950	Date: 05/02/20	
2 MAPLE CT	SSN: 000-00-1234	In File: 09/08/20	
WESTPORT, MA, 02750		Reported: 03/14/20	
		Subscriber: FDC	
		Sub Code: C500012086	
RESSES:	City	State	ZIP
	WINCHAM	ME	04802
	WAREHAM	MA	025171
			02/15/10

Score	Code	Score Factor Description
700	22	serious delinquency, derogatory public record or collection filed
	23	time since delinquency or derogatory public record or collection
	32	number of accounts in non-current status
	34	amount owed on delinquent accounts
	35	average age of accounts
	36	delinquency on bank installment loans
	37	too few accounts other than credit
	38	presence of non-qualified savings or investment bank of open accounts
	39	ratio of bank revolving balances to credit limits or lack of revolving account
	40	presence of derogatory accounts
	41	recently active or lack of bank, retail or finance accounts
	42	presence of delinquent accounts

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.

UserID	Name	User Level	UserType	Status	Dealer	City	State	Action
cartercountydjcdl	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
cartercountydcpq	ElendSolutionsPQ 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
cartercountyyhucd	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cchyundaicpq	ElendSolutionsPQ 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
keystonechevycul	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

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

Creating a New User

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.

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 View/Edit	4	9%
Letters Printed Locally	0	0%
Applicants with No Letter Delivered View/Edit	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 View/Edit	6	14%
Notices Emailed	0	0%
Notices Printed Locally	0	0%
Applicants with No Notice Delivered View/Edit	2	5%
RBPN Notices Delivered/Scheduled	41	95%

[Current RBPN 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 View/Edit			27	
Alerts Resolved			2	

[Work on Unresolved](#)

Consumer Alerts			#	%
Fraud Victim and Security Alerts View			1	
Active Duty Alerts			0	

ID Verifications			#	%
Complete			0	0%
Incomplete View/Edit			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 View/Edit			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

Status: Out of Wallet Required

Score Risk Level: Medium Risk ?

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 ZIP code has not been issued 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

700Credit

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 in (PHOTOGRAPH). Please choose the city from the following list where this person is located.

KILMESH
 ROCKLAND
 RANDOLPH
 HILLSBORO
 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.

KISSAHS
 GIFT BANK
 CALVIN FISHER
 DENNETT TRAVEL WHAT
 NONE OF THE ABOVE/DOES NOT APPLY

3. You have ever opened a mortgage loan in or around July 2015. Please select the dollar amount range in which your monthly mortgage payment falls. Refer only to the regular monthly payment which includes principal, interest, and escrow (taxes could include taxes and insurance if collected by lenders). If you have not had a mortgage payment now or in the past, please select NONE OF THE ABOVE/DOES NOT APPLY.

\$150 - \$499
 \$500 - \$1,149
 \$1,150 - \$1,399
 \$1,400 - \$1,599
 NONE OF THE ABOVE/DOES NOT APPLY

4. How many times in a year or on the year of the date below.

1945
 1946
 1951
 1994
 NONE OF THE ABOVE/DOES NOT APPLY

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

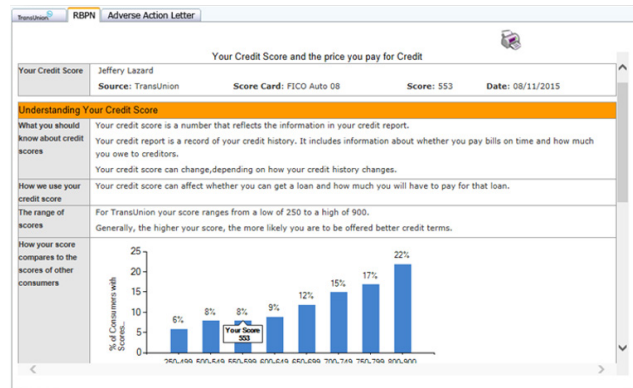
ESSER
 HANNSBORO
 HANNSBORO
 HILLSBORO
 NONE OF THE ABOVE/DOES NOT APPLY

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

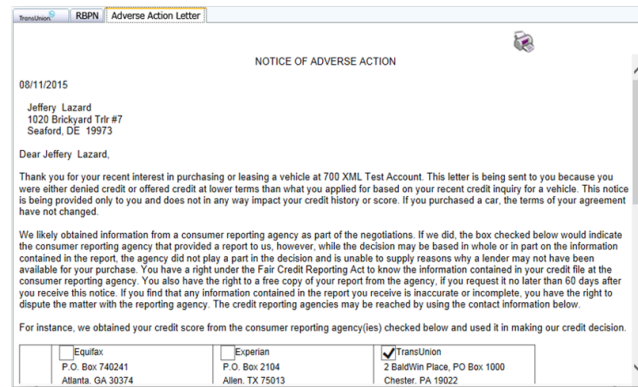
RBPN: Recommended Best Practices

- 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



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 Synthetic ID Level: Low Risk

Score Risk Level: High Risk

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

Next Steps
OFAC Instructions

Identity Verification Detailed Report

Risk Level: High Risk Status: OFAC Resolution Required

Red Flag Score: 46

Validation Score: 53

Verification Score: 67

Result	Alert
Alert	CAMPBELL, David (a.k.a. CAMPBELL LICONA, David Elias; a.k.a. PEREZ PAZ, Jorge Eduardo; a.k.a. VIEJO DAN; a.k.a. DON DAVID), Nicaragua; 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
Run Time: 9/4/2023 9:26:19 AM

OFAC Report

Search Result	Search Criteria	# of Hits	Trans ID
HIT	NICHOLE CHAO	1	CJ66qF11WHTAK2

Name: Il-U CHO
Score: Not Available
Program: DPRK2
Aliases: a.k.a., Il Woo CHO
a.k.a., Ch'ol CHO
a.k.a., Choi JO
Addresses: Korea, North

Information: To get more information on what to do with OFAC Hits, go to the below link provided by the US Government:
http://www.usstreas.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

ABOUT OFAC RECENT ACTIONS SANCTIONS LISTS SANCTIONS PROGRAMS SUBMIT A REPORT

Home FREQUENTLY ASKED QUESTIONS

Specially Designated Nationals List (SDN List)
SDN List - Data Formats & Data Schemas
Consolidated Sanctions List (SDN-SDN List)
Additional Sanctions Lists
Search OFAC's Sanctions Lists
Sanctions Programs and Country Information

Recent Actions
OFAC Common Application Page
Additional OFAC Resources
Frequently Asked Questions
Civil Penalties and Enforcement Information

Frequently Asked Questions

Search FAQs

401. OFAC's 50 Percent Rule states that the property and interests in property of entities directly or indirectly owned 50 percent or more by 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? "Indirectly" owned in OFAC's 50 Percent Rule refers to one or more blocked person ownership of shares of an entity.

1135. For the purposes of the determination of 1 25, 2021, made pursuant to Executive Order 13 807A, what is meant by the term "set-aside under the Burmese economy?" For the purposes of the determination of August 23, 2021 made pursuant to E.O. 14176, OFAC interprets the term "set-aside of the Burmese economy" to include activities related to the importation, exportation, transportation,

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

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

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

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

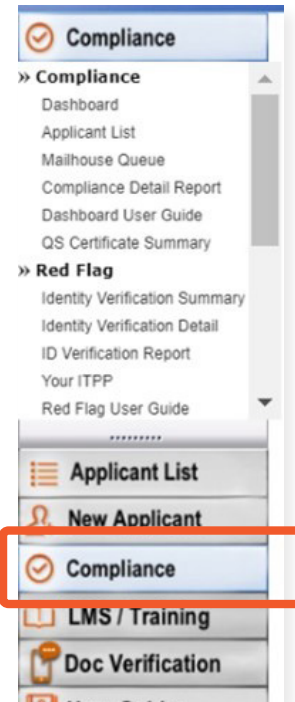
OFAC Search: Recommended Best Practices

- 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.

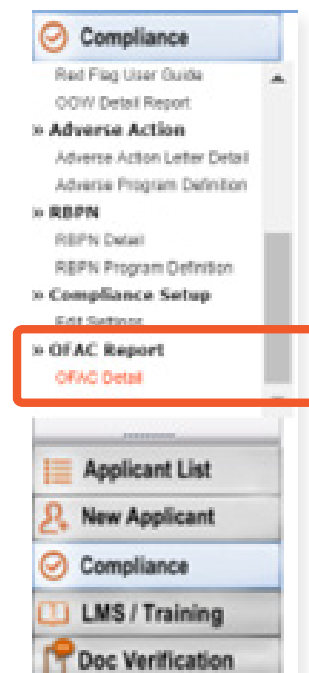
Locate the “**Compliance**” menu item in the left-side navigation panel.



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. RPN Detail
4. OFAC Detail

Click on the report you would like to view. Examples of each report are provided on the next page.



RED FLAG REPORT:

Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Resolution Method	Description	SSN
	276								
<input checked="" type="checkbox"/> Red Flag Alerts		141	51%	11					
Mad				Alert	9/1/2023 1:00:46 PM				xxx-xx
Alex				Alert	9/1/2023 1:03:34 PM				xxx-xx
Timc				Clear	9/1/2023 4:25:53 PM		OOW		xxx-xx
Mig				Alert	9/1/2023 6:01:39 PM				xxx-xx
Robi				Alert	9/1/2023 6:14:25 PM				xxx-xx

Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Resolution Method	Description	SSN
	276								
<input checked="" type="checkbox"/> Red Flag Alerts		141	51%	11					
<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	FFX(624)TU(645)XPN(640)

OFAC REPORT:

Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Verified User
	298						
<input type="checkbox"/> OFAC Alerts		2	1%	0			
<input 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 questions, you may send us an email or give us a call at the following:

SUPPORT: (866) 273-3848 (Option 4) or support@700Credit.com.