USER GUIDE

MARCH 2024

Reynolds &Reynolds®

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Welcome to 700Credit

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

Credit Report Solutions

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

Compliance Solutions

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

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

Soft Pulls

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

QuickQualify *(prequalification)*

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

QuickScreen (prescreen)

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

Identity Verification & Fraud Detection

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

Identity Verification

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

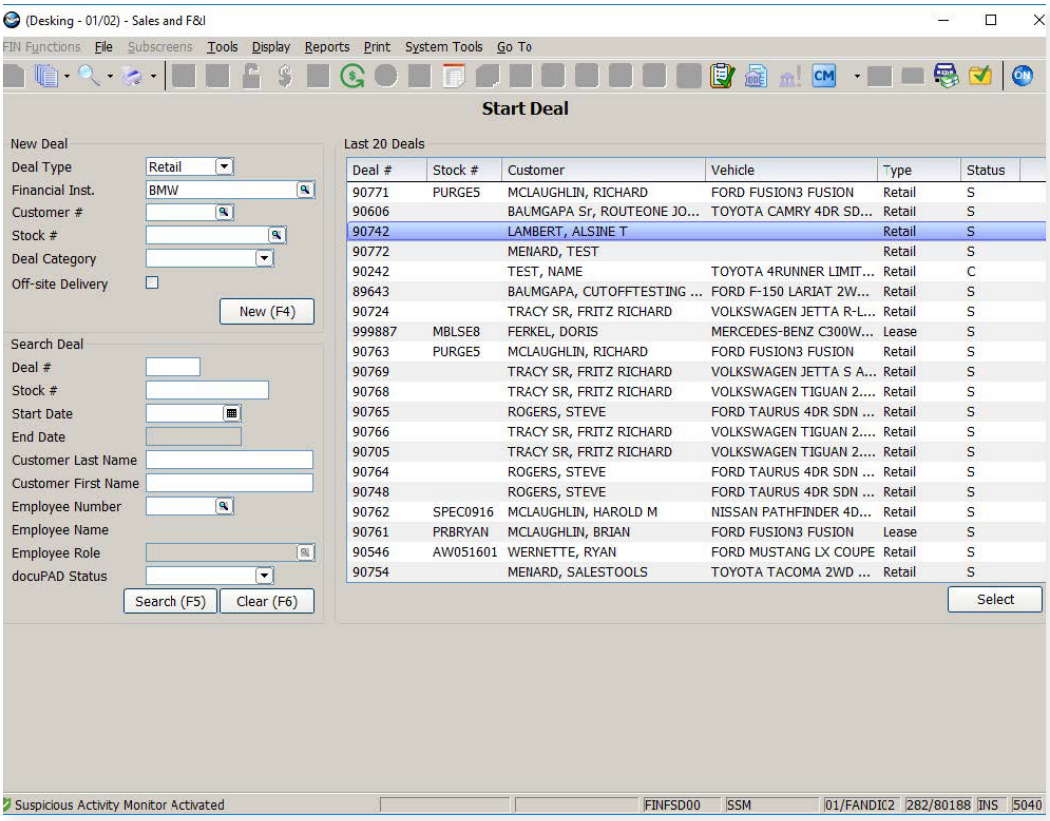
This brief guide walks you through how to pull/view credit reports, as well as enable the deal jacket integration and view documents from within your Reynolds & Reynolds Ignite platform.

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

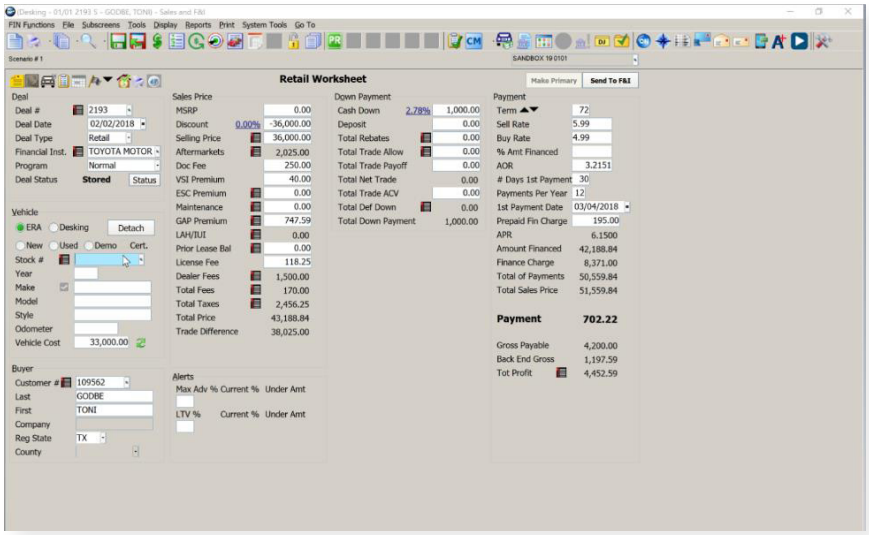
Pulling Credit in ERA-IGNITE

To pull credit in Reynolds ERA-IGNITE platform, navigate to the F&I / Desking application. From there, the Credit Bureau Inquiry application is used to submit credit inquiries for customers and review the resulting credit reports. This window displays all credit bureau functions in a single location, including the ability to search, review, and print existing credit reports and request new inquiries.

To initiate a credit pull, log in to ERA-IGNITE F&I / Desking and navigate to the "**Start Deal Screen**". You can access the Credit Bureau Inquiry Screen from here or directly from within the Worksheet when working a deal.



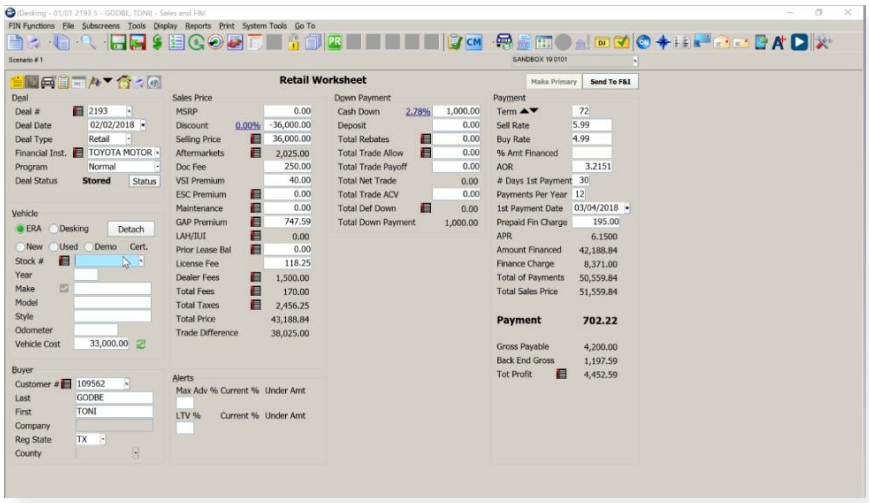
Select the Credit Bureau Inquiry (CBI) icon in the top menu bar.



Credit inquiries that have been transmitted display in the Inquiries section.

The Reports section lists the credit reports available for review. Reports can be viewed, printed, and attached to a deal using the buttons in this section.

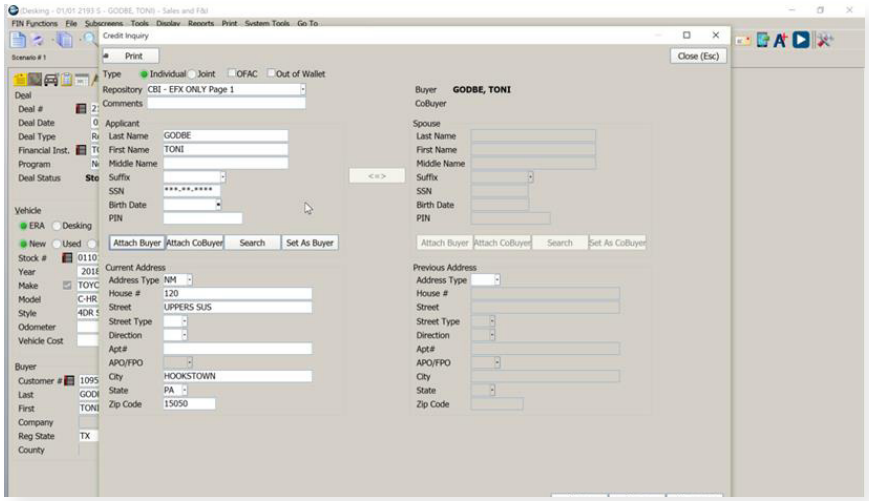
From here you can either run a new report by clicking on the "**New**" button top right or "**View**" an existing report by clicking on the name in the "**Reports**" section and clicking the "**View**" button.



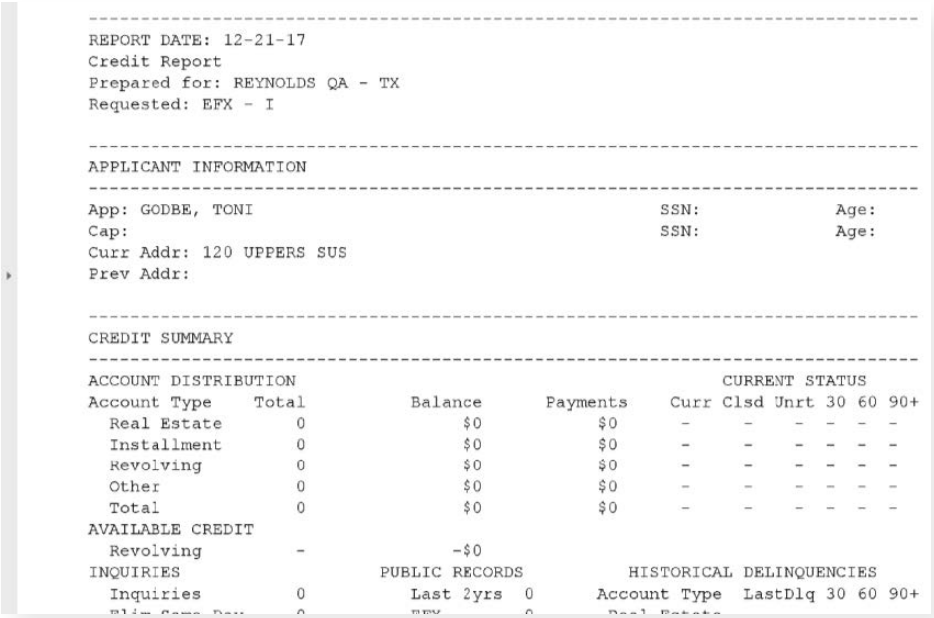
Select "**Individual or Joint**" application. Then select the bureau(s) or credit product to run.

Click "**Attach Buyer**" to attach information about the buyer and co-buyer entered on the current deal.

Once all required fields are filled in click the "**Transmit**" button at the bottom right.



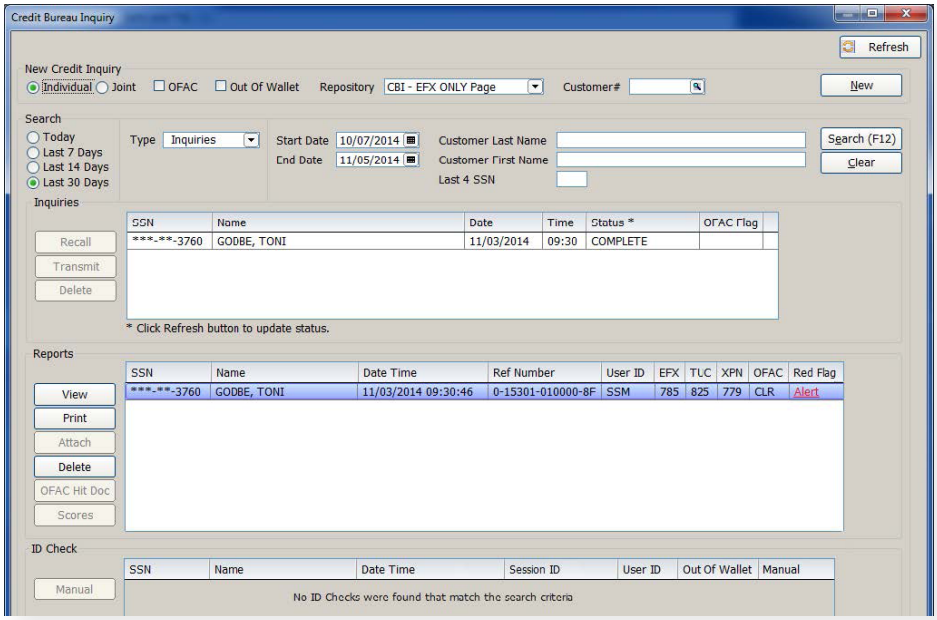
The credit report will pop up in the window.



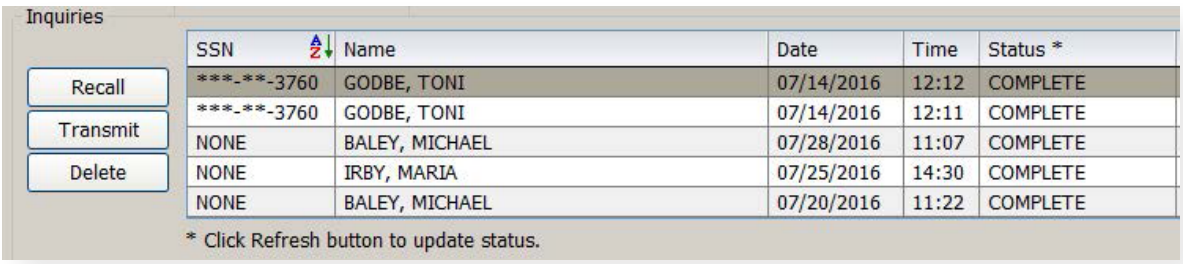
```
-----------------------------------------------------------------------------
REPORT DATE: 12-21-17
Credit Report
Prepared for: REYNOLDS QA - TX
Requested: EFX - I

-----------------------------------------------------------------------------
APPLICANT INFORMATION
-----------------------------------------------------------------------------
App: GODBE, TONI                                    SSN:            Age:
Cap:                                                SSN:            Age:
Curr Addr: 120 UPPERS SUS
Prev Addr:

-----------------------------------------------------------------------------
CREDIT SUMMARY
-----------------------------------------------------------------------------
ACCOUNT DISTRIBUTION                                      CURRENT STATUS
Account Type    Total          Balance      Payments    Curr Clsd Unrt 30 60 90+
  Real Estate       0              $0           $0       -    -    -  -  -  -
  Installment       0              $0           $0       -    -    -  -  -  -
  Revolving         0              $0           $0       -    -    -  -  -  -
  Other             0              $0           $0       -    -    -  -  -  -
  Total             0              $0           $0       -    -    -  -  -  -
AVAILABLE CREDIT
  Revolving         -             -$0
INQUIRIES                   PUBLIC RECORDS          HISTORICAL DELINQUENCIES
  Inquiries         0          Last 2yrs  0      Account Type  LastDlq 30 60 90+
```

Red Flags & OOW

If there is a Red Flag alert after running a credit report it will look like this. You will need to clear the Red Flags before proceeding.

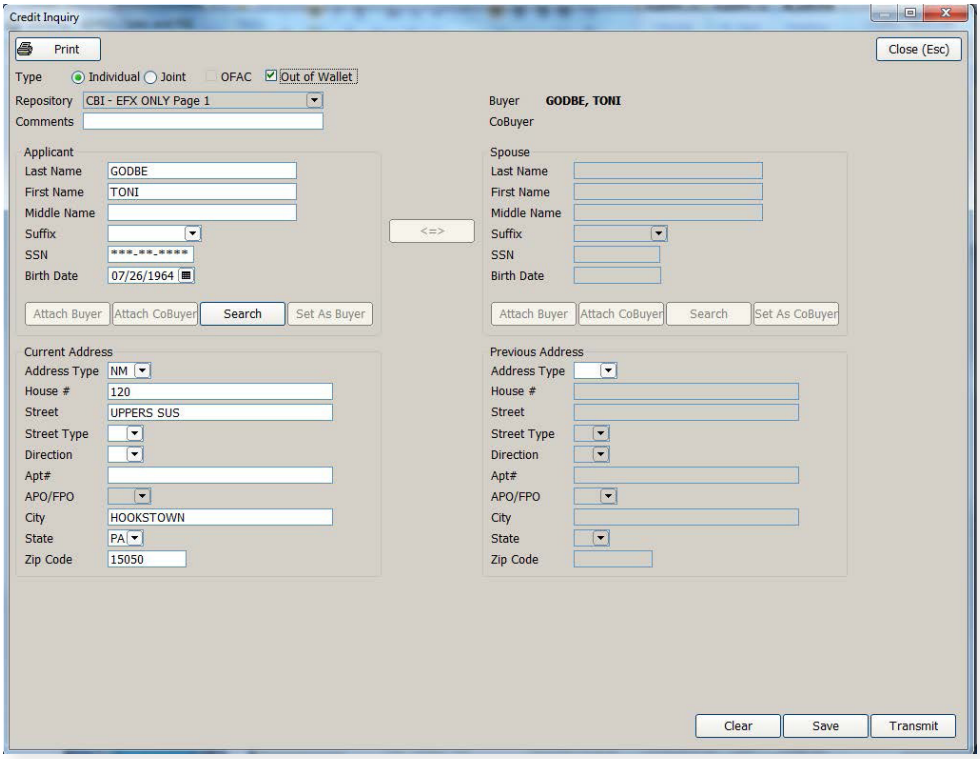


From the CBI home page, click on the customer's name in the Inquiries section. Next, click on the "**Recall**" button. This will display the credit inquiry screen.



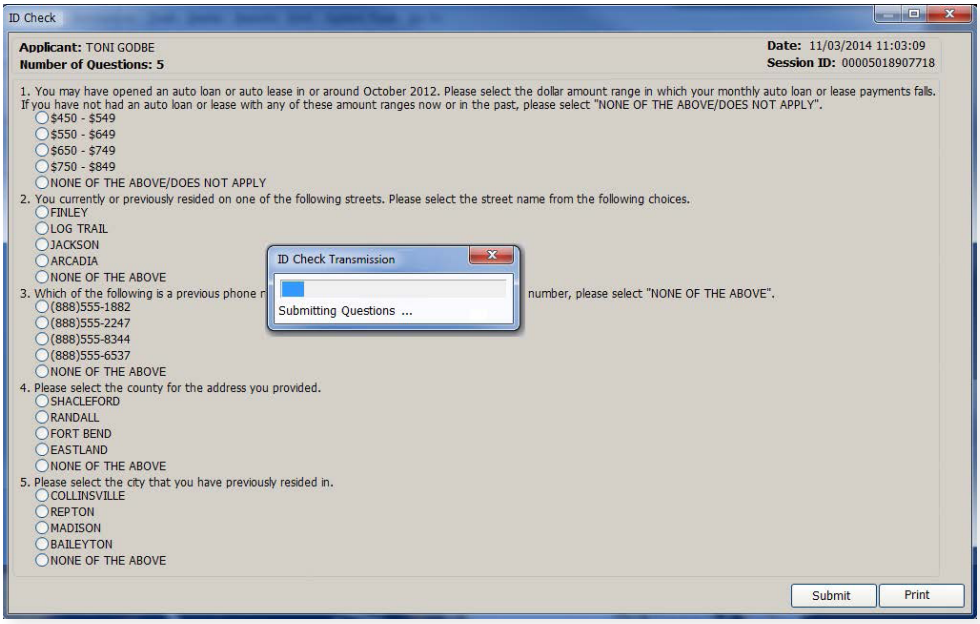
Click to select the "**Out of Wallet**" Checkbox. All of the customer's information will populate from the previous credit inquiry.

Click "**Transmit**" to start the ID check and generate the Out of Wallet questions.



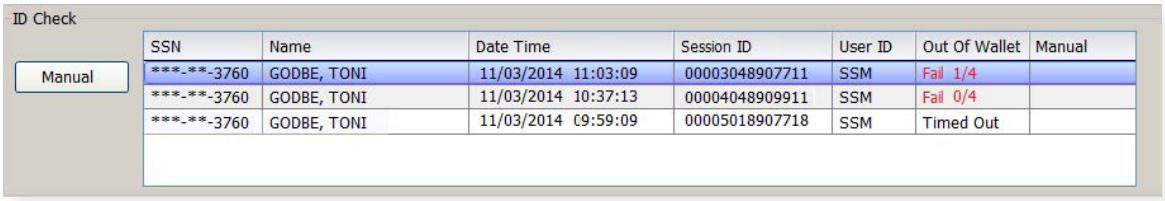
The ID Check screen will appear with 3-5 randomly selected questions for the customer to answer. Enter the answers to the Out of Wallet questions. Click "**Submit**" to process the answers.

"**Print**" can be used to print out the questions to give to the customer for review.



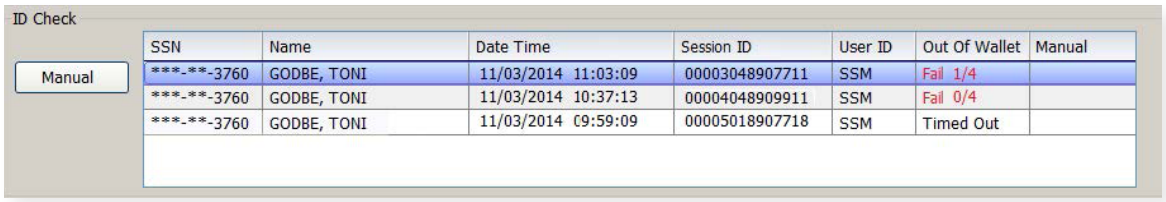
Once completed, the user will be returned to the CBI home page. One of three results will appear in the ID check section:

- **Pass**
- **Fail** – The score of the OOW questions is below the dealership's specifications.
- **Timed Out** – The OOW questions will time out after 30 minutes.



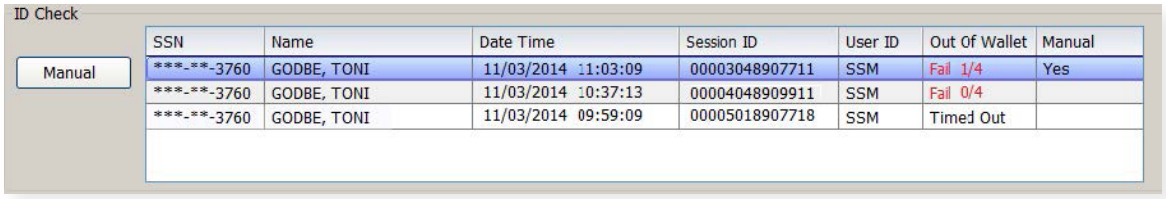
If the user fails or times out, a new set of Out of Wallet questions can be requested, or a manual check can be used to validate the customer's identity.

Highlight the desired user's row and click on the "**manual**" button.



You can document what items a customer brought to verify their ID. This notes screen will time stamp any saved or deleted information.

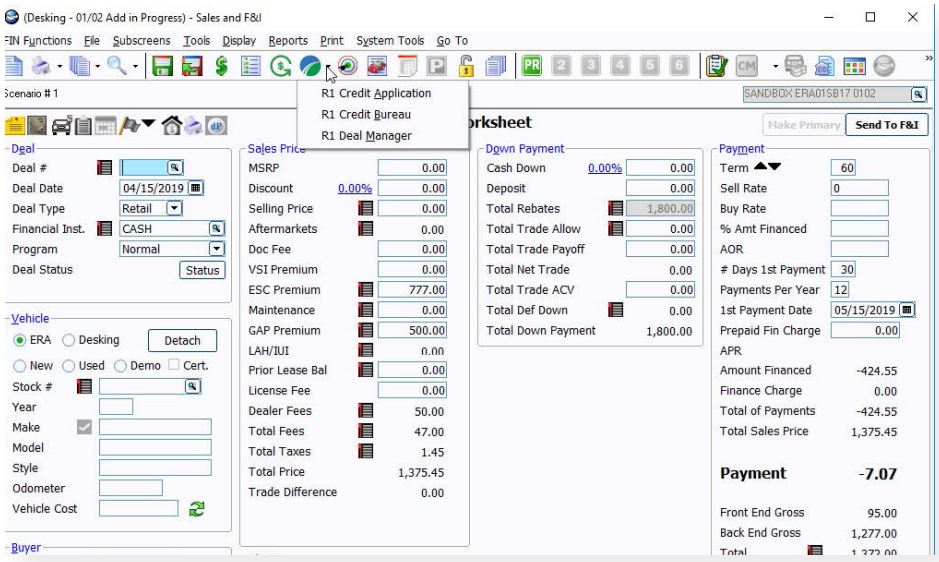
Once the manual ID check is completed the word "**Yes**" will appear in the Manual field.



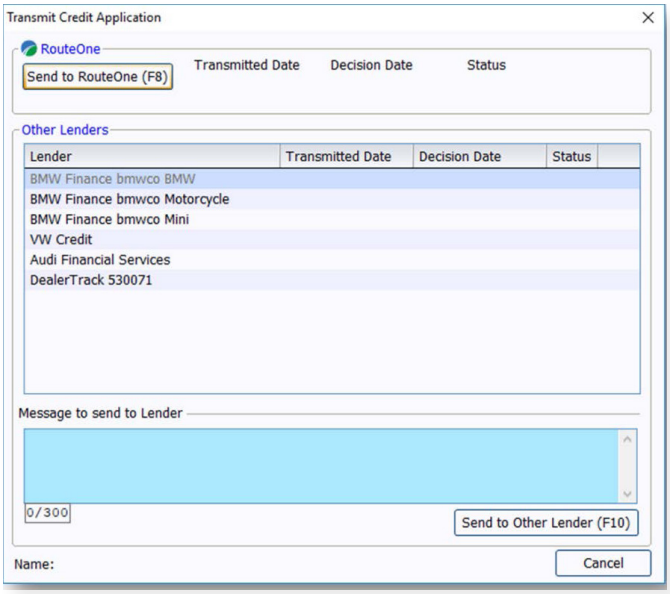
Reynolds/RouteOne Integration

RouteOne is tightly integrated with the ERA-IGNITE platform.

Dealers can click on the RouteOne logo as shown here, then "**R1 Credit Bureau**" will launch the request screen and auto populate with customer information.



Direct routing to captives is also available through the RouteOne interface.



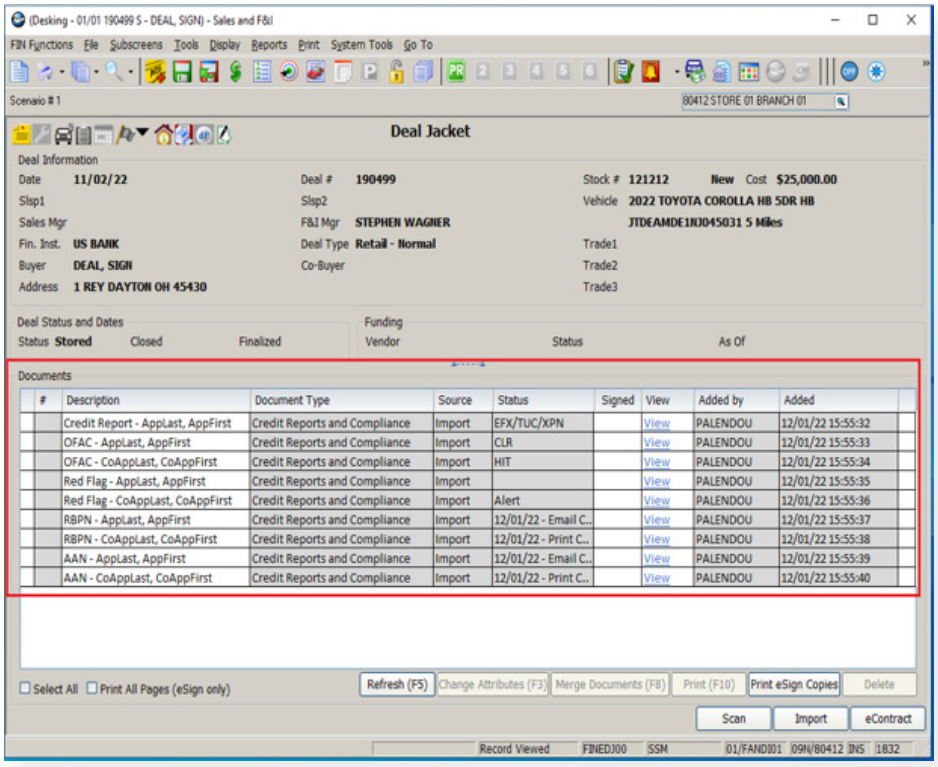
Deal Jacket Integration

In order to use this feature dealers need:

1. Credit Bureau Inquiry (CBI)
2. At least of one the products that grants access to Deal Jacket (docuPAD, IDM, eDocs, or DEALsign)
3. F&I Spec enabled to auto-upload CBI information to Deal Jacket functionality
4. If the report is not attached to a deal or credit is being pulled outside of ERA-IGNITE, the CBI documents will not be uploaded to Deal Jacket

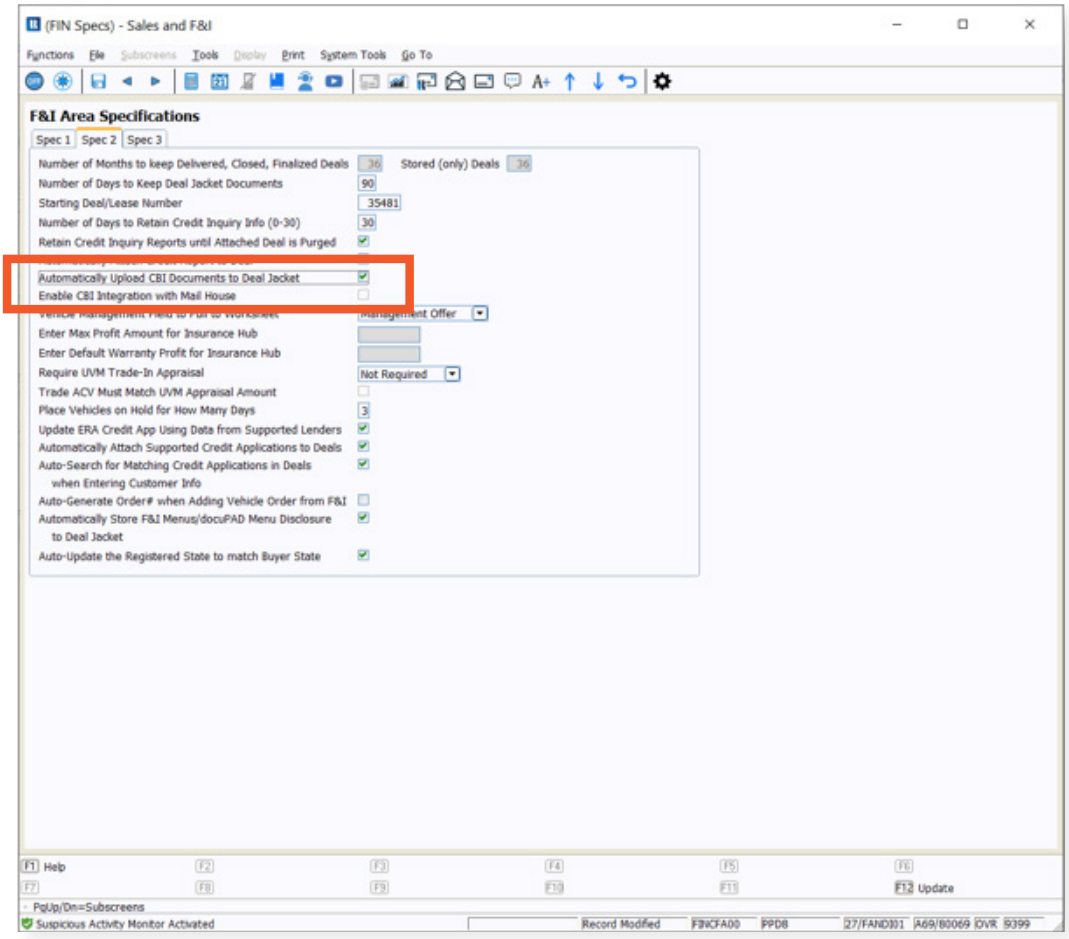
Each individual component of a CBI report will be uploaded separately into Deal Jacket, making it easier for users to locate the specific document they're looking for. The documents are broken out by:

1. Credit Report
2. OFAC
3. Red Flag Report
4. Adverse Action Notice (AAN)
5. Risk Based Pricing Notice (RBPN)



To enable this integration, starting in the menu bar in the Reybolds F&I platform, locate and select "**Systems Tools**". Then locate "**Specs**", "**F&I Area Specifications**" and finally, "**Spec 2**".

From the options presented, check the box next to "**Automatically Upload CBI Documents to Deal Jackets**".



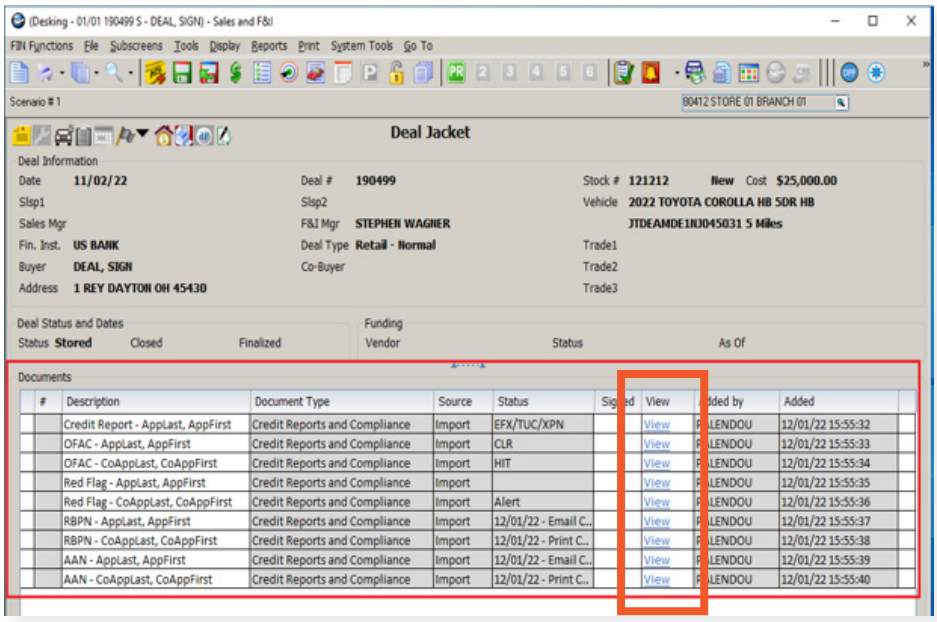
Additional Details

1. A new 'Credit Reports and Compliance' document type has been added to Deal Jacket
2. This new doc type is used for each CBI document uploaded to Deal Jacket
3. Dealers cannot include documents using the 'Credit Reports and Compliance' doc type in the docuPAD 'Save to USB' function due to compliance regulations
4. Users need appropriate SEC access to view CBI Reports in order to view CBI documents in both Deal Jacket and IDM.
    - Must have access to F&I/Desking>Actions>CBI View Report

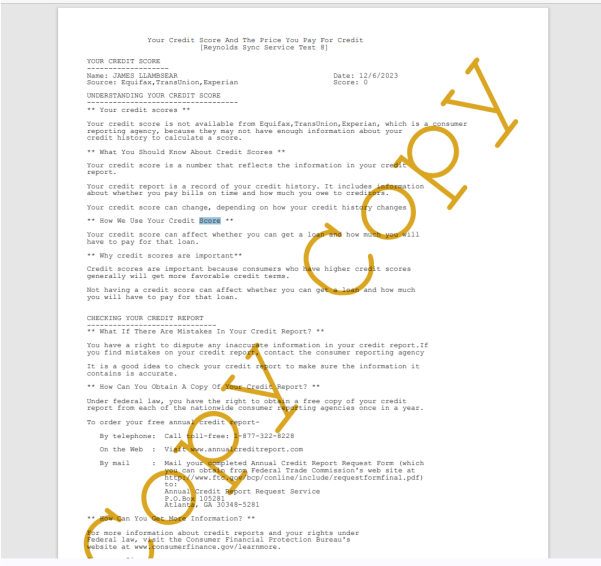
Viewing Deal Jacket Documents

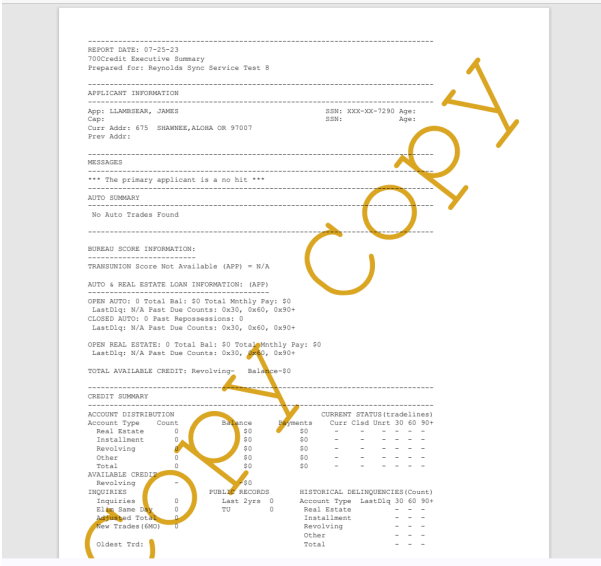
To view the deal jacket documents, locate and open the desired deal. In the "**Documents**" section, highlighted below in red, dealers are presented a list of all documents attached to the deal.

Locate the specific document you want to view, and select the "**View**" hyperlink attached to it.



Below are two examples of documents a dealer might view.





Introduction to 700Dealer.com

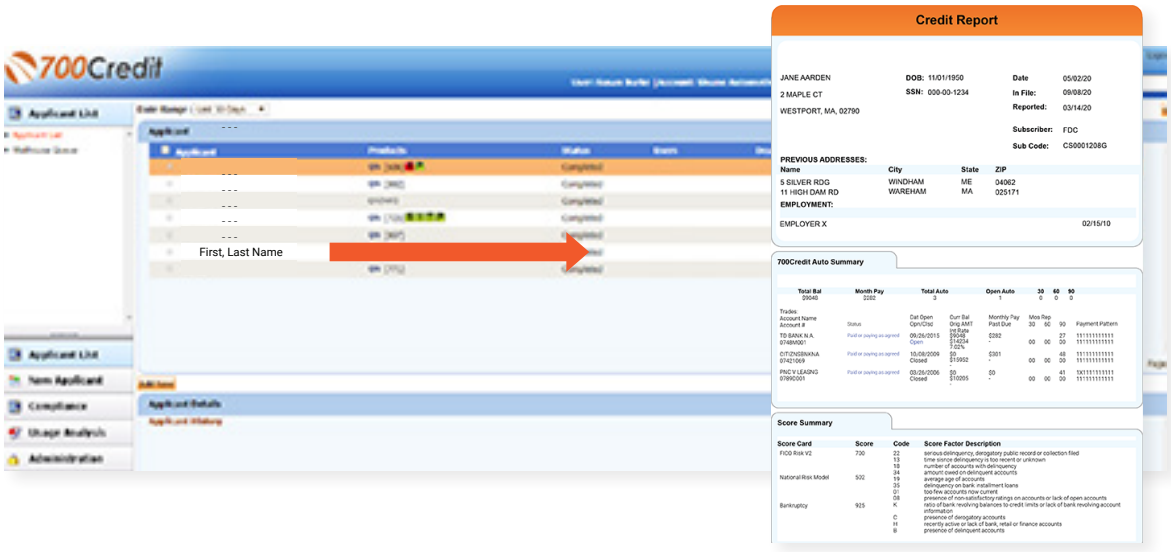
All 700Credit dealers have exclusive access to their own personal credit portal hosted at 700Dealer.com. The unique platform provides dealers a single tool to seamlessly navigate and monitor credit data from all of their solutions; including, credit reports, compliance and soft pull solutions, ID verification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

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

Viewing Your Leads

After logging into your 700Dealer.com portal, locate/select the "Applicant List" menu item in the left-hand navigation panel where you will be presented with a mass list of all applicants in the platform. Select "Date Range" to filter the list and view different timeframes.

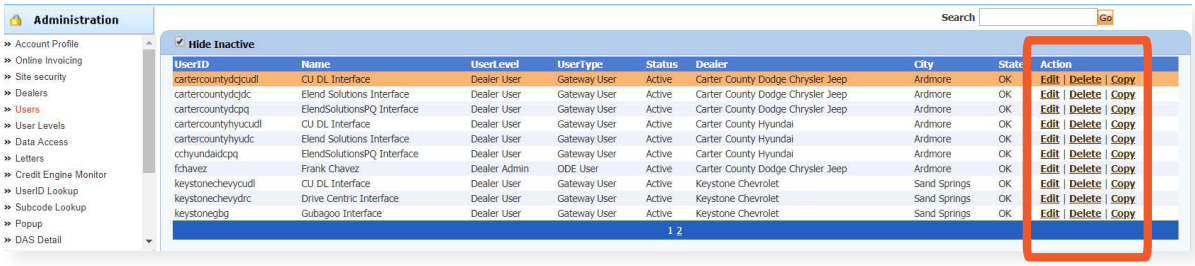
By clicking on any name in the list, you can view their full credit report, red flag, and a link to their compliance dashboard.



Managing Users

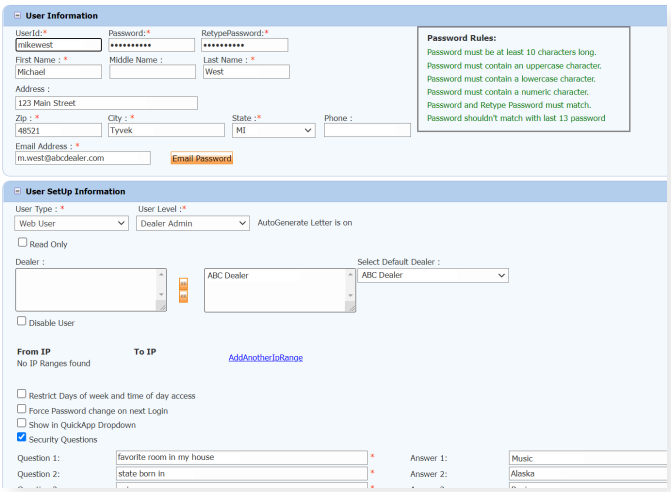
Dealers with the appropriate authorization can add, edit and/or delete customers and their credit/lead information with the following simple process:

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

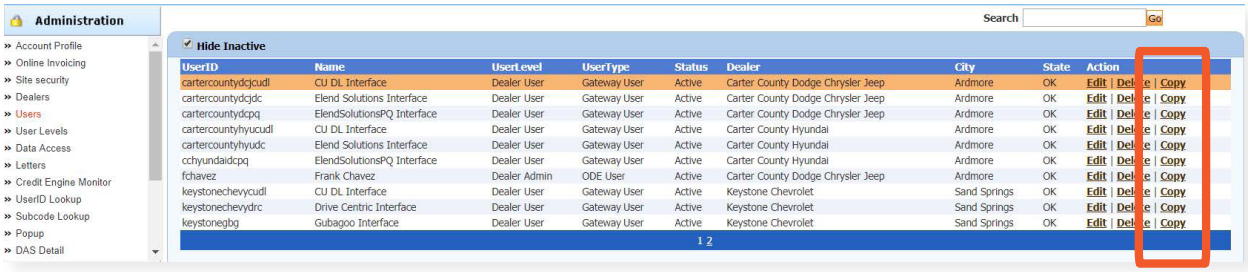


If you need to alter the information of an applicant's pre-existing profile, select **"Edit"** attached to the user's listing. From theinformation profile, dealers can make the desired changes.

Once complete, save the profile before exiting out.

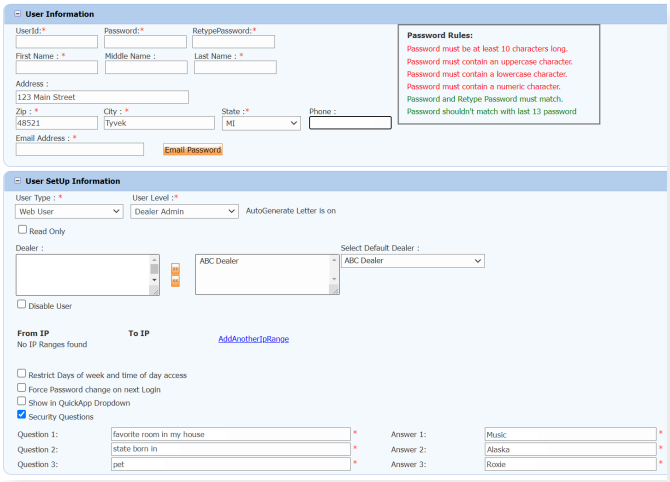


Creating a New User



To create a new user, it is easiest to find a similar user ID from the **"Users"** mass list, and select the **"Copy"** action, as highlighted above.

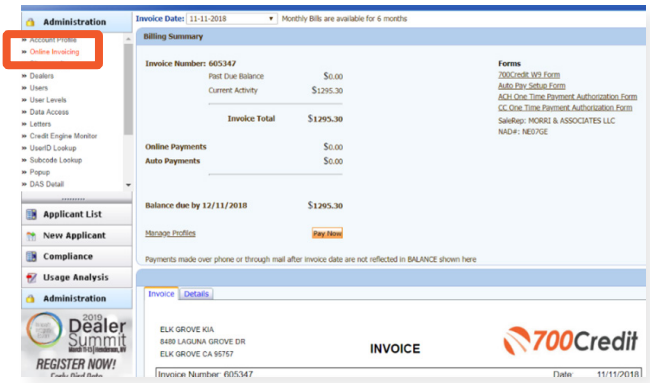
You can then fill in the new user's information into the user profile, as well as make any necessary changes.



Viewing Invoices

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

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



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

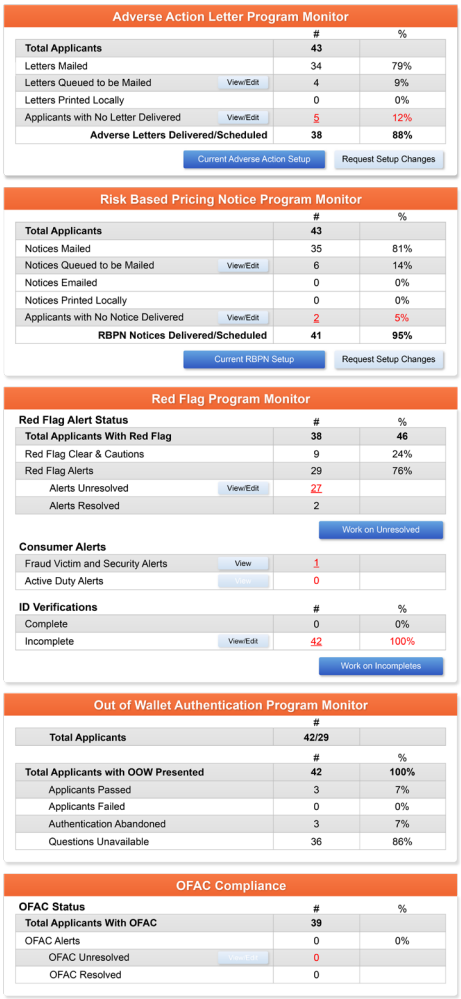
Our Compliance Dashboard closely monitors your efforts to ensure compliance processes are being followed. Issues of concern are highlighted in red for quick identification. We support both single and multi-roof views, ensuring you have your finger on the pulse of every compliance aspect in your business.

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



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	View	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	0	
OFAC Resolved	0	

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

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

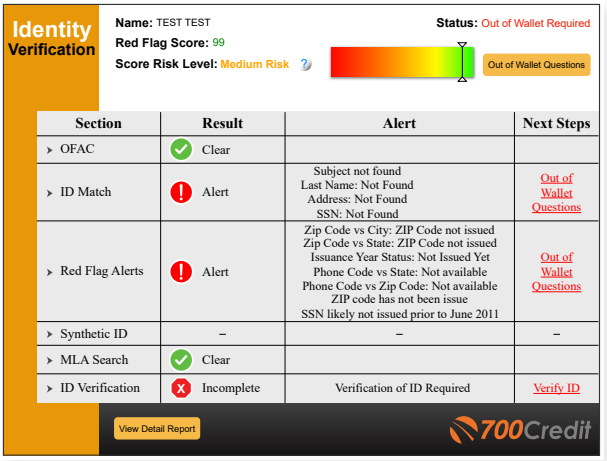
Our Red Flag ID solution is customizable for your dealership's specific needs and provides a total solution to satisfy all Red Flag requirements. This is an automated solution that shows results directly within the credit report. Available with every potential Red Flag alert, 700Credit provides a list 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

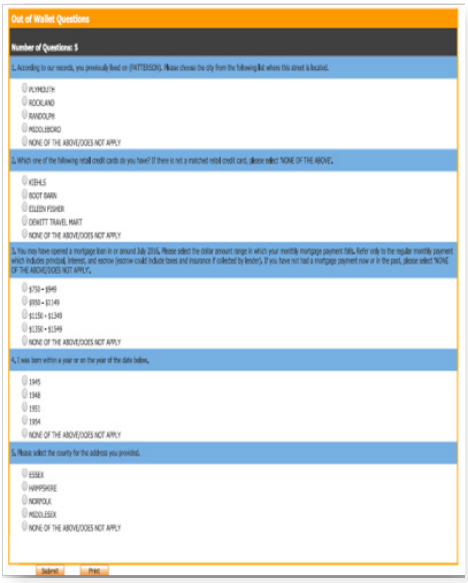
- OFAC Database Search
- Address Verification against a Public Record Database
- Fraud Database Check
  - Database contains known fraudulent addresses (*Prisons, mail drops, fraudulent activity in the past, etc.*)
  - Master Death File
  - Social Security Number Validation
- ID Verification Component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



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.

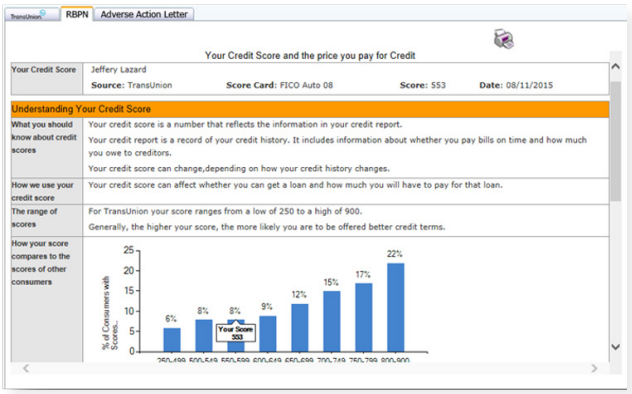
- **Available:** OOW questions are available instantly and available for every applicant processed through our 700Dealer platform or through our affiliate partner's platform.
- **Added Security:** Multiple choice questions that would be hard for an identity thief to answer.
- **Instant Verification:** 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.



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 and how and when each consumer received their notice.

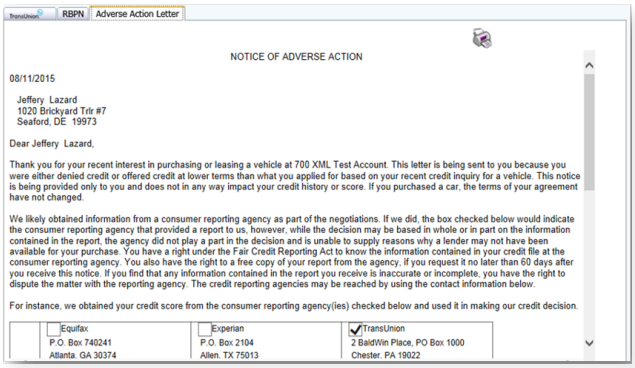
RBPN: Recommended Best Practices

- 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


RBPN | Adverse Action Letter

NOTICE OF ADVERSE ACTION

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.

☐ Equifax	☐ Experian	☑ TransUnion
P.O. Box 740241 Atlanta, GA 30374	P.O. Box 2104 Allen, TX 75013	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

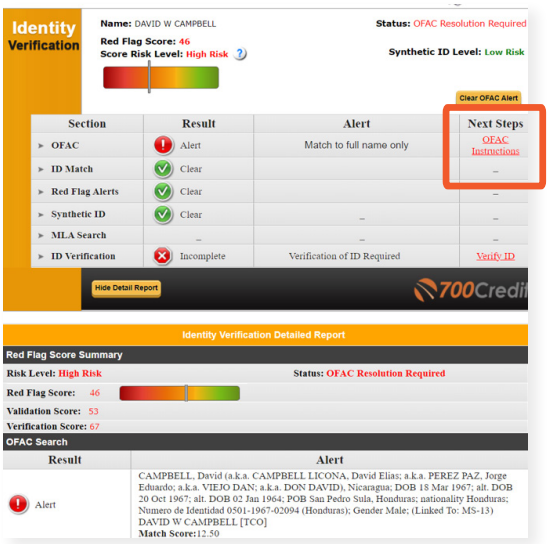
OFAC is a department within the U.S. Treasury, the Office of Foreign Assets Control (OFAC), and is responsible for administering and enforcing economic sanctions against suspected terrorists, drug dealers and money launderers.

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.

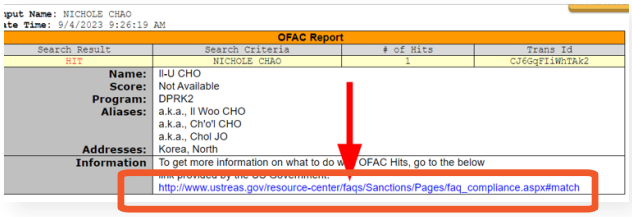
A "**next steps**" link will appear with insturctions on how to resolve the issue, as shown to the right.

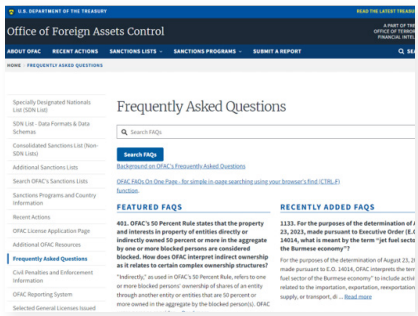


OFAC Instructions

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

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

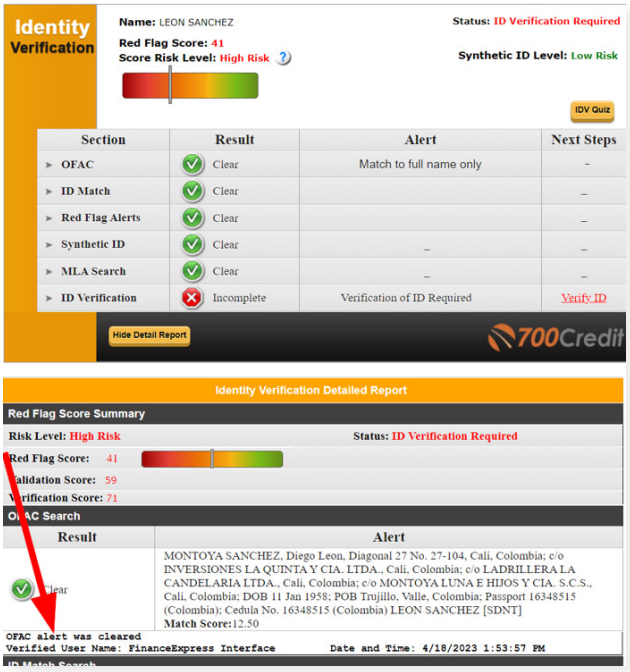




OFAC Cleared

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

The override reasons will also be captured.



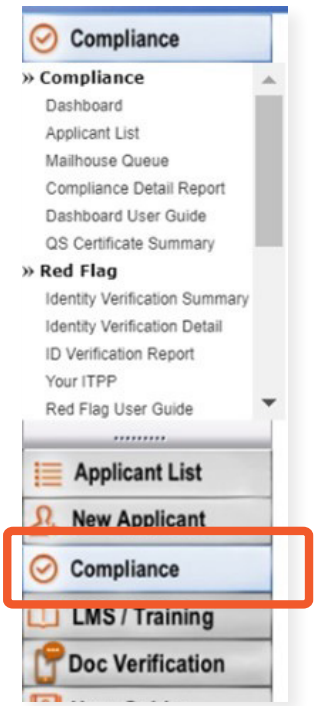
OFAC Search: Recommended Best Practices

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

Viewing Audit Reports

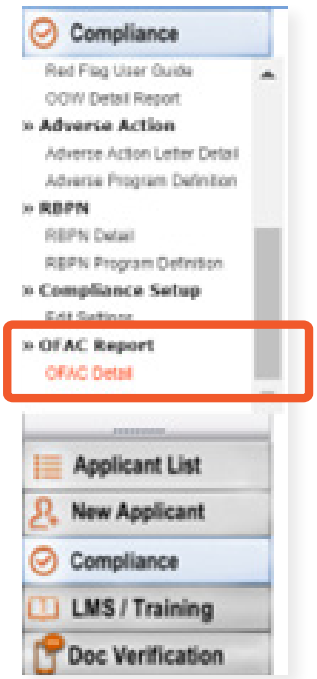
To access your audit reports, first log into your 700Dealer.com platform.

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



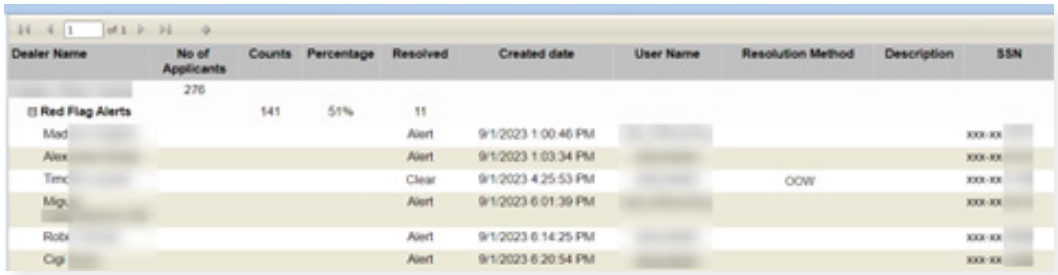
Using the scroll bar, scroll down to the "**Detail Report**" you would like to see:

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

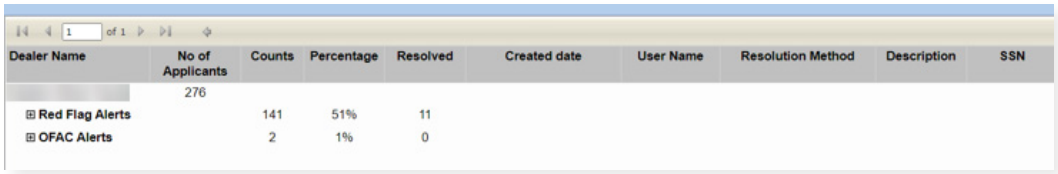


Click on the report you would like to view.

RED FLAG REPORT:



Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Resolution Method	Description	SSN
	276								
⊟ 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
Tim				Clear	9/1/2023 4:25:53 PM		OOW		xxx-xx
Mig				Alert	9/1/2023 6:01:39 PM				xxx-xx
Rob				Alert	9/1/2023 6:14:25 PM				xxx-xx
Cig				Alert	9/1/2023 6:20:54 PM				xxx-xx



Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Resolution Method	Description	SSN
	276								
⊞ Red Flag Alerts		141	51%	11					
⊞ OFAC Alerts		2	1%	0					

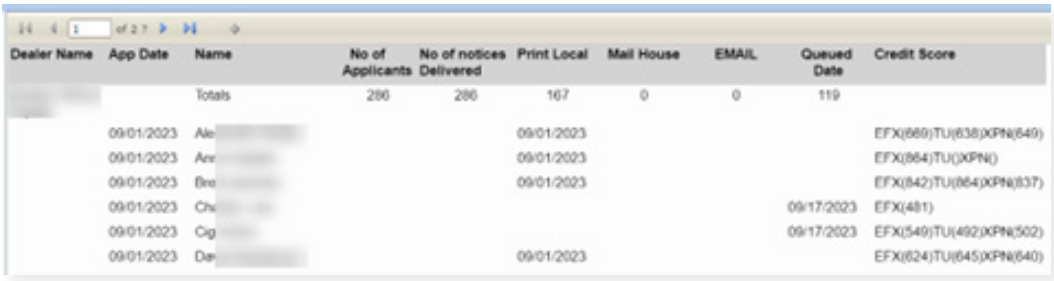
IDENTITY VERIFICATION REPORT:

Date	Time	Dealer Name	Applicant Name	User Name	Status
09/01/2023	11:54:04		JA		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		Bre		Verified
09/01/2023	15:19:38		Kur		Incomplete

OUT OF WALLET REPORT:

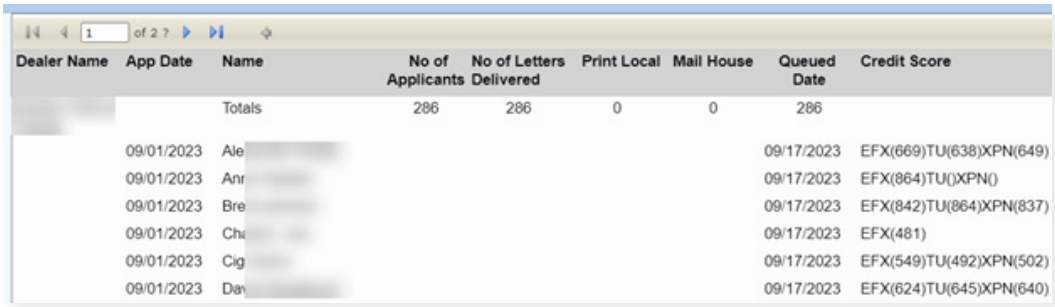
Dealer Name	No of Applicants	Counts	Percentage	Created date	User Name
	14				
⊞ Applicants Passed		12	86%		
⊞ Authentication Abandoned		2	14%		
⊞ Applicants with Five Questions Presented		12	86%		

RISK-BASED PRICING NOTICE REPORT:



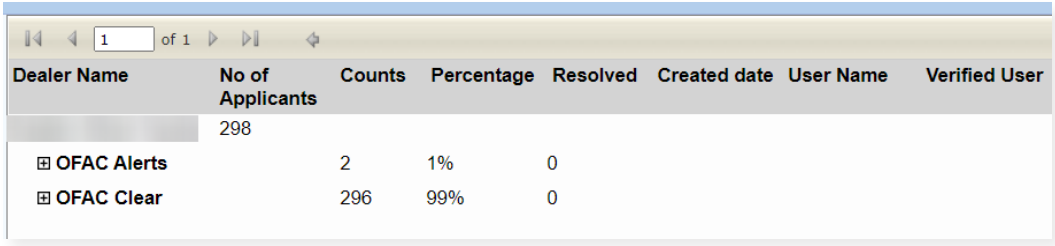
Dealer Name	App Date	Name	No of Applicants	No of notices Delivered	Print Local	Mail House	EMAIL	Queued Date	Credit Score
		Totals	286	286	167	0	0	119	
	09/01/2023	Ale			09/01/2023				EFX(669)TU(638)XPN(649)
	09/01/2023	An			09/01/2023				EFX(864)TU()XPN()
	09/01/2023	Bre			09/01/2023				EFX(842)TU(864)XPN(837)
	09/01/2023	Cha						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	An					09/17/2023	EFX(864)TU()XPN()
	09/01/2023	Bre					09/17/2023	EFX(842)TU(864)XPN(837)
	09/01/2023	Cha					09/17/2023	EFX(481)
	09/01/2023	Cig					09/17/2023	EFX(549)TU(492)XPN(502)
	09/01/2023	Dav					09/17/2023	EFX(624)TU(645)XPN(640)

OFAC REPORT:



Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Verified User
	298						
⊞ OFAC Alerts		2	1%	0			
⊞ OFAC Clear		296	99%	0			

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