



USER GUIDE

FEBRUARY 2024



ROUTEONE®

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
<i>Mobile Scanner</i>	5
<i>In-Store</i>	5
Introduction to QuickScan	6
Benefits to Mobile QuickScanning	6
Consumer Experience	7
Understanding Your QuickScan Results	10
(1) Images Submitted	10
(2) ID Information Verification	10
(3) Identity Verification	11
(4) Synthetic ID Fraud Check	11
(5) Device Identification	11
QuickScan within RouteOne's Deal Jacket	12
Enabling QuickScan Documents from 700Dealer.com	12
Ensuring Deal Jacket Capability in RouteOne	13
Viewing QuickScan Results/Documents in the RouteOne Deal Jacket	14
Introduction to 700Dealer.com	18
Viewing Your Leads	18
Managing Users	19
Creating a New User	19
Viewing Invoices	20

Introduction to Compliance Solutions with 700Credit	21
Compliance Dashboard	21
How You Benefit	21
Compliance for Credit Reports	22
Red Flag Regulation.....	22
Red Flag: Key Components	23
Out of Wallet (OOW) Questions	23
Risk-Based Pricing Notices	24
RBPN: <i>Recommended Best Practices</i>	24
Adverse Action Notices	25
Adverse Action: <i>Recommended Best Practices</i>	25
OFAC Search.....	26
OFAC Instructions	26
OFAC Cleared	27
OFAC Search: <i>Recommended Best Practices</i>	27
Viewing Audit Reports	28
Red Flag Report	29
Identity Verification Report.....	29
Out of Wallet Report.....	29
Risk-Based Pricing Report	30
Adverse Action Report	30
OFAC Report.....	30

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.

RouteOne has integrated our driver's license authentication solution, QuickScan, into their deal jacket. This brief guide walks you through how to enable the deal jacket for QuickScan in 700Dealer and how to view the driver's license authentication documents inside of your RouteOne deal jacket. If you have any questions, please feel free to reach out to our support desk at: (866) 273-3848 or email us at: support@700credit.com.

Introduction to QuickScan

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

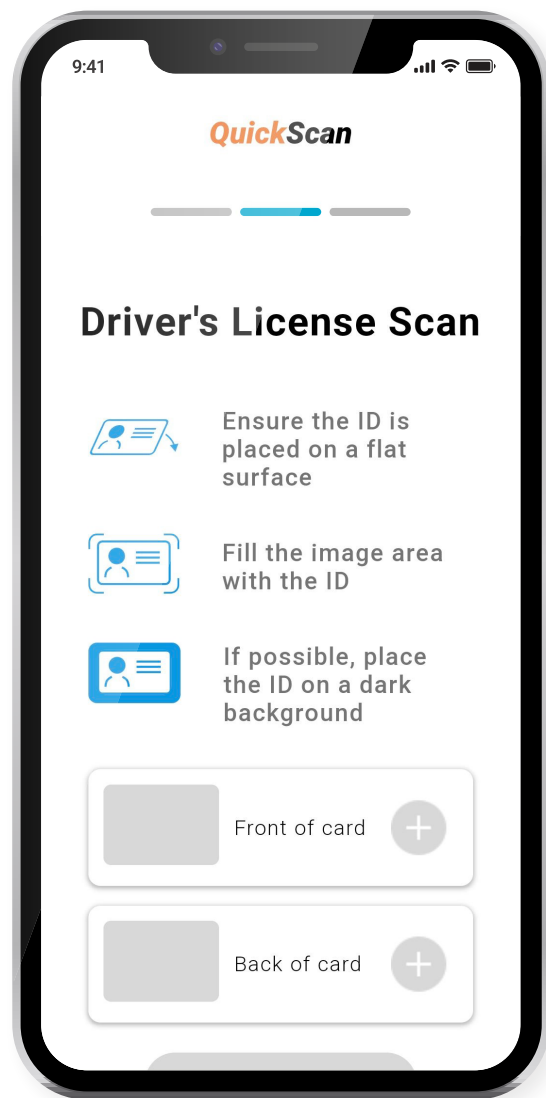
Although it can be used in-store, QuickScan can be particularly helpful when used to verify the identities of online car buyers.

Every scan includes:

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

Benefits to Mobile QuickScanning

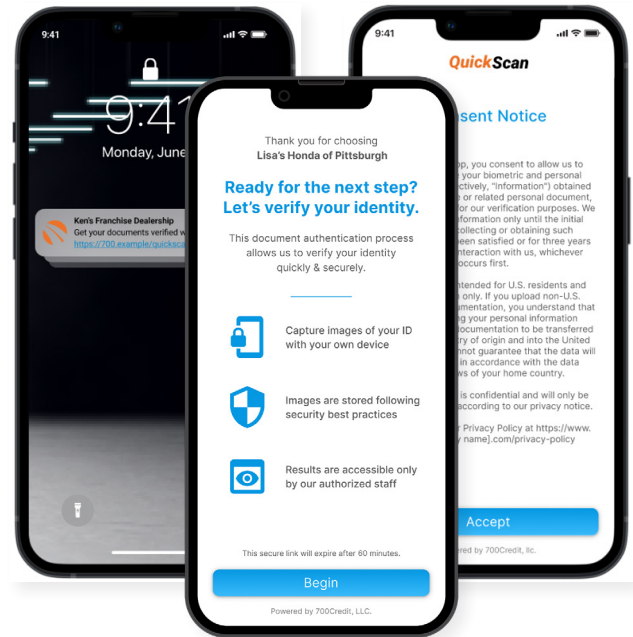
- Verify the identity of your customer at the top of the sales funnel. Before they even enter the store.
- Scanning both the front and back of the DL provides all data needed to validate the document.
- QuickScan takes the NPI (non-public information) out of the hands (and off the mobile devices) of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



Consumer Experience

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

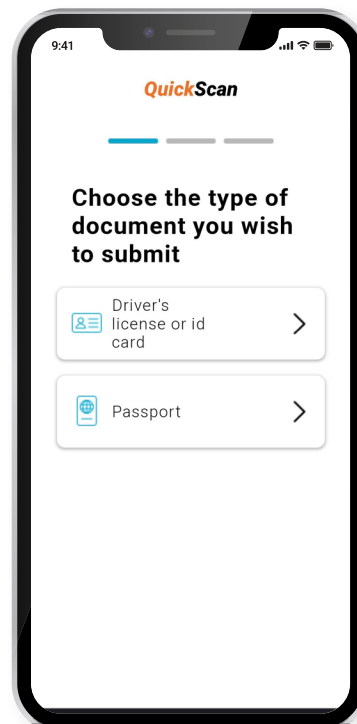
In order to proceed, the consumer must open the link and accept the terms and conditions.



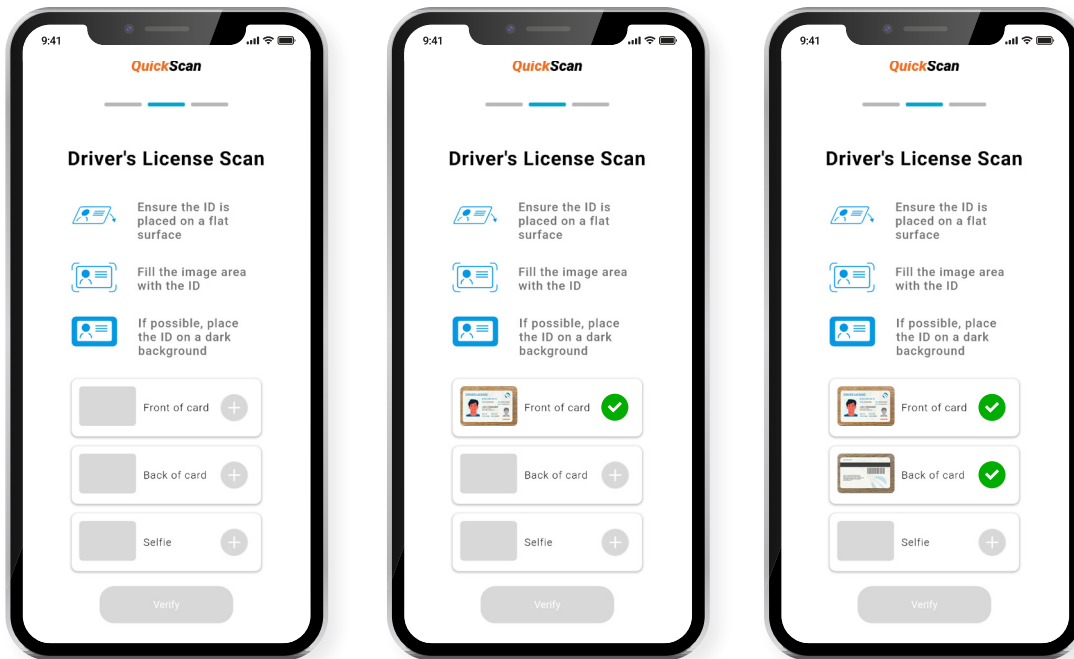
The consumer selects the type of document to be captured.

Consumer's have the option between two documents that can be provided:

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

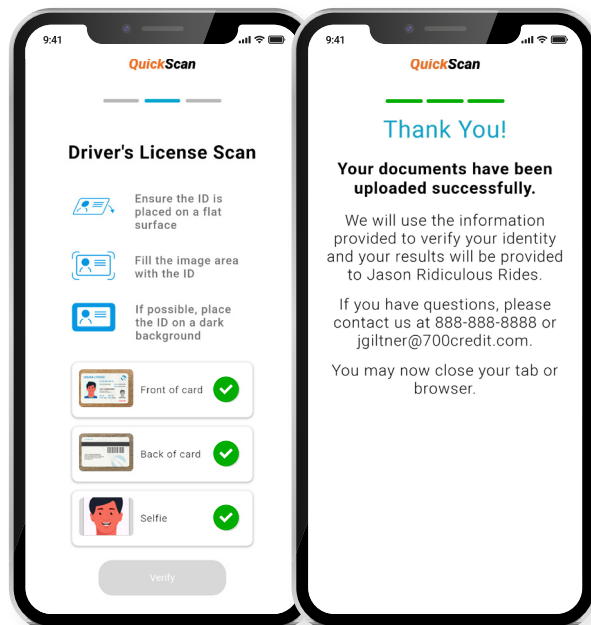


The consumer will be taken through the process uploading the 3 required images: front and back of document, and a selfie image. Click on the “+” attached to each image tab to open the drop-down and access the mobile phone’s camera.



If the document was successfully uploaded, the customer will get a “**Thank you**” screen.

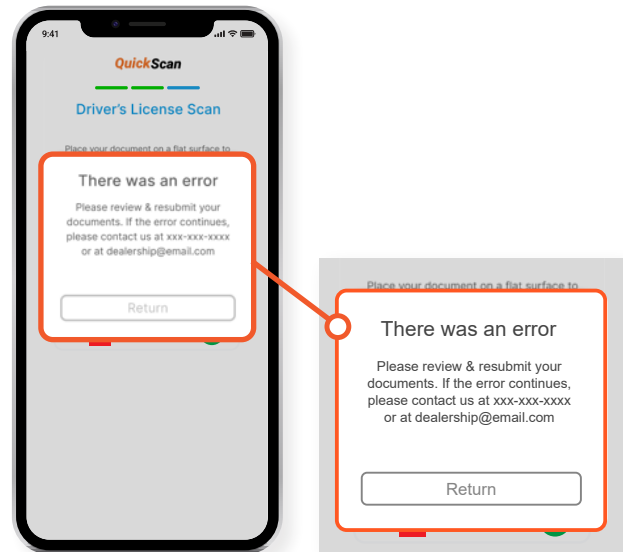
The dealer’s unique contact information will be displayed as the contact reference for the customer.



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

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

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



Understanding Your QuickScan Results

Every QuickScan result consists of the following five items:

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

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

(1) Images Submitted

This consists of a front & back of the driver's license (*front-only for passport*) and a selfie. QuickScan analyzes the front/back for a match and pulls the PII from the document. The selfie is checked for liveness and is also compared to the image on the document.



(2) ID Information Verification

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


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

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

ID Information Verification			
First Name	Last Name	Date Of Birth	Mobile Number
John	Consumer	mm/dd/yyyy	(xxx) xxx-xxxx
Address		Document Number	
12345 Anywhere Ave Apt 123 City Name, ST 12345		1234567891011121314	

(3) Identity Verification

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

Identity Verification



Clear - The applicant identity has been matched.

Caution - Applicant Last Name and/or Current Address were not able to be matched.

High Risk - Applicant Last Name and/or Current Address were not found, applicant details may be associated with fraudulent activity.

(4) Synthetic ID Fraud Check

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

Synthetic ID Fraud Check


Low - The applicant details provided are not associated with a synthetic identity.

High - The applicant details provided may be associated with a synthetic identity.

(5) Device Identification

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

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

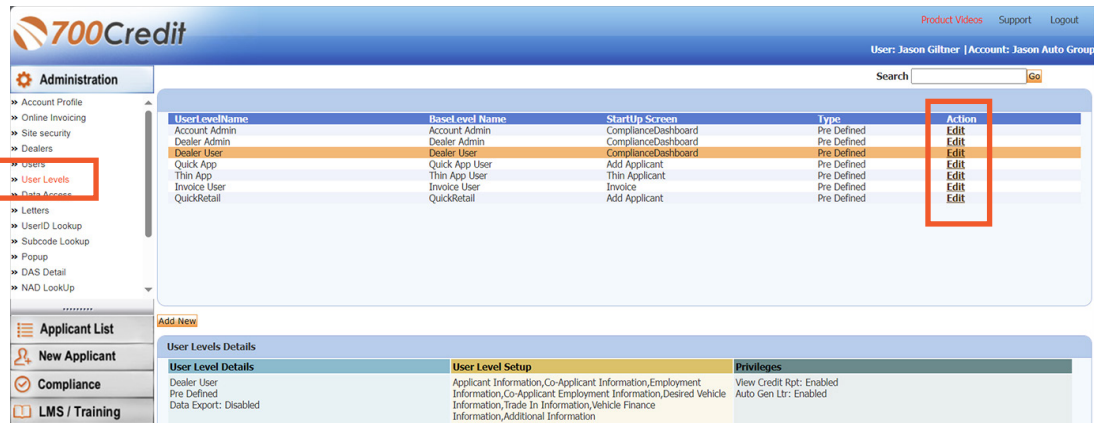
Note: In the future, we may assign a score to the device to help determine if a dealer should do additional identity checks with the customer.

Device Identification			
device type	device os	location (real)	location (stated)
iphone 12	iOS 15.4.1	Anywhere, USA	Anywhere, USA

QuickScan within RouteOne's Deal Jacket

Enabling QuickScan Documents from 700Dealer.com

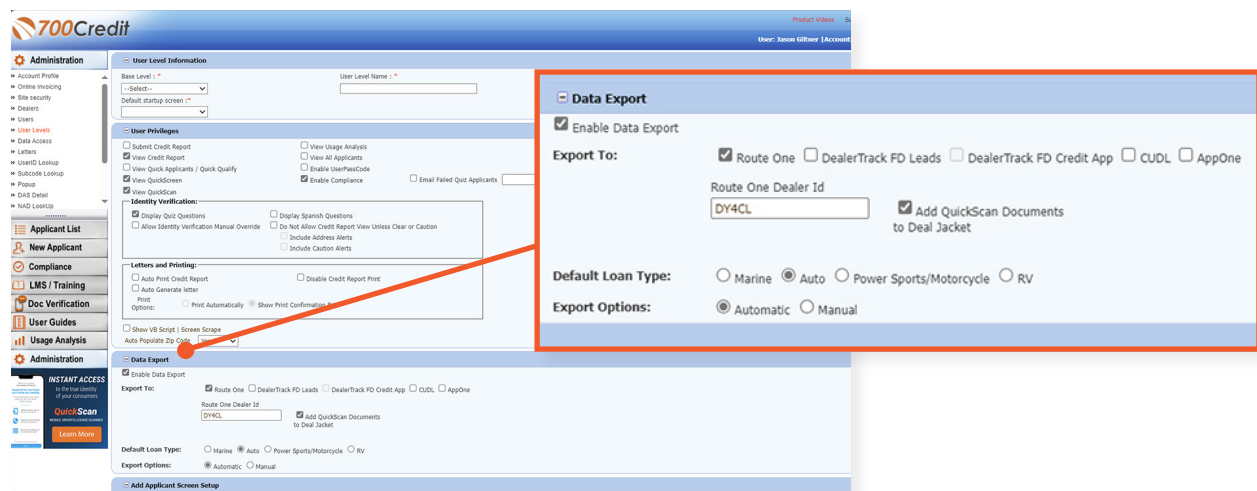
After logging into 700Dealer, locate the **"User Levels"** menu item in the left-hand navigation panel. From the list, find the appropriate user level name and click **"Edit"**.



User Level Name	Base Level Name	StartUp Screen	Type	Action
Account Admin	Account Admin	ComplianceDashboard	Pre Defined	Edit
Dealer Admin	Dealer Admin	ComplianceDashboard	Pre Defined	Edit
Dealer User	Dealer User	ComplianceDashboard	Pre Defined	Edit
Quick App	Quick App User	Add Applicant	Pre Defined	Edit
Thin App	Thin App User	Thin Applicant	Pre Defined	Edit
Invoice User	Invoice User	Invoice	Pre Defined	Edit
QuickRetail	QuickRetail	Add Applicant	Pre Defined	Edit

From within the User Level profile, scroll down to the **"Data Export"** section. Ensure that the RouteOne checkbox is marked, indicating they are a RouteOne customer and the credentials are populated in the **"RouteOne Dealer ID"** field.

To finalize the set-up process, simply check the **"Add QuickScan Documents to Deal Jacket"**. The dealer can now view their QuickScan documents from within their RouteOne deal jacket.



Data Export

☒ Enable Data Export

Export To: ☒ Route One ☐ DealerTrack FD Leads ☐ DealerTrack FD Credit App ☐ CUDL ☐ AppOne

Route One Dealer Id: ☒ Add QuickScan Documents to Deal Jacket

Default Loan Type: ☐ Marine ☒ Auto ☐ Power Sports/Motorcycle ☐ RV

Export Options: ☒ Automatic ☐ Manual

Ensuring Deal Jacket Capability in RouteOne

To add to this integration to a particular dealers RouteOne setup, notification must be made. 700Credit must reach out to RouteOne with specific information, that RouteOne will then add to their account.

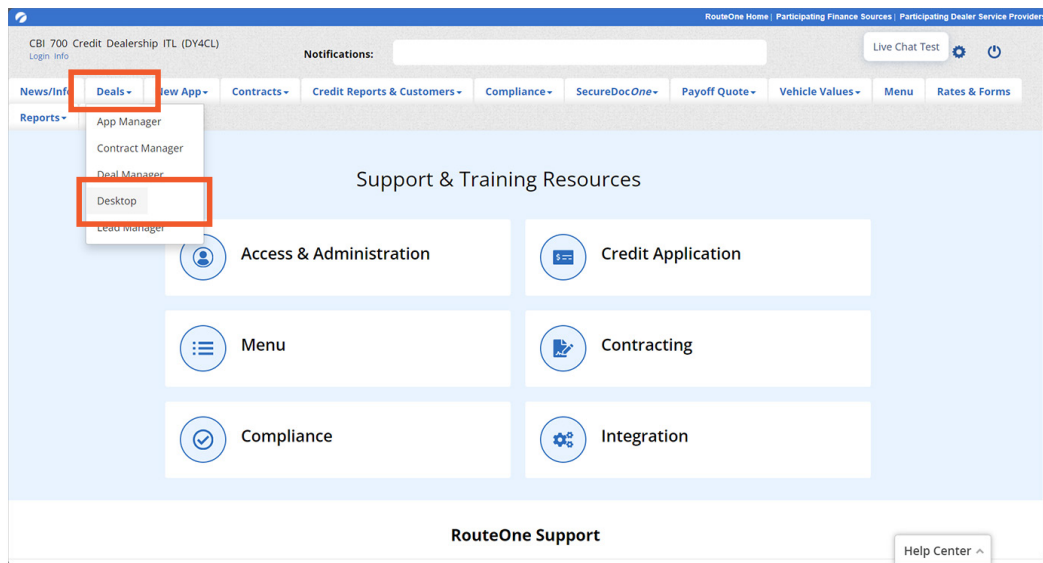
Email: dsetup@routeone.com

1. RouteOne ID
2. Dealership Name
3. City
4. State

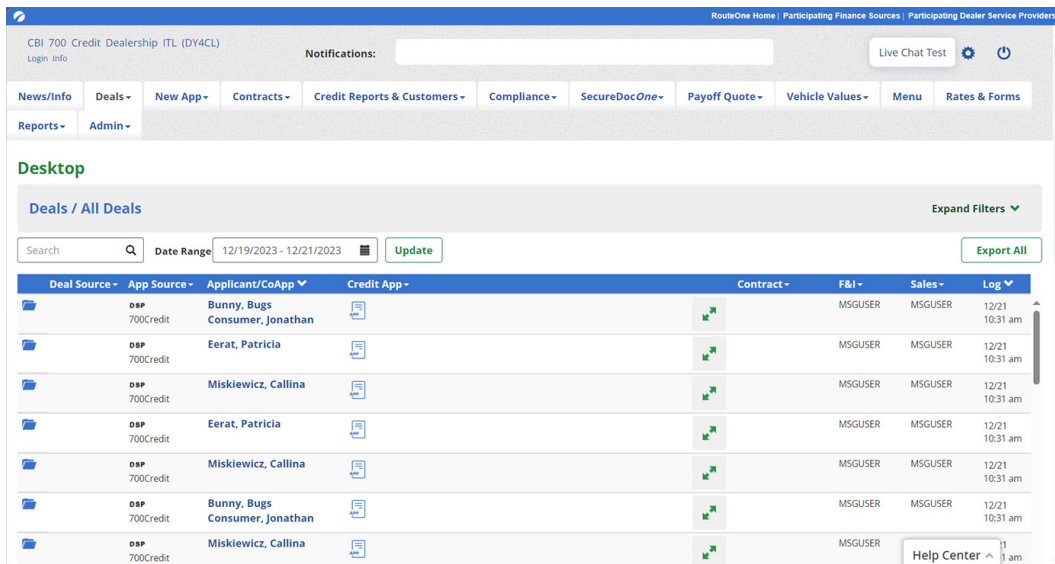
RouteOne then inputs this information into their system and it will activate for the dealer.

Viewing QuickScan Results/Documents in the RouteOne Deal Jacket

To view QuickScan results and documents in the RouteOne deal jacket, login to the platform and from the main dashboard, locate **"Deals"** in the top navigation bar. From the drop-down, select **"Desktop"**.



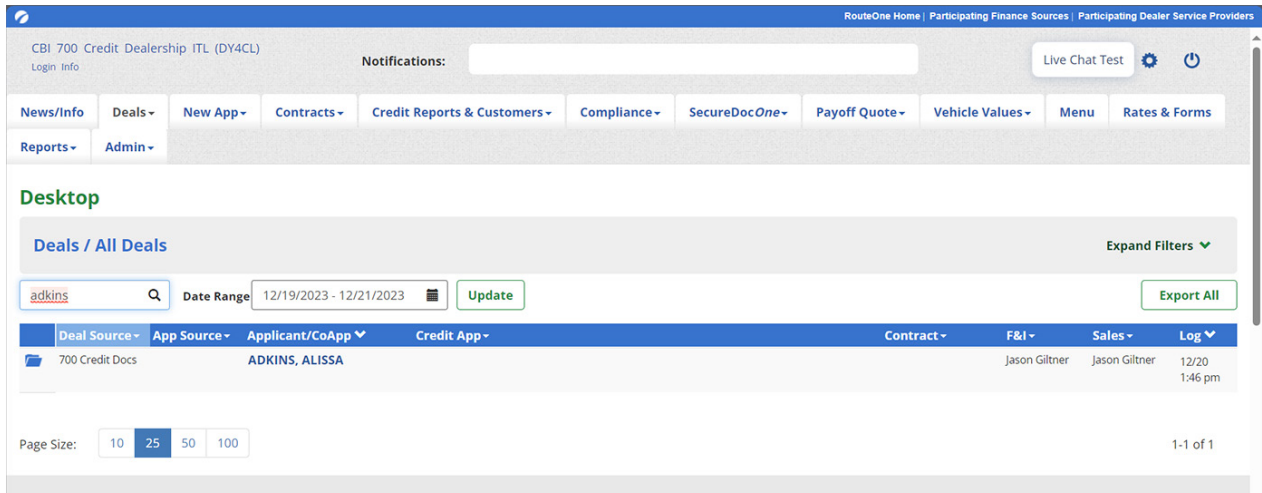
The deal is presented with a mass list of deals within their RouteOne platform.



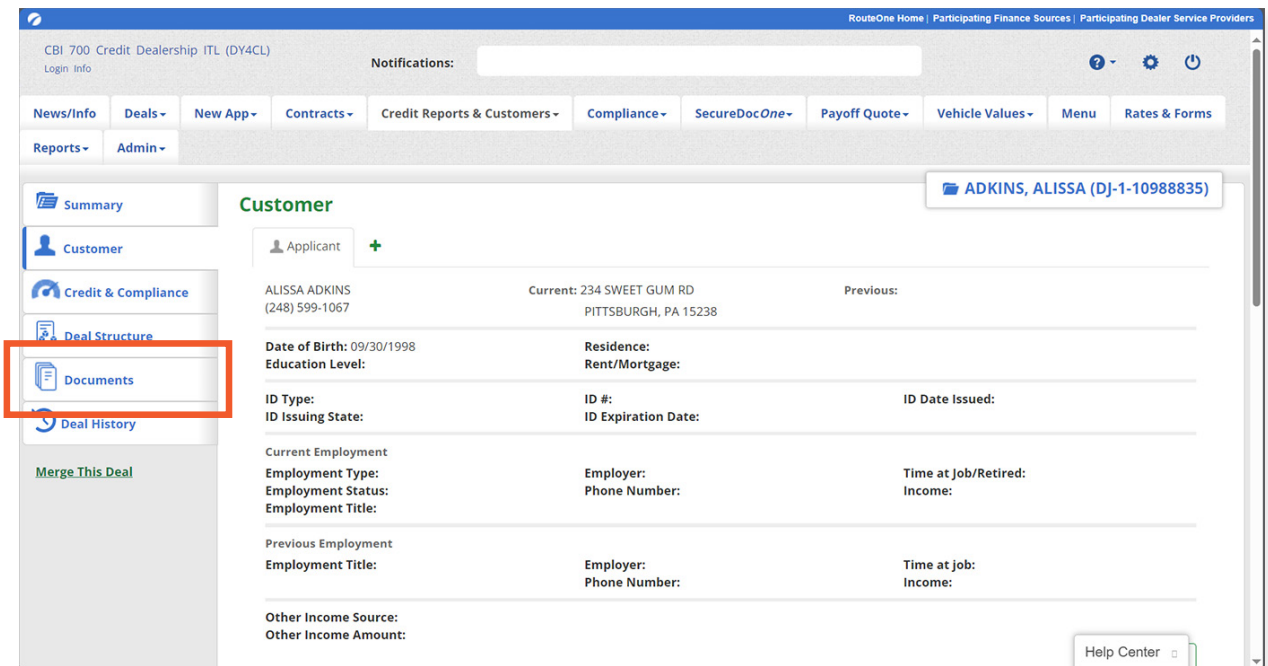
The screenshot shows the 'Desktop' view of the RouteOne platform. The 'Deals / All Deals' section is active, displaying a table of deals. The table has columns: Deal Source, App Source, Applicant/CoApp, Credit App, Contract, F&I, Sales, and Log. The data is filtered by a date range of 12/19/2023 - 12/21/2023. The table lists several deals, including those from 'Bunny, Bugs Consumer, Jonathan', 'Eerat, Patricia', and 'Miskiewicz, Callina'. The 'Log' column shows the date and time of the last update.

Deal Source	App Source	Applicant/CoApp	Credit App	Contract	F&I	Sales	Log
DSP	700Credit	Bunny, Bugs Consumer, Jonathan			MSGUSER	MSGUSER	12/21 10:31 am
DSP	700Credit	Eerat, Patricia			MSGUSER	MSGUSER	12/21 10:31 am
DSP	700Credit	Miskiewicz, Callina			MSGUSER	MSGUSER	12/21 10:31 am
DSP	700Credit	Eerat, Patricia			MSGUSER	MSGUSER	12/21 10:31 am
DSP	700Credit	Miskiewicz, Callina			MSGUSER	MSGUSER	12/21 10:31 am
DSP	700Credit	Bunny, Bugs Consumer, Jonathan			MSGUSER	MSGUSER	12/21 10:31 am
DSP	700Credit	Miskiewicz, Callina			MSGUSER		12/21 10:31 am

From the deals list, locate and select the desired customer's using the search bar or filter the list by date and open their deal profile.

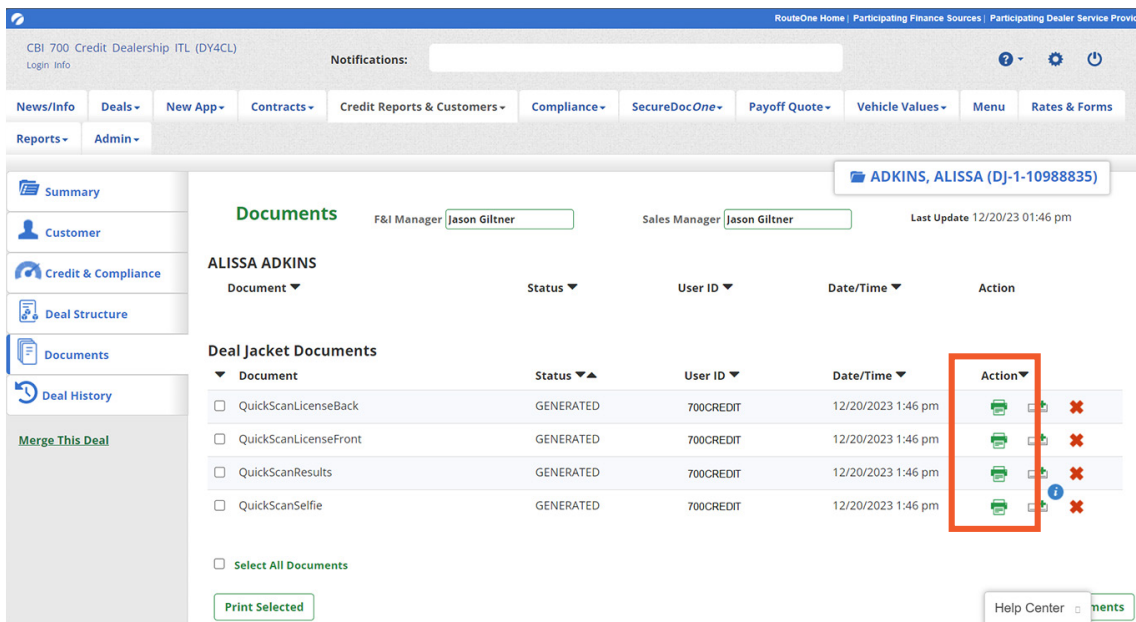


In the left-hand navigation panel of the customer profile, locate and select the “Documents” tab.



Inside the **“Deal Jacket Documents”** section, dealers will see a list of available documents to view: **“QuickScanLicenseBack, QuickScanResults, QuickScanLicenseFront and QuickScanSelfie”**.

Click the green printer icon to open the document(s).



RouteOne Home | Participating Finance Sources | Participating Dealer Service Provider

CBI 700 Credit Dealership ITL (DY4CL) Login Info

Notifications: [Search Bar]

News/Info | Deals | New App | Contracts | Credit Reports & Customers | Compliance | SecureDocOne | Payoff Quote | Vehicle Values | Menu | Rates & Forms

Reports | Admin

Summary | Customer | Credit & Compliance | Deal Structure | Documents | Deal History

Merge This Deal

ADKINS, ALISSA (DJ-1-10988835)

F&I Manager Jason Giltner Sales Manager Jason Giltner Last Update 12/20/23 01:46 pm

Documents

ALISSA ADKINS

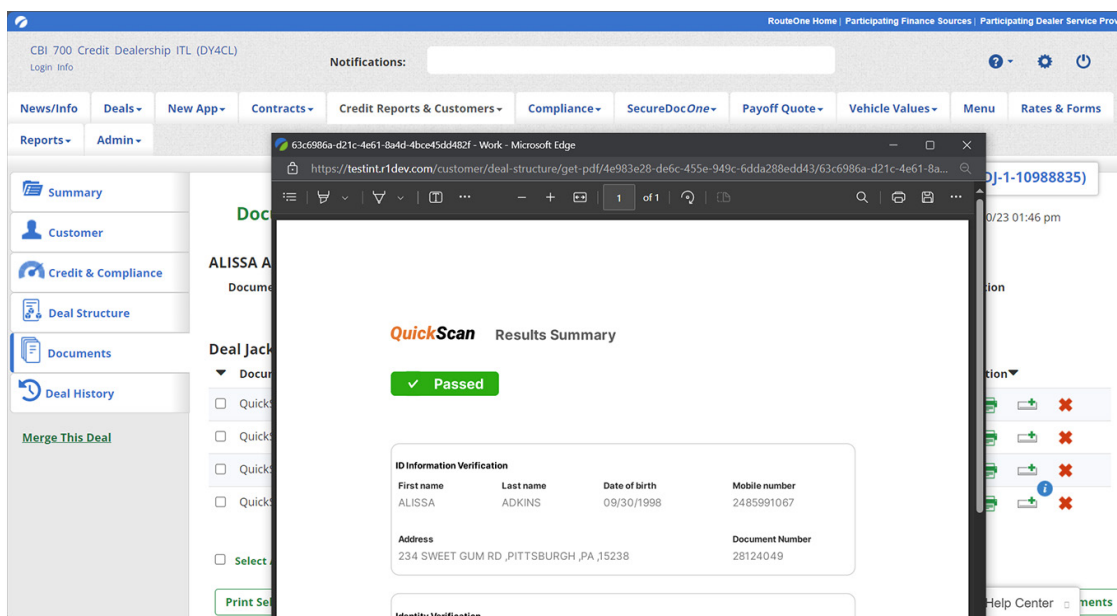
Document	Status	User ID	Date/Time	Action
QuickScanLicenseBack	GENERATED	700CREDIT	12/20/2023 1:46 pm	[Printer Icon] [Document Icon] [X Icon]
QuickScanLicenseFront	GENERATED	700CREDIT	12/20/2023 1:46 pm	[Printer Icon] [Document Icon] [X Icon]
QuickScanResults	GENERATED	700CREDIT	12/20/2023 1:46 pm	[Printer Icon] [Document Icon] [X Icon]
QuickScanSelfie	GENERATED	700CREDIT	12/20/2023 1:46 pm	[Printer Icon] [Document Icon] [X Icon]

Select All Documents

Print Selected

Help Center | [Dropdown]

The selected QuickScan document(s) will appear in a separate pop-up window.



RouteOne Home | Participating Finance Sources | Participating Dealer Service Provider

CBI 700 Credit Dealership ITL (DY4CL) Login Info

Notifications: [Search Bar]

News/Info | Deals | New App | Contracts | Credit Reports & Customers | Compliance | SecureDocOne | Payoff Quote | Vehicle Values | Menu | Rates & Forms

Reports | Admin

Summary | Customer | Credit & Compliance | Deal Structure | Documents | Deal History

Merge This Deal

ADKINS, ALISSA (DJ-1-10988835)

F&I Manager Jason Giltner Sales Manager Jason Giltner Last Update 12/20/23 01:46 pm

Documents

ALISSA ADKINS

Deal Jacket Documents

QuickScan Results Summary

Passed

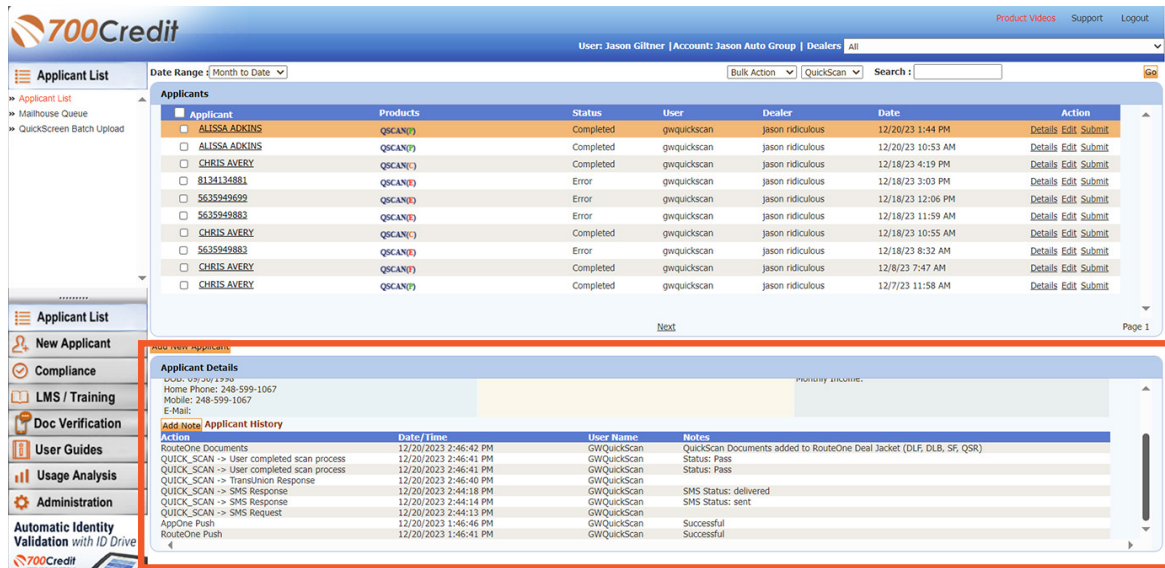
ID Information Verification

First name	Last name	Date of birth	Mobile number
ALISSA	ADKINS	09/30/1998	2485991067
Address		Document Number	
234 SWEET GUM RD, PITTSBURGH, PA, 15238		28124049	

Identity Verification

Help Center | [Dropdown]

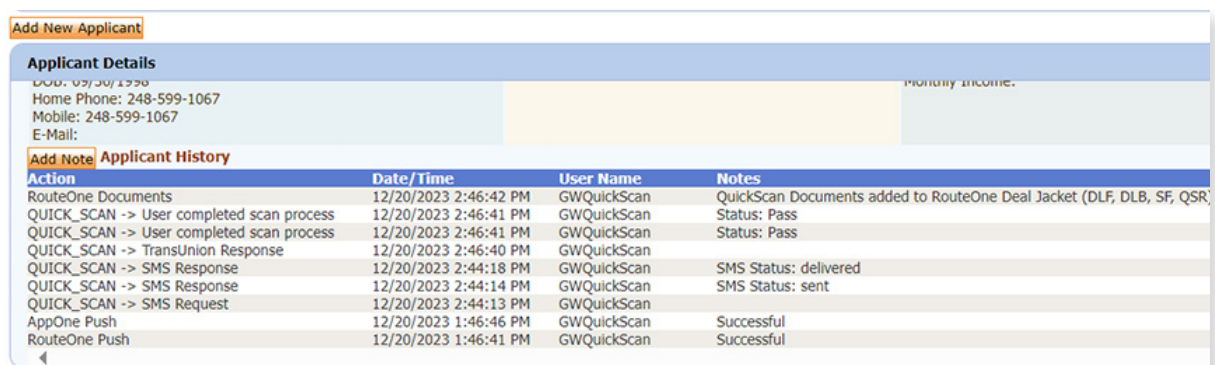
Dealers can then go back into their 700Dealer portal's **"Applicant List"**, and within the **"Applicant Details/ Applicant History"** section confirm the addition of QuickScan documents into their RouteOne deal jacket.



The screenshot shows the 700Credit Applicant List interface. The top navigation bar includes the 700Credit logo, user information (User: Jason Giltner | Account: Jason Auto Group | Dealers: All), and links for Product Videos, Support, and Logout. The left sidebar contains navigation options: Applicant List, Mailhouse Queue, QuickScreen Batch Upload, New Applicant, Compliance, LMS / Training, Doc Verification, User Guides, Usage Analysis, and Administration. The main content area displays a table of applicants with columns for Applicant, Products, Status, User, Dealer, Date, and Action. The table lists several applicants, including ALISSA ADKINS, CHRIS AVERY, and others, with their respective products (QSCAN), status (Completed, Error), and dates. Below the table, the 'Applicant Details' section is visible, showing contact information for ALISSA ADKINS. The 'Applicant History' section is also shown, listing actions such as 'RouteOne Documents', 'QUICK_SCAN -> User completed scan process', and 'QUICK_SCAN -> SMS Response', along with their dates, user names, and notes.

If QuickScan has been successfully integrated into the deal jacket, the action **"RouteOne Documents"**, will be presented in the history list. The **"Notes"** column, which provides more details on the action, will include **"QuickScan Documents added to RouteOne Deal Jacket"**, and abbreviations indicating which specific documents were added (*DLF, DLB, QSR, PP and/or SF*).

DLF - Driver's License Front **QSR** - QuickScan Results **SF** - Selfie
DLB - Driver's License Back **PP** - Passport

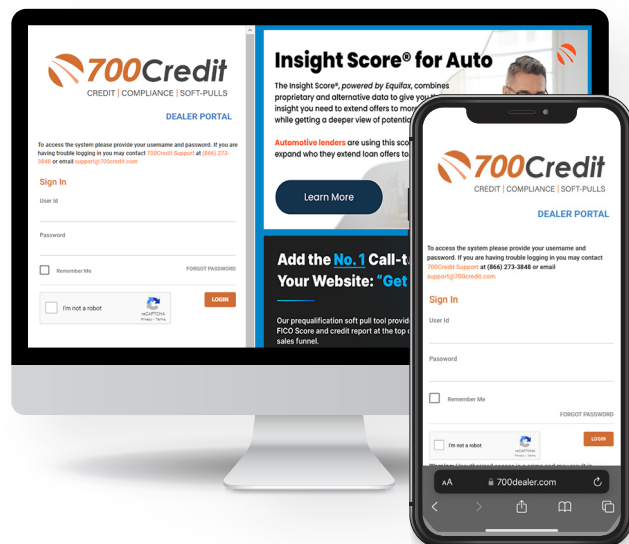


The screenshot shows the 'Applicant History' section for a specific applicant. It includes a table with columns for Action, Date/Time, User Name, and Notes. The table lists various actions such as 'RouteOne Documents', 'QUICK_SCAN -> User completed scan process', and 'QUICK_SCAN -> SMS Response', along with their dates, user names, and notes. The notes column provides detailed information about the actions, including 'QuickScan Documents added to RouteOne Deal Jacket (DLF, DLB, SF, QSR)' and 'SMS Status: delivered'.

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.

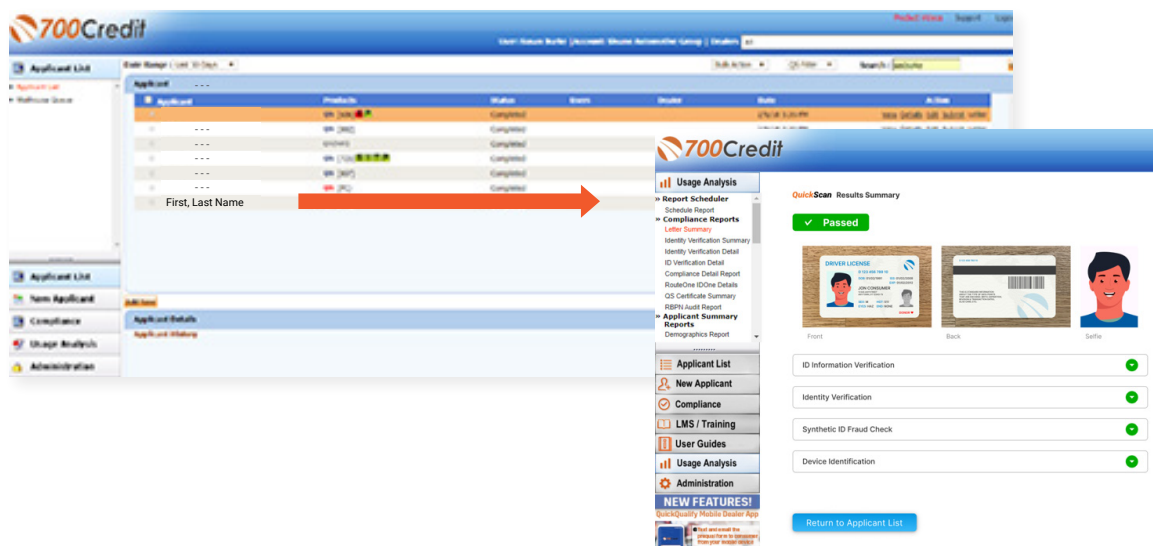
You should have received your username and password in a welcome email from our team. If you did not receive this email, or have misplaced it, please contact our support department at: support@700credit.com | (886) 273-3848.



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.



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.

Administration									
<div> Account Profile Online Invoicing Site security Dealers Users User Levels Data Access Letters Credit Engine Monitor UserID Lookup Subcode Lookup Popup DAS Detail </div>									
<div> Hide Inactive </div>									
UserID	Name	User level	UserType	Status	Dealer	City	State	Action	
cartercountydgcjcdi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit	Delete Copy
cartercountydgcjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit	Delete Copy
cartercountydgcpcq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit	Delete Copy
cartercountyyhucudi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit	Delete Copy
cartercountyyhucdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit	Delete Copy
cchyundaicpcq	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
keystonechevyculd	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.

User ID *

milwest

Password *

ReType Password *

First Name *

Michael

Middle Name *

Last Name *

West

Address *

123 Main Street

City *

Tyvek

State *

MI

Phone *

Email Address *

m.west@abcdealer.com

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 Type *

Web User

User Level *

Dealer Admin

AutoGenerate Letter is on

Read Only

☐

Dealer *

ABC Dealer

Select Default Dealer *

ABC Dealer

Disable User

☐

From IP

No IP Ranges found

To IP

Add Another Range

☐ Restrict Days of week and time of day access
☐ Force Password change on next Login
☐ Show in QuickApp Dropdown

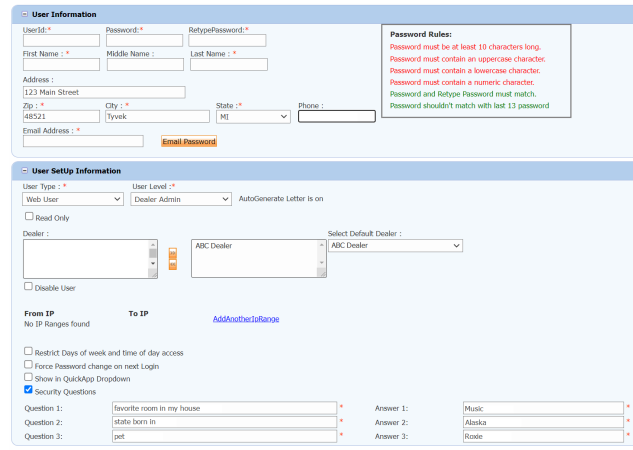
☒ Security Questions

Creating a New User

Administration									
<div> Account Profile Online Invoicing Site security Dealers Users User Levels Data Access Letters Credit Engine Monitor UserID Lookup Subcode Lookup Popup DAS Detail </div>									
<div> Hide Inactive </div>									
UserID	Name	User level	UserType	Status	Dealer	City	State	Action	
cartercountydgcjcdi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit	Delete Copy
cartercountydgcjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit	Delete Copy
cartercountydgcpcq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit	Delete Copy
cartercountyyhucudi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit	Delete Copy
cartercountyyhucdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit	Delete Copy
cchyundaicpcq	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
keystonechevyculd	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

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.

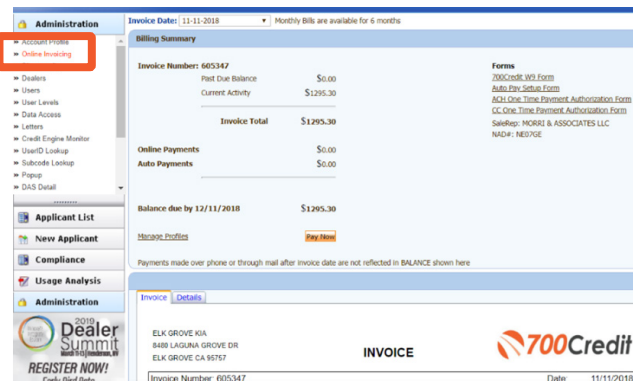
You can then fill in the new user information and make any changes in the setup necessary.



The image shows two screenshots of a user management interface. The top screenshot is the 'User Information' form, which includes fields for User ID, Password, Retype Password, First Name, Middle Name, Last Name, Address, City, State, Zip, Phone, and Email Address. A 'Password Rules' box on the right specifies requirements: at least 10 characters long, must contain an uppercase character, a lowercase character, and a numeric character, and must not match the last 13 passwords. The bottom screenshot is the 'User Setup Information' form, which includes fields for User Type, User Level, Dealer, Select Default Dealer, and various checkboxes for user permissions and security questions.

Viewing Invoices

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



The image shows a screenshot of the 700Credit online invoicing interface. The left-hand menu has a red box highlighting the 'Online Invoicing' tab. The main content area displays the 'Billing Summary' for Invoice Number 605347, dated 11-11-2018. The summary shows a balance due of \$1295.30. The interface also includes a 'Details' tab and a 'Print Invoice' button. The bottom of the page features the 700Credit logo and contact information.

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 Incomplete		
Out of Wallet Authentication Program Monitor		
	#	%
Total Applicants	42/29	
Total Applicants with OOW Presented		
	#	%
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 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
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 (PAST/RECENT). Please choose the city from the following list where this street is located.

☐ ALPHONSO
☐ ROCKLAND
☐ RANDOLPH
☐ MIDDLEBORO
☐ NONE OF THE ABOVE/DOES NOT APPLY

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

☐ KEEKS
☐ BEST BUY
☐ WALDEN FISHB
☐ GEMMY TRAVEL MART
☐ NONE OF THE ABOVE/DOES NOT APPLY

3. You have 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 reserve (you can 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-\$199
☐ \$200-\$249
☐ \$250-\$299
☐ \$300-\$349
☐ NONE OF THE ABOVE/DOES NOT APPLY

4. I was born within a year or on the year of the date below.

☐ 1945
☐ 1946
☐ 1951
☐ 1954
☐ NONE OF THE ABOVE/DOES NOT APPLY

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

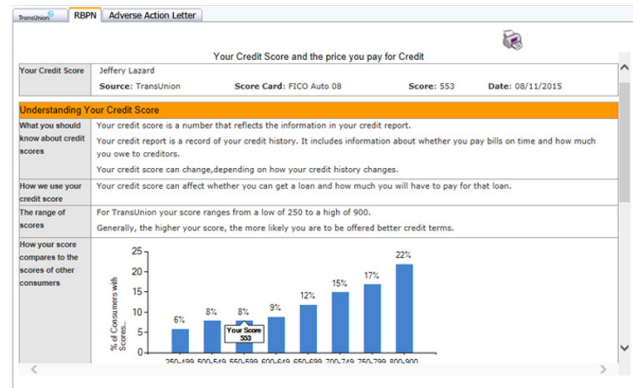
☐ COSEX
☐ HANPSHIRE
☐ NORFOLK
☐ MIDDLESEX
☐ NONE OF THE ABOVE/DOES NOT APPLY

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 terms and how and when each consumer received their notice.

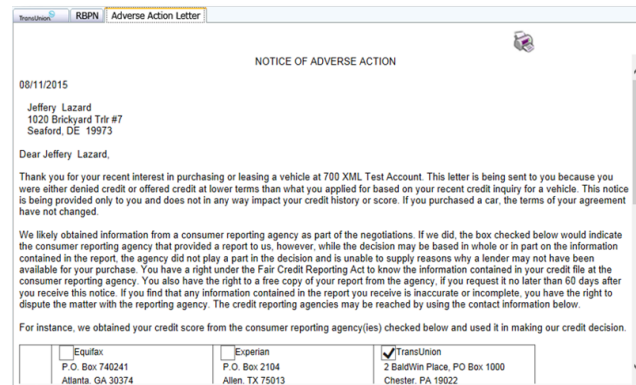
RBP: Recommended Best Practices

- 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 Trlr #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
--	---	---

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

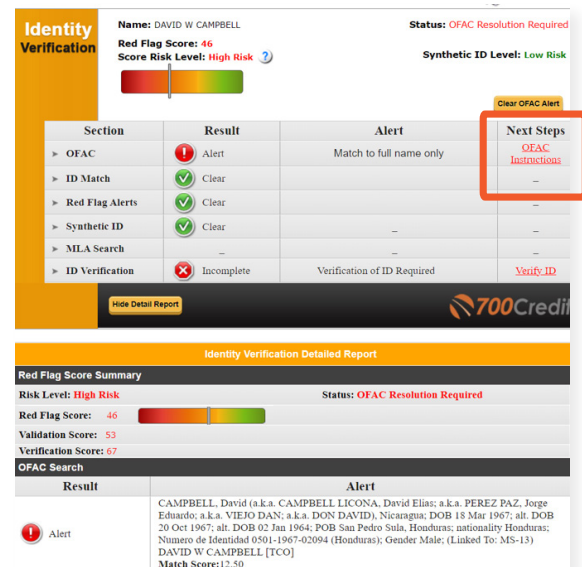
OFAC is a department within the U.S. Treasury, the Office of Foreign Assets Control (OFAC), and is responsible for administering and enforcing economic sanctions against suspected terrorists, drug dealers and money launderers.

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.

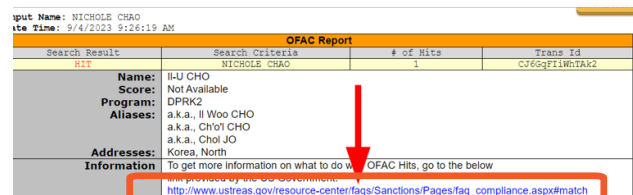


Section	Result	Alert
OFAC	Alert	Match to full name only
ID Match	Clear	
Red Flag Alerts	Clear	
Synthetic ID	Clear	
MLA Search	Clear	
ID Verification	Incomplete	Verification of ID Required

Next Steps
OFAC Instructions
Verify ID

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.

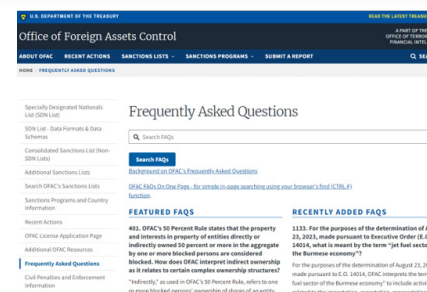


OFAC Report

Search Result	Search Criteria	# of Hits	Trans Id
HIT	NICHOLE CHAO	1	C060qP1W0TAK2

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., Ch'ol JO
Korea, North
Addresses: Information
To get more information on what to do with OFAC Hits, go to the below link provided by the U.S. Government:
http://www.ustreas.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

Frequently Asked Questions

ALL 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? "Indirectly," as used in OFAC's 50 Percent Rule, refers to one or more blocked persons' ownership of shares of an entity.

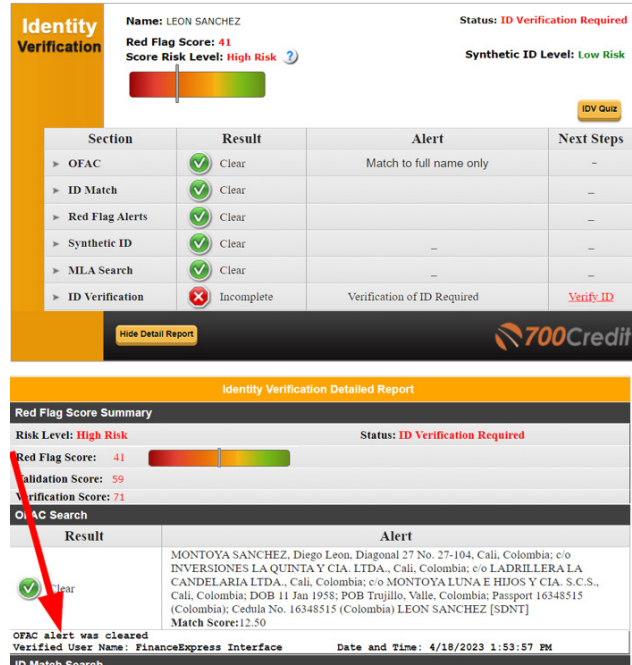
1135. For the purposes of the determination of a 50, 25%, made pursuant to Executive Order 13446, what is meant by the term "jet fuel sales to the Russian economy?"

For the purposes of the determination of August 23, 11 made pursuant to E.O. 13446, OFAC interprets the term "jet fuel sales to the Russian economy" to include sales 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

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

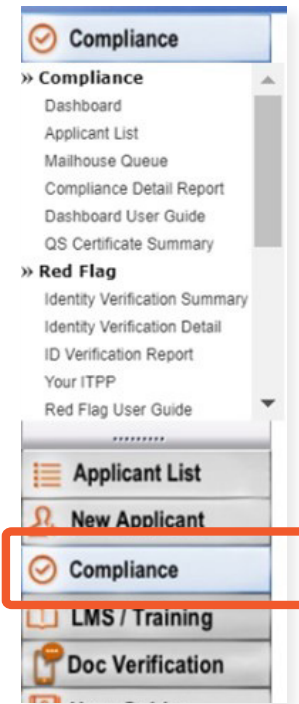
OFAC Search: Recommended Best Practices

- 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.

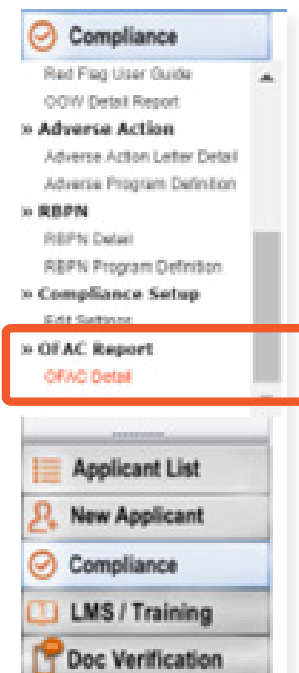
Locate the **"Compliance"** menu item in the left-side navigation panel.



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. 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-XXXX
Alex				Alert	9/1/2023 1:03:34 PM				XXX-XX-XXXX
Timc				Clear	9/1/2023 4:25:53 PM		OOV		XXX-XX-XXXX
Mig				Alert	9/1/2023 6:01:39 PM				XXX-XX-XXXX
Robi				Alert	9/1/2023 6:14:25 PM				XXX-XX-XXXX

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	Bro			09/01/2023				EFX(842)TU(864)XPN(837)
	09/01/2023	Chi						09/17/2023	EFX(481)
	09/01/2023	Cig						09/17/2023	EFX(549)TU(492)XPN(502)
	09/01/2023	Dav			09/01/2023				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	Bro					09/17/2023	EFX(842)TU(864)XPN(837)
	09/01/2023	Chi					09/17/2023	EFX(481)
	09/01/2023	Cig					09/17/2023	EFX(549)TU(492)XPN(502)
	09/01/2023	Dav					09/17/2023	FFX(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 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.