



USER GUIDE

MARCH 2024



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Welcome to 700Credit

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

Credit Report Solutions

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

Compliance Solutions

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

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

Soft Pulls

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

QuickQualify (*prequalification*)

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

QuickScreen (*prescreen*)

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

Identity Verification & Fraud Detection

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

Identity Verification

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

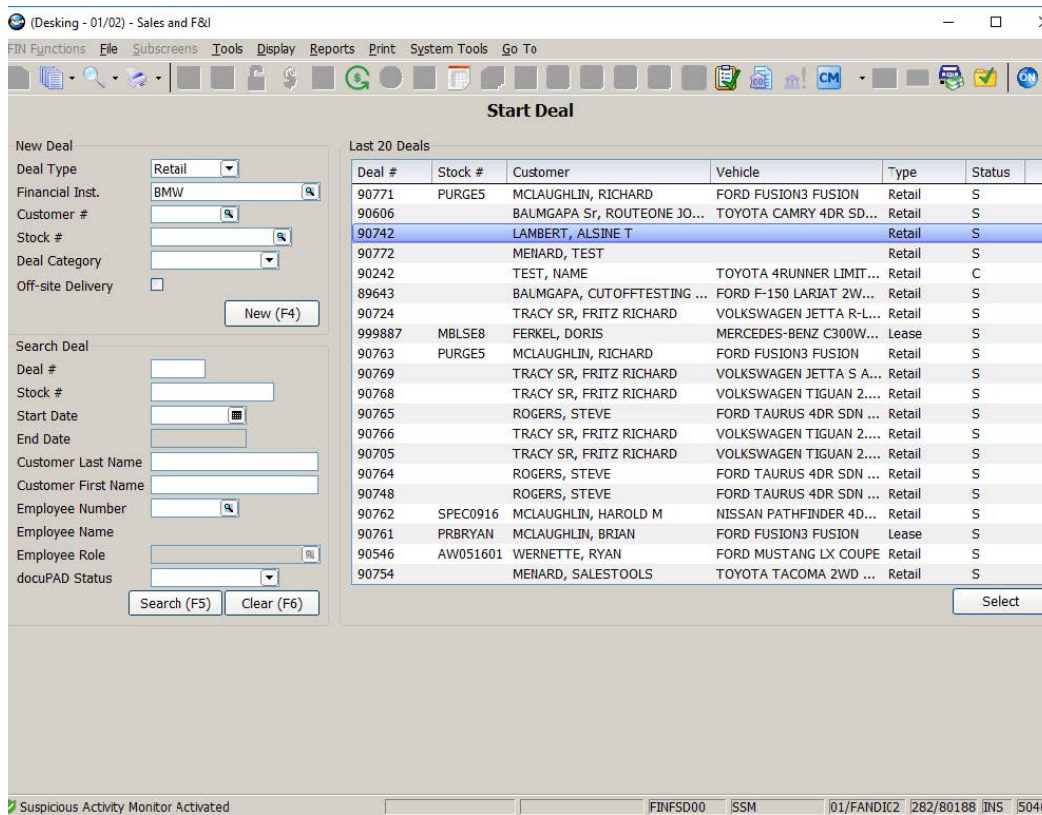
This brief guide walks you through how to pull/view credit reports, as well as enable the deal jacket integration and view documents from within your Reynolds & Reynolds Ignite platform.

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.



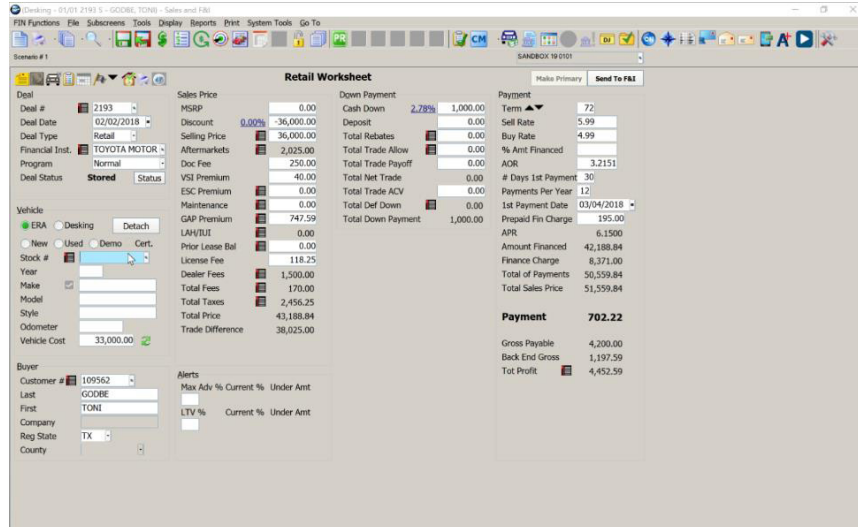
The screenshot shows the 'Start Deal' application window. On the left, there are search filters for 'New Deal' and 'Search Deal'. The 'New Deal' section includes fields for Deal Type (Retail), Financial Inst. (BMW), Customer #, Stock #, Deal Category, and Off-site Delivery. The 'Search Deal' section includes fields for Deal #, Stock #, Start Date, End Date, Customer Last Name, Customer First Name, Employee Number, Employee Name, Employee Role, and docuPAD Status. A 'New (F4)' button is located below the 'New Deal' section, and 'Search (F5)' and 'Clear (F6)' buttons are at the bottom of the 'Search Deal' section.

The main area displays a table titled 'Last 20 Deals' with the following data:

Deal #	Stock #	Customer	Vehicle	Type	Status
90771	PURGES	MCLAUGHLIN, RICHARD	FORD FUSION3 FUSION	Retail	S
90606		BALMGAPA Sr, ROUTEONE JO...	TOYOTA CAMRY 4DR SD...	Retail	S
90742		LAMBERT, ALSINE T		Retail	S
90772		MENARD, TEST		Retail	S
90242		TEST, NAME	TOYOTA 4RUNNER LIMIT...	Retail	C
89643		BALMGAPA, CUTOFFTESTING ...	FORD F-150 LARIAT 2W...	Retail	S
90724		TRACY SR, FRITZ RICHARD	VOLKSWAGEN JETTA R-L...	Retail	S
999887	MBLSE8	FERKEL, DORIS	MERCEDES-BENZ C300W...	Lease	S
90763	PURGES	MCLAUGHLIN, RICHARD	FORD FUSION3 FUSION	Retail	S
90769		TRACY SR, FRITZ RICHARD	VOLKSWAGEN JETTA S A...	Retail	S
90768		TRACY SR, FRITZ RICHARD	VOLKSWAGEN TIGUAN 2...	Retail	S
90765		ROGERS, STEVE	FORD TAURUS 4DR SDN ...	Retail	S
90766		TRACY SR, FRITZ RICHARD	VOLKSWAGEN TIGUAN 2...	Retail	S
90705		TRACY SR, FRITZ RICHARD	VOLKSWAGEN TIGUAN 2...	Retail	S
90764		ROGERS, STEVE	FORD TAURUS 4DR SDN ...	Retail	S
90748		ROGERS, STEVE	FORD TAURUS 4DR SDN ...	Retail	S
90762	SPEC0916	MCLAUGHLIN, HAROLD M	NISSAN PATHFINDER 4D...	Retail	S
90761	PRBRYAN	MCLAUGHLIN, BRIAN	FORD FUSION3 FUSION	Lease	S
90546	AW051601	WERNETTE, RYAN	FORD MUSTANG LX COUPE	Retail	S
90754		MENARD, SALESTOOLS	TOYOTA TACOMA 2WD ...	Retail	S

At the bottom of the window, there is a status bar with the text: 'Suspicious Activity Monitor Activated', 'FINFSD00', 'SSM', '01/FANDIC2', '282/80188', 'INS', '5040'.

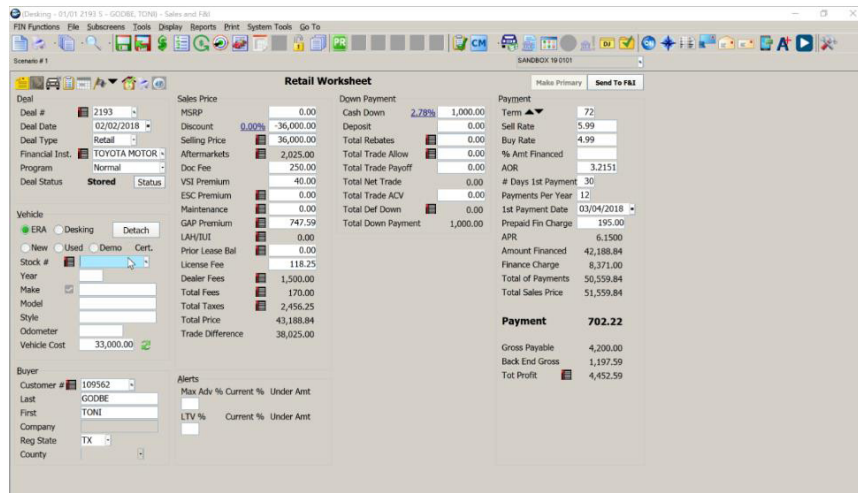
Select the Credit Bureau Inquiry (CBI) icon in the top menu bar.



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.

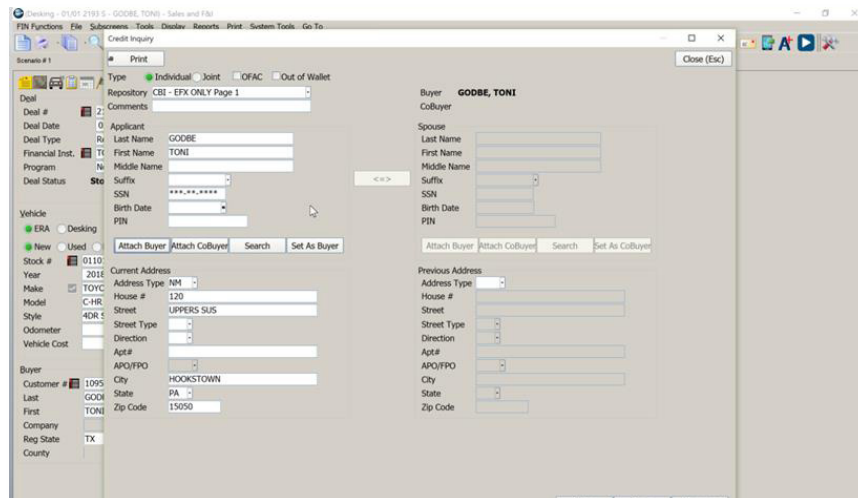
From here you can either run a new report by clicking on the **"New"** button top right or **"View"** an existing report by clicking on the name in the **"Reports"** section and clicking the **"View"** button.



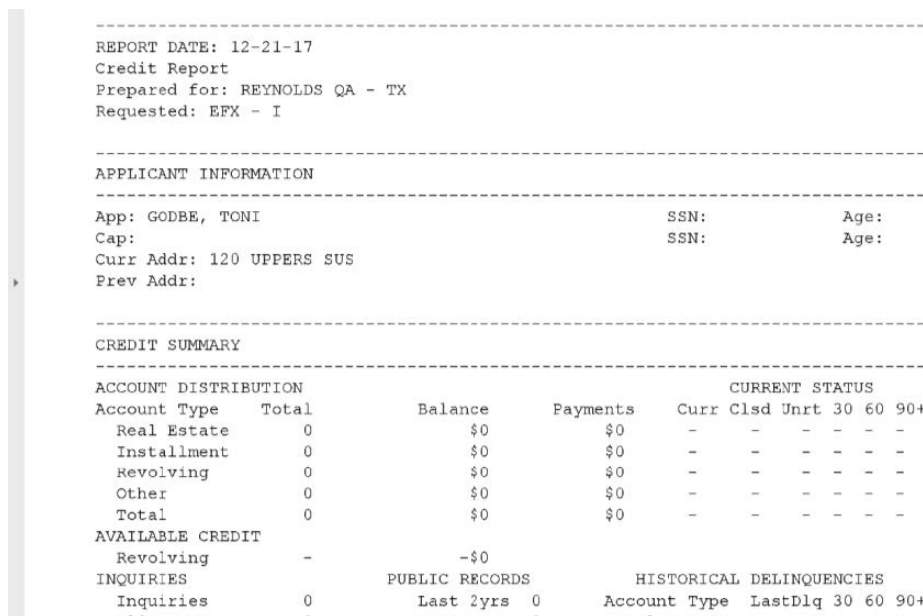
Select "Individual or Joint" application. Then select the bureau(s) or credit product to run.

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.

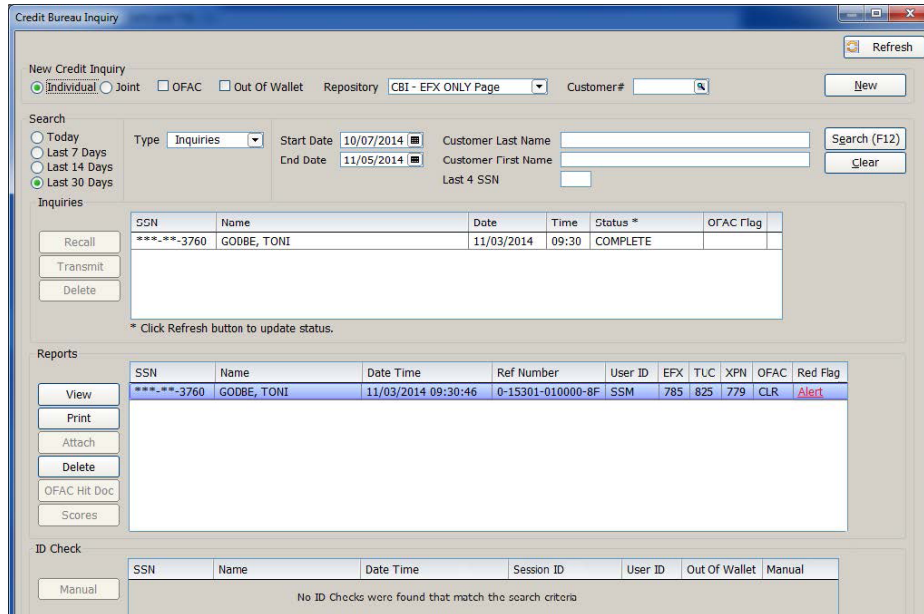


The credit report will pop up in the window.

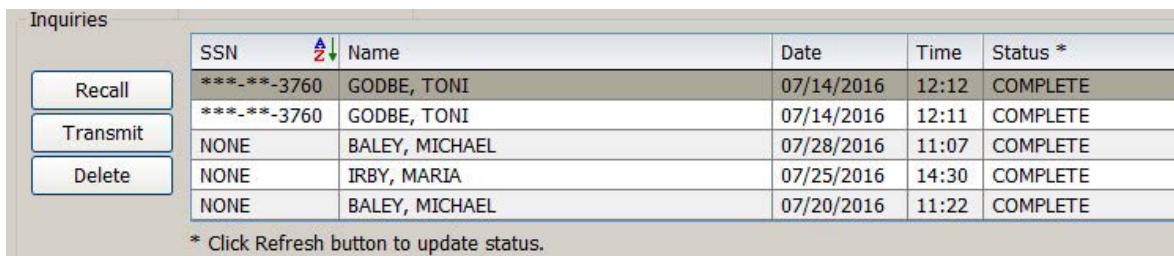


Red Flags & OOW

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.

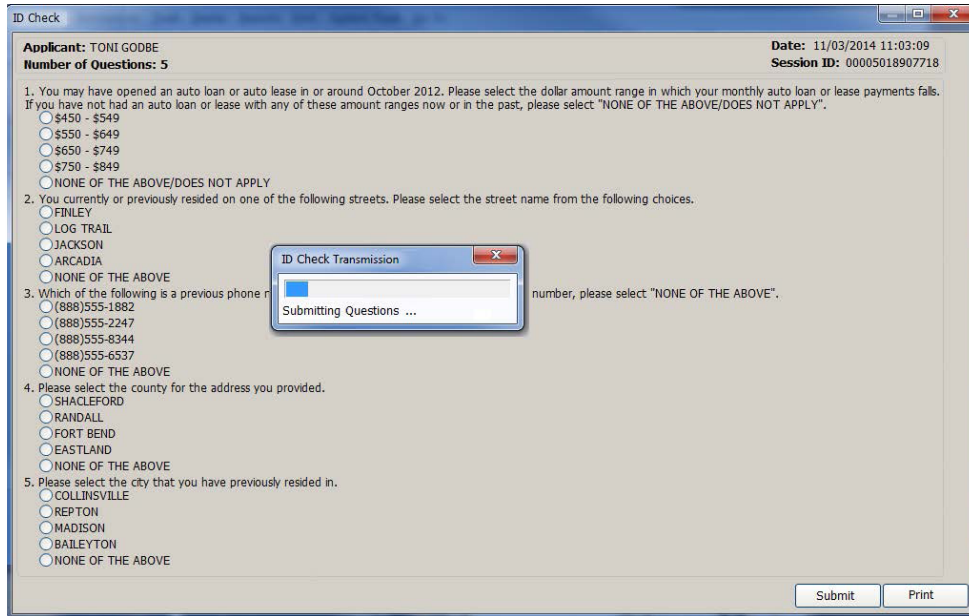
The screenshot shows a 'Credit Inquiry' window with the following details:

- Type:** Individual (selected), Joint, OFAC, Out of Wallet
- Repository:** CBI - EFX ONLY Page 1
- Comments:** [Empty field]
- Applicant:**
 - Last Name: GODBE
 - First Name: TONI
 - Middle Name: [Empty]
 - Suffix: [Dropdown]
 - SSN: [Masked]
 - Birth Date: 07/26/1964
- Buyer:** GODBE, TONI
- CoBuyer:** [Empty]
- Spouse:**
 - Last Name: [Empty]
 - First Name: [Empty]
 - Middle Name: [Empty]
 - Suffix: [Dropdown]
 - SSN: [Empty]
 - Birth Date: [Empty]
- Current Address:**
 - Address Type: NM
 - House #: 120
 - Street: UPPERS SUS
 - Street Type: [Dropdown]
 - Direction: [Dropdown]
 - Apt#: [Empty]
 - APO/FPO: [Dropdown]
 - City: HOOKSTOWN
 - State: PA
 - Zip Code: 15050
- Previous Address:**
 - Address Type: [Dropdown]
 - House #: [Empty]
 - Street: [Empty]
 - Street Type: [Dropdown]
 - Direction: [Dropdown]
 - Apt#: [Empty]
 - APO/FPO: [Dropdown]
 - City: [Empty]
 - State: [Dropdown]
 - Zip Code: [Empty]

Buttons at the bottom: Clear, Save, Transmit. A 'Close (Esc)' button is in the top right corner.

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.

SSN	Name	Date Time	Session ID	User ID	Out Of Wallet	Manual
***-**-3760	GODBE, TONI	11/03/2014 11:03:09	00003048907711	SSM	Fail 1/4	
***-**-3760	GODBE, TONI	11/03/2014 10:37:13	00004048909911	SSM	Fail 0/4	
***-**-3760	GODBE, TONI	11/03/2014 09:59:09	00005018907718	SSM	Timed Out	

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.

ID Check

SSN	Name	Date Time	Session ID	User ID	Out Of Wallet	Manual
***-**-3760	GODBE, TONI	11/03/2014 11:03:09	00003048907711	SSM	Fail 1/4	
***-**-3760	GODBE, TONI	11/03/2014 10:37:13	00004048909911	SSM	Fail 0/4	
***-**-3760	GODBE, TONI	11/03/2014 09:59:09	00005018907718	SSM	Timed Out	

Manual

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.

ID Check

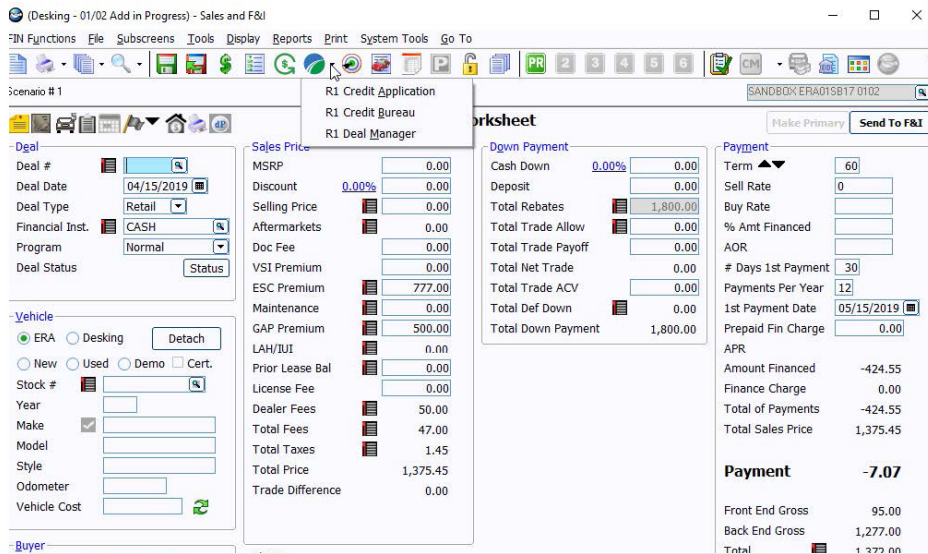
SSN	Name	Date Time	Session ID	User ID	Out Of Wallet	Manual
***-**-3760	GODBE, TONI	11/03/2014 11:03:09	00003048907711	SSM	Fail 1/4	Yes
***-**-3760	GODBE, TONI	11/03/2014 10:37:13	00004048909911	SSM	Fail 0/4	
***-**-3760	GODBE, TONI	11/03/2014 09:59:09	00005018907718	SSM	Timed Out	

Manual

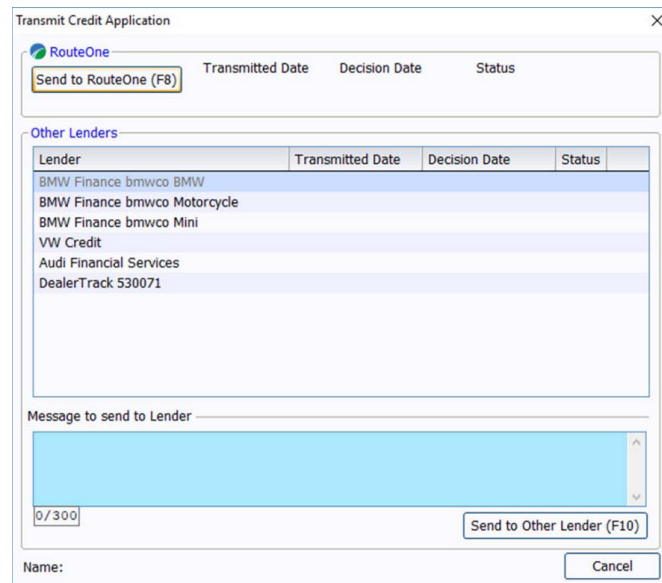
Reynolds/RouteOne Integration

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.



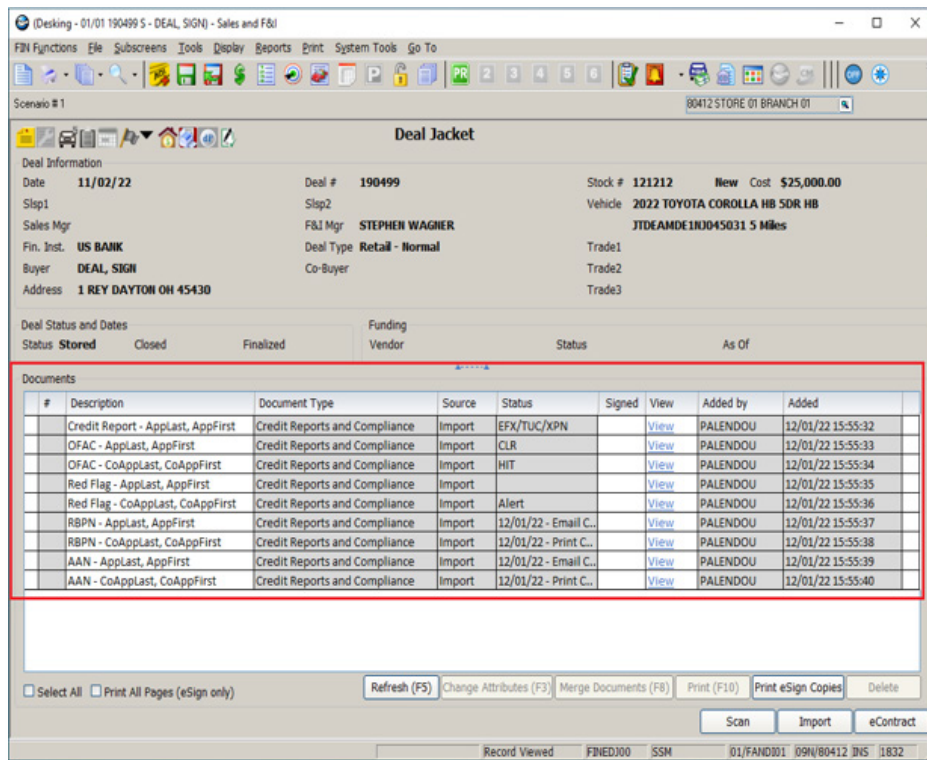
Deal Jacket Integration

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)



The screenshot shows the Deal Jacket application window. The title bar reads "IDeskling - 01/01 190499 S - DEAL, SIGN) - Sales and F&I". The menu bar includes "F&I Functions", "File", "Subscreens", "Tools", "Display", "Reports", "Print", "System Tools", and "Go To". The toolbar contains various icons for navigation and actions. The main content area is titled "Deal Jacket" and displays "Scenario #1" and "80412 STORE 01 BRANCH 01".

Deal Information

Date	11/02/22	Deal #	190499	Stock #	121212	New Cost	\$25,000.00
Slap1		Slap2		Vehicle	2022 TOYOTA COROLLA HB SDR HB		
Sales Mgr		F&I Mgr	STEPHEN WAGNER	JTDEAMDE1J045031 5 Miles			
Fin. Inst.	US BANK	Deal Type	Retail - Normal	Trade1			
Buyer	DEAL, SIGN	Co-Buyer		Trade2			
Address	1 REY DAYTON OH 45430			Trade3			

Deal Status and Dates

Status	Stored	Closed	Finalized	Funding Vendor	Status	As Of
--------	--------	--------	-----------	----------------	--------	-------

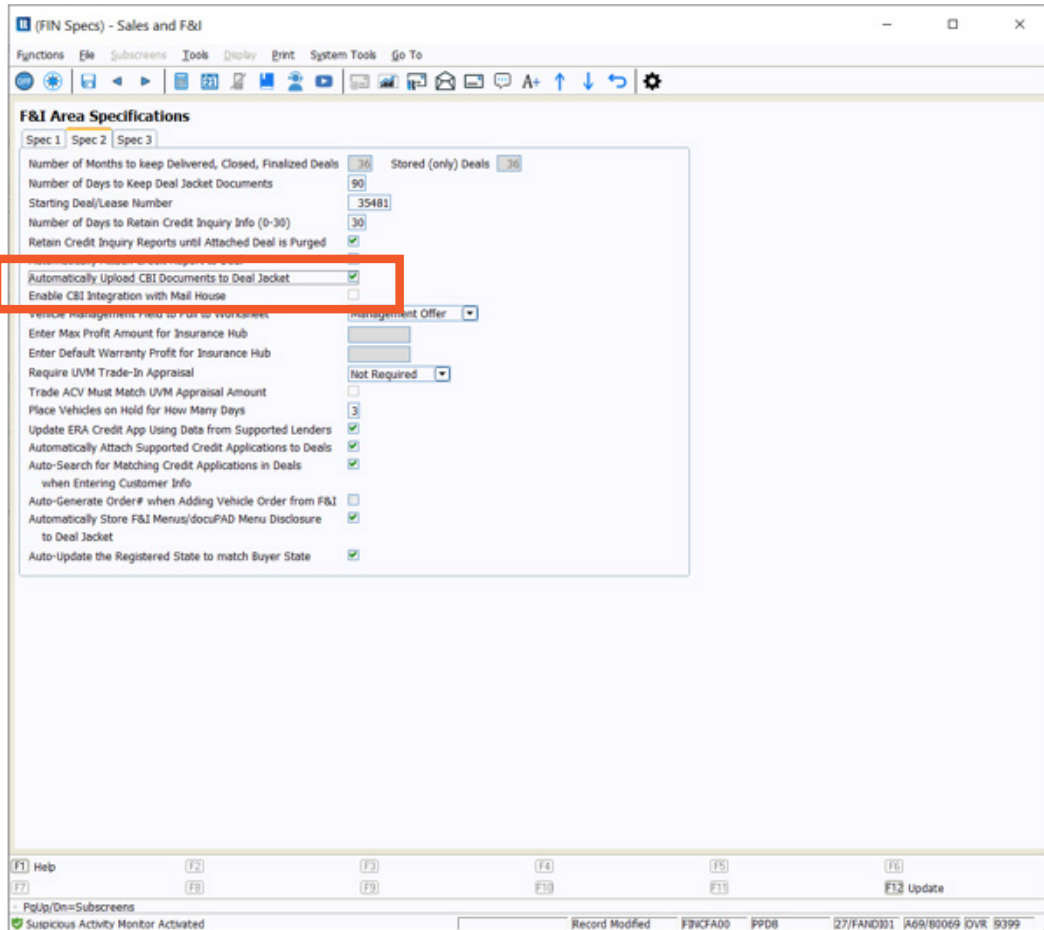
Documents

#	Description	Document Type	Source	Status	Signed	View	Added by	Added
	Credit Report - AppLast, AppFirst	Credit Reports and Compliance	Import	EPX/TUC/XPN		View	PALENDOU	12/01/22 15:55:32
	OFAC - AppLast, AppFirst	Credit Reports and Compliance	Import	CLR		View	PALENDOU	12/01/22 15:55:33
	OFAC - CoAppLast, CoAppFirst	Credit Reports and Compliance	Import	HIT		View	PALENDOU	12/01/22 15:55:34
	Red Flag - AppLast, AppFirst	Credit Reports and Compliance	Import			View	PALENDOU	12/01/22 15:55:35
	Red Flag - CoAppLast, CoAppFirst	Credit Reports and Compliance	Import	Alert		View	PALENDOU	12/01/22 15:55:36
	RBPN - AppLast, AppFirst	Credit Reports and Compliance	Import	12/01/22 - Email C...		View	PALENDOU	12/01/22 15:55:37
	RBPN - CoAppLast, CoAppFirst	Credit Reports and Compliance	Import	12/01/22 - Print C...		View	PALENDOU	12/01/22 15:55:38
	AAN - AppLast, AppFirst	Credit Reports and Compliance	Import	12/01/22 - Email C...		View	PALENDOU	12/01/22 15:55:39
	AAN - CoAppLast, CoAppFirst	Credit Reports and Compliance	Import	12/01/22 - Print C...		View	PALENDOU	12/01/22 15:55:40

At the bottom of the window, there are several buttons: "Select All", "Print All Pages (eSign only)", "Refresh (F5)", "Change Attributes (F3)", "Merge Documents (F8)", "Print (F10)", "Print eSign Copies", "Delete", "Scan", "Import", and "eContract". The status bar at the very bottom shows "Record Viewed FNEDJ00 SSM 01/FAID001 09N/80412 BNS 1832".

To enable this integration, starting in the menu bar in the Reynolds 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.

Deal Jacket

Scenario #1 00412 STORE 01 BRANCH 01

Deal Information

Date: 11/02/22 Deal #: 190499 Stock #: 121212 New Cost: \$25,000.00
 Slp1: Slp2: Vehicle: 2022 TOYOTA COROLLA HB 5DR HB
 Sales Mgr: F&I Mgr: STEPHEN WAGNER JTOEAMDE1R0045031 5 Miles
 Fin. Inst.: US BANK Deal Type: Retail - Normal Trade1:
 Buyer: DEAL, SIGN Co-Buyer: Trade2:
 Address: 1 REY DAYTON OH 45430 Trade3:

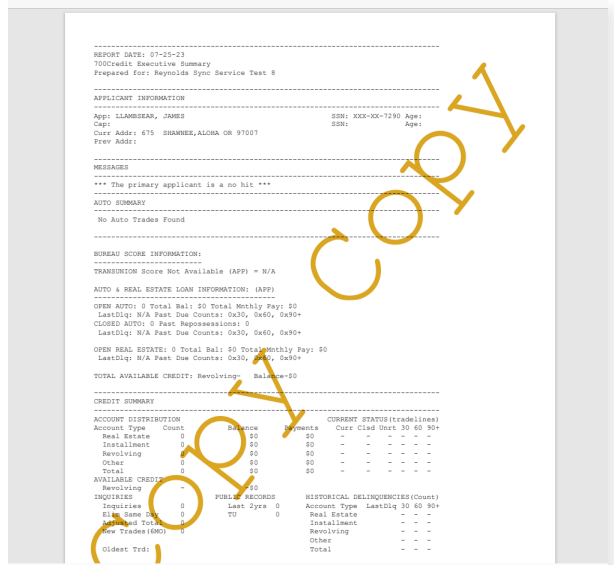
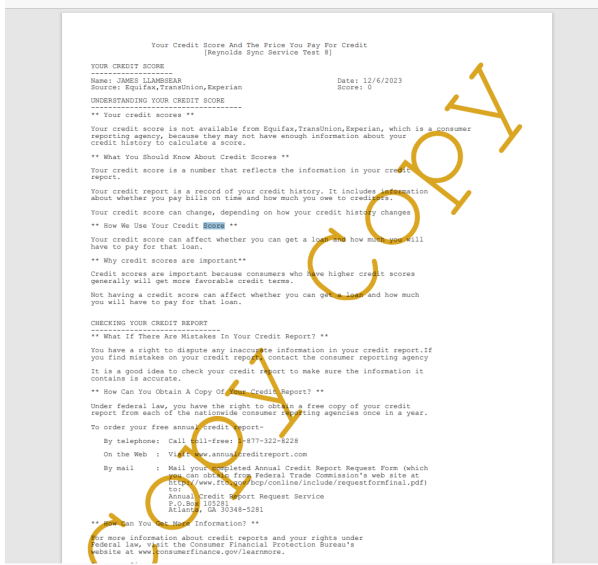
Deal Status and Dates

Status: Stored Closed Finalized Funding Vendor Status As Of

Documents

#	Description	Document Type	Source	Status	Sig	View	Added by	Added
	Credit Report - AppLast, AppFirst	Credit Reports and Compliance	Import	EFX/TUC/XPN		View	LENDOU	12/01/22 15:55:32
	OFAC - AppLast, AppFirst	Credit Reports and Compliance	Import	CLR		View	LENDOU	12/01/22 15:55:33
	OFAC - CoAppLast, CoAppFirst	Credit Reports and Compliance	Import	HIT		View	LENDOU	12/01/22 15:55:34
	Red Flag - AppLast, AppFirst	Credit Reports and Compliance	Import			View	LENDOU	12/01/22 15:55:35
	Red Flag - CoAppLast, CoAppFirst	Credit Reports and Compliance	Import	Alert		View	LENDOU	12/01/22 15:55:36
	RBPN - AppLast, AppFirst	Credit Reports and Compliance	Import	12/01/22 - Email C...		View	LENDOU	12/01/22 15:55:37
	RBPN - CoAppLast, CoAppFirst	Credit Reports and Compliance	Import	12/01/22 - Print C...		View	LENDOU	12/01/22 15:55:38
	AAN - AppLast, AppFirst	Credit Reports and Compliance	Import	12/01/22 - Email C...		View	LENDOU	12/01/22 15:55:39
	AAN - CoAppLast, CoAppFirst	Credit Reports and Compliance	Import	12/01/22 - Print C...		View	LENDOU	12/01/22 15:55:40

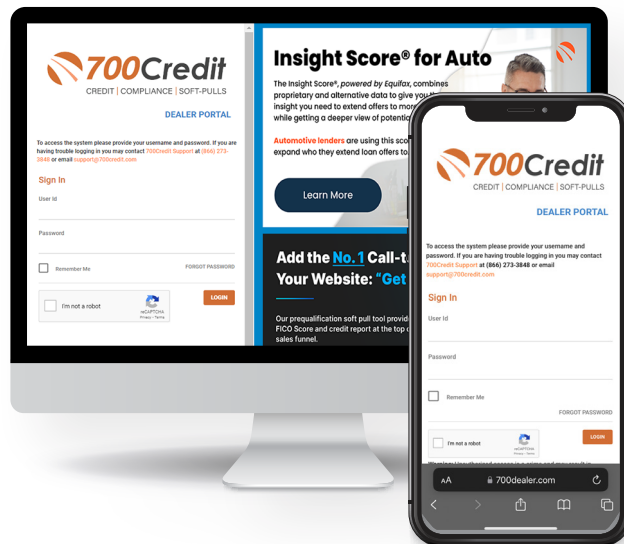
Below are two examples of documents a dealer might view.



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.

Credit Report

JANE AARDEN DOB: 11/01/1950 Date: 05/02/20
 2 MAPLE CT SSN: 000-00-1234 In File: 09/08/20
 WESTPORT, MA, 02790 Reported: 03/14/20
 Subscriber: FDC
 Sub Code: CS001208G

PREVIOUS ADDRESSES:

Name	City	State	ZIP
5 SILVER RDG	WINDHAM	ME	04962
11 HIGH DAM RD	WINDHAM	MA	02517

EMPLOYMENT:

EMPLOYER X 02/15/10

700Credit Auto Summary

Total Bal	Month Pay	Total Auto	Open Auto	30	60	90
(\$)	(\$)	(\$)	(\$)	(\$)	(\$)	(\$)
Totals						
Account Name	Status	Del Open	Cur Bal	Monthly Pay	Max Rep	Part Due
TD BANK N.A.	Active (on reporting)	09/29/2019	10,000	200	00	00
0748M001			1,000			
0748M001	Partial (on reporting)	09/29/2009	00	000	00	00
0742T004	Closed	01/05/02	00			
FINC V LEASNG	Partial (on reporting)	05/25/2006	00	00	00	00
0790004	Closed	01/05/05	00			

Score Summary

Score Card	Score	Code	Score Factor Description
FICO Risk V2	700	22	serious delinquency, derogatory public record or collection filed
		13	late or partial delinquency in last report or previous
		34	number of accounts with delinquency amount owed on delinquent accounts
NationalRisk Model	502	25	delinquency on bank treatment loans
		06	delinquent accounts (delinquency)
		06	presence of non-identity rating on accounts or lack of open accounts
		X	ratio of bank revolving balances to credit limits or lack of bank revolving account
Bankruptcy	925	K	presence of delinquent accounts
		C	identity score or lack of bank, retail or finance accounts
		B	presence of delinquent accounts

Managing Users

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

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

UserID	Name	User Level	User type	Status	Dealer	City	State	Action
cartercountydcjdui	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcjc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcjq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyhyucui	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyhyucd	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cchyundaicpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
keystonechevycul	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevydc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonegbq	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy

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

Once complete, save the profile before exiting out.

User Information

User ID: Password: Retype Password:

First Name: Middle Name: Last Name:

Address:

Zip: City: State: Phone:

Email Address: [Email Password](#)

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

User Setup Information

User Type: User Level:

Read Only

Dealer: Select Default Dealer:

Disable User

From IP: To IP: [Add Another IP Range](#)

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

Security Questions

Question 1: Answer 1:

Question 2: Answer 2:

Creating a New User

UserID	Name	UserLevel	UserType	Status	Dealer	City	State	Action
cartercountydcudi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Del Copy
cartercountydcjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Del Copy
cartercountydcpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Del Copy
cartercountyhyucudi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Del Copy
cartercountyhyucjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Del Copy
cartercountyhyucpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Del Copy
fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Del Copy
keystonechevcudi	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Del Copy
keystonechevdcrc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Del Copy
keystonechevbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Del Copy

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

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

User Information

UserID: * Password: * RetypePassword: *

First Name: * Middle Name: * Last Name: *

Address: 123 Main Street

Zip: * City: * State: * Phone: *

48521 Trveik MI

Email Address: * [Email Password](#)

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

User Setup Information

User Type: * User Level: *

Web User Dealer Admin AutoGenerate Letter is on

Read Only

Dealer: ABC Dealer Select Default Dealer: ABC Dealer

Disable User

From IP To IP Add Another IP Range

No IP Ranges found

Restrict Days of week and time of day access

Force Password change on next Login

Show in QuickApp Dropdown

Security Questions

Question 1: favorite rooms in my house Answer 1: Music

Question 2: state born in Answer 2: Alaska

Question 3: pet Answer 3: Roxie

Viewing Invoices

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

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

Administration | Invoice Date: 11-11-2018 | Monthly Bills are available for 6 months

Online Invoicing

Billing Summary

Invoice Number: 605347

Past Due Balance: \$0.00

Current Activity: \$1295.30

Invoice Total: \$1295.30

Online Payments: \$0.00

Auto Payments: \$0.00

Balance due by 12/11/2018: \$1295.30

Forms

700Credit V91 Form

Auto Pay Setup Form

ACH One Time Payment Authorization Form

CC One Time Payment Authorization Form

Setup: HONG & ASSOCIATES LLC

N404 - NED7GE

Invoice Details

ELK GROVE WA
 840 LIGARIA GROVE DR
 ELK GROVE CA 95757

INVOICE

700Credit

Invoice Number: 605347 Date: 11/11/2018

Introduction to Compliance Solutions with 700Credit

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

Compliance Dashboard

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

Items supported on the dashboard include:

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

Lead Summaries for:

- QuickQualify
- QuickApplication
- QuickScreen
- QuickScore
- QuickScan

How You Benefit

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

Adverse Action Letter Program Monitor		
	#	%
Total Applicants	43	
Letters Mailed	34	79%
Letters Queued to be Mailed 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%
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 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 View/Edit	0	
OFAC Resolved	0	

Compliance for Credit Reports

What must dealers have in place today:

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

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

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

Red Flag Regulation

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

What must dealers have in place today:

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

Red Flag: Key Components

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

Identity Verification Name: TEST TEST Status: Out of Wallet Required
 Red Flag Score: 99
 Score Risk Level: Medium Risk Out of Wallet Questions

Section	Result	Alert	Next Steps
> OFAC	✔ Clear		
> ID Match	❗ Alert	Subject not found Last Name: Not Found Address: Not Found SSN: Not Found	Out of Wallet Questions
> Red Flag Alerts	❗ Alert	Zip Code vs City: ZIP Code not issued Zip Code vs State: ZIP Code not issued Issuance Year Status: Not Issued Yet Phone Code vs State: Not available Phone Code vs Zip Code: Not available ZIP code has not been issue SSN likely not issued prior to June 2011	Out of Wallet Questions
> Synthetic ID	-	-	-
> MLA Search	✔ Clear		
> ID Verification	❌ Incomplete	Verification of ID Required	Verify ID

[View Detail Report](#)

Out of Wallet (OOW) Questions

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

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

Out of wallet Questions

Number of Questions: 5

1. According to our records, we previously lived in (PATTERSON). Please choose the city from the following list when the street is vacant.

PATERSON
 ROCKLAND
 RANDOLPH
 HIGHLAND
 NONE OF THE ABOVE DOES NOT APPLY

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

KEBIAS
 GREAT BAY
 ELLEN FISHER
 DONNETT TRAVEL MART
 NONE OF THE ABOVE DOES NOT APPLY

3. How many times have you opened a mortgage loan in or around July 2016. Please select the dollar amount range in which your monthly mortgage payment falls, before only the regular monthly payment which includes principal, interest, and escrow (escrow could include taxes and insurance if collected by lender). If you have not had a mortgage payment now or in the past, please select "NONE OF THE ABOVE DOES NOT APPLY".

\$750 - \$949
 \$950 - \$1149
 \$1150 - \$1349
 \$1350 - \$1549
 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
 1956
 NONE OF THE ABOVE DOES NOT APPLY

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

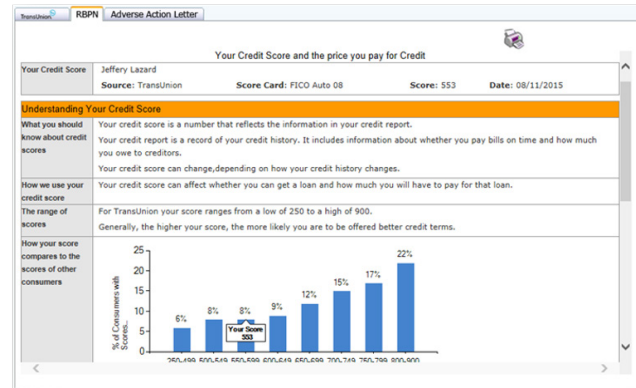
ESSEX
 HAMPSHIRE
 NORFOLK
 HENGLAND
 NONE OF THE ABOVE DOES NOT APPLY

[Submit](#) [Cancel](#)

Risk-Based Pricing Notices

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

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



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

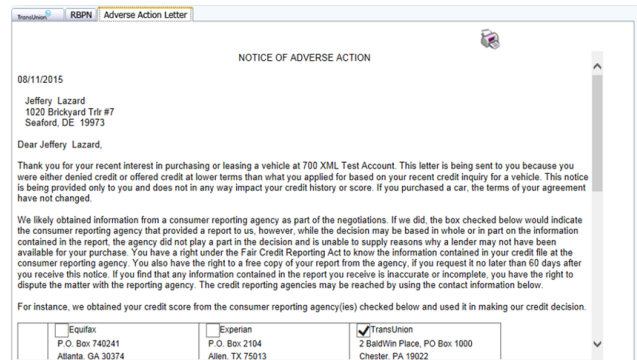
RBPN: Recommended Best Practices

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

Adverse Action Notices

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

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



Adverse Action: Recommended Best Practices

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

OFAC Search

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

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

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

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

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

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

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.

The screenshot displays the 700Credit Identity Verification interface. At the top, it shows the user's name as LEON SANCHEZ, with a status of 'ID Verification Required'. A red flag score of 41 and a high risk level are indicated. Below this is a table of verification sections:

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

Below the table is a 'Hide Detail Report' button. The 'Identity Verification Detailed Report' section shows a 'Red Flag Score Summary' with a risk level of 'High Risk' and a status of 'ID Verification Required'. It lists scores for Red Flag (41), Validation (59), and Verification (71). An 'OFAC Search' table shows a 'Clear' result for a match with the applicant's name and details. A red arrow points to the 'Clear' result in the OFAC Search table. Below the table, it states 'OFAC alert was cleared' and provides the user name 'FinanceExpress Interface' and the date and time '4/18/2023 1:53:57 PM'.

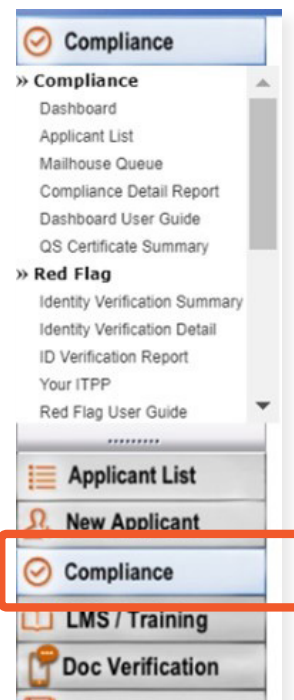
OFAC Search: Recommended Best Practices

- 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

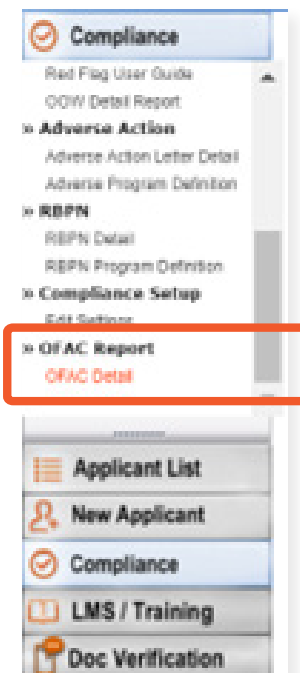
To access your audit reports, first log into your 700Dealer.com platform.

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. 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		141	51%	11					
<input type="checkbox"/> Red Flag Alerts									
Mad				Alert	9/1/2023 1:00:46 PM				XXX-XX
Alex				Alert	9/1/2023 1:03:34 PM				XXX-XX
Timc				Clear	9/1/2023 4:25:53 PM		OCW		XXX-XX
Mig				Alert	9/1/2023 6:01:39 PM				XXX-XX
Robi				Alert	9/1/2023 6:14:25 PM				XXX-XX
Cigi				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									
<input type="checkbox"/> Red Flag Alerts		141	51%	11					
<input 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		JAJ		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 type="checkbox"/> Applicants Passed		12	86%		
<input type="checkbox"/> Authentication Abandoned		2	14%		
<input 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(689)TU(638)XPN(640)
	09/01/2023	Anr			09/01/2023				EFX(864)TU()XPN()
	09/01/2023	Bre			09/01/2023				EFX(842)TU(864)XPN(837)
	09/01/2023	Chi					09/17/2023		EFX(481)
	09/01/2023	Cig					09/17/2023		EFX(549)TU(492)XPN(502)
	09/01/2023	De			09/01/2023				EFX(624)TU(645)XPN(640)

ADVERSE ACTION REPORT:

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

OFAC REPORT:

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

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