

# 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
- Red Flag ID
- Risk-Based Pricing Notices
  - Out o
- OFAC Search

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<sup>™</sup> 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: <a href="mailto:support@700Credit.com">support@700Credit.com</a>.





### **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.

(Desking - 01/02) - Sales and F&I     N Functions <u>File</u> <u>Subscreens</u> <u>Tools</u> <u>Display</u>	Reports Print S	stom Took	Do To				
	Keports Finit Si	zstem Tools g		📴 📾 🔜 💌 🔹			C
						3 🔽	C
		St	art Deal				
New Deal	Last 20 Dea	ls					
Deal Type Retail	Deal #	Stock #	Customer	Vehicle	⊤уре	Status	
Financial Inst. BMW	90771	PURGE5	MCLAUGHLIN, RICHARD	FORD FUSION3 FUSION	Retail	S	_
Customer #	90606	1 STIGLS	BAUMGAPA Sr, ROUTEONE JO			S	
Stock #	90742		LAMBERT, ALSINE T		Retail	S	
Deal Category	90772		MENARD, TEST		Retail	S	
	90242		TEST, NAME	TOYOTA 4RUNNER LIMIT	Retail	С	
Off-site Delivery	89643		BAUMGAPA, CUTOFFTESTING	FORD F-150 LARIAT 2W	Retail	S	
New (F4)	90724		TRACY SR, FRITZ RICHARD	VOLKSWAGEN JETTA R-L	Retail	S	
	999887	MBLSE8	FERKEL, DORIS	MERCEDES-BENZ C300W	Lease	S	
Search Deal	90763	PURGE5	MCLAUGHLIN, RICHARD	FORD FUSION3 FUSION	Retail	S	
Deal #	90769		TRACY SR, FRITZ RICHARD	VOLKSWAGEN JETTA S A	Retail	S	
Stock #	90768		TRACY SR, FRITZ RICHARD	VOLKSWAGEN TIGUAN 2	Retail	S	
Start Date 🔳	90765		ROGERS, STEVE	FORD TAURUS 4DR SDN	Retail	S	
End Date	90766		TRACY SR, FRITZ RICHARD	VOLKSWAGEN TIGUAN 2	Retail	S	
Customer Last Name	90705		TRACY SR, FRITZ RICHARD	VOLKSWAGEN TIGUAN 2	Retail	S	
Customer Einst Name	90764		ROGERS, STEVE	FORD TAURUS 4DR SDN	Retail	S	
	90748		ROGERS, STEVE	FORD TAURUS 4DR SDN	Retail	S	
Employee Number	90762	SPEC0916	MCLAUGHLIN, HAROLD M	NISSAN PATHFINDER 4D	Retail	S	
Employee Name	90761	PRBRYAN	MCLAUGHLIN, BRIAN	FORD FUSION3 FUSION	Lease	S	
Employee Role	90546	AW051601	WERNETTE, RYAN	FORD MUSTANG LX COUPE	Retail	S	
docuPAD Status	90754		MENARD, SALESTOOLS	TOYOTA TACOMA 2WD	Retail	S	
Search (F5) Clear (F6)	7					Sele	ct
	_						_





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

	Retail W	orksheet	Make Primary Send To F&I	
Company Construction  Constru	Sales Price         0.00           MSRP         0.00           Descont         0.00           Selling Price         0.00           Selling Price         0.00           Attermarkets         2.025.00           VSI Premium         0.00           Balternarce         0.00           SCP Premium         0.00           Mainternarce         0.00           VISI Premium         0.00           Prior Losse Bill         0.00           License Fee         110.25           Dealer Freis         130.000           Todal Frees         130.025.00           Notal Price         38,025.00           Atternarket         49,186.44           Todal Ofference         38,025.00           Atternarket         112.25           Atternarket         49,186.44           Todal Price         38,025.00	Down Payment Cash Down 2,255 1,000.00 Peposit 0.00 Total Relates 0.00 Total Trade Payoff 0.00 Total Trade Payoff 0.00 Total Trade ACV 0.00 Total Down 0.000 Total Down 0.000 Total Down 0.000	Payment Term ★ 72 Sea Rate 5.99 By, Rate 4.99 Mor, FF, Pancel AOR 32,2151 # Oxys 12 Poyment 30	

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.

cenario #1			SANDBOX 19 0101	+ H ■ • • • • • • • • • • • • • • • • • •
	Retail W	orksheet	Make Primary Send To F&I	
Vela Lead - 2193 - 2020/2018 - Deal is a 22020/2018 - Deal is a constraint of the second seco	Sales Price	Down Payment Cash Down 2,2755 1,000,0 Popolt 2,2755 1,000,0 Total Trade Mark 0,00 Total Trade Mark 0,00 Total Trade Mark 0,00 Total Trade MAV 0,00 Total Den 0,00 Total Down 1,000,00 Total Down 1,000,00	0         Sell Rate         5.99           0         Buy Rate         4.99           0         % Anrt Financed           0         AOR         3.2151           0         # Days 1st Payment 30           0         Payments Per Year         12           1         1st Payment 0ate         03/04/2018	





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.

	Credit Inquiry								D X	🖸 At 🖸 🗶
cenario # 1	Print								Close (Esc)	
Deal # 2 Deal # 2 Deal Jate 0 Deal Type R Financial Inst. 1 Program N	Type Inc Repository CBI Comments Applicant Last Name First Name Middle Name Suffix SSN	Svidual Joint GODBE TONI			<=>	CoBuyer Spouse Last Name First Name Middle Name Suffix SSN	IBE, TONI		Cose (Esc)	
Vehicle ERA Desking	Birth Date PIN		Search	\$		Birth Date PIN	Attach CoBuyer			
New Used Stock #     1010 Year     2018 Make     TOYC Model CHR Style 4DR Odometer Vehicle Cost	Current Addres Address Type House # Street Street Type Direction Apt#	NM + 120 UPPERS SUS	ecol (U)	Set As Buyer		Previous Addres Address Type House # Street Street Type Direction Apt#	5	Set As Cobuyer		
Buyer Customer # 1095 Last GOD First TON Company Reg State TX County	State	HOOKSTOWN PA - 15050				APO/FPO City State Zip Code	8			

The credit report will pop up in the window.

REPORT DATE: 12	-21-17								
Credit Report									
Prepared for: R	EYNOLDS QA	- TX							
Requested: EFX	- I								
APPLICANT INFOR	MATION								
App: GODBE, TON				SSN:			 Ad	re:	
Cap:				SSN:				je:	
Curr Addr: 120	UPPERS SUS								
Prev Addr:									
ACCOUNT DISTRIB					CURRI	ANTE ST		19	
Account Type		Balance	Payments	Curr					91
Real Estate	0	\$0	\$0	-	-	-	_		_
	0	\$0	\$0						
Installment						-			-
Installment Revolving	0	\$0	\$0 \$0	_	_	-	-	_	2
Installment Revolving Other				-	-	-	-	-	
Revolving	0	\$0	\$0	-	-	-	1 1	-	1.1.1.1
Revolving Other	0 0 0	\$0 \$0	\$0 \$0	-	-	-	1 1 1	-	1 1 1
Revolving Other Total	0 0 0	\$0 \$0	\$0 \$0	-	-	-	1.1.1.1		10 10 10
Revolving Other Total AVAILABLE CREDI	0 0 0	\$0 \$0 \$0	\$0 \$0 \$0	- - - FORICZ	- - - AL DEI	- - - -	- - - ENCI	- - -	1.1.1.1
Revolving Other Total AVAILABLE CREDI Revolving	0 0 0	\$ 0 \$ 0 \$ 0 - \$ 0	\$0 \$0 \$0 HIS			2			9





### **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.

Individual 🔿 Jo	oint OF/	C Out C	f Wallet Re	epository CBI - EF	X ONLY Pa	ge 🔽	Custo	mer#		9				New
arch														
Today Last 7 Days	Type Inq	iries 💌	Start Date	10/07/2014 🔳	Custome	er Last Nan	ne 🗌						S	earch (F12)
Last 14 Days			End Date	11/05/2014 🔳		er First Nan	ne							Clear
Last 30 Days					Last 4 S	SN								
quiries	SSN	Name			De		Time	Status *		0.5	АС ГІа			
	***-**-37		TONI			/03/2014				UI,	ACTIO	9		
Pocall														
Recall		GODBE,	TON				1.55752							
Transmit		GODDE,	TONI			,,								
		GODBE,	TON				1000000							
Transmit														
Transmit Delete			update status.											
Transmit Delete	* Click Refr	sh button to							504	TIC	2/041		Ded Sha	
Transmit Delete	* Click Refr	sh button to Name	update status.	Date Time		Ref Num	27 (F1)	User ID	1.2	TUC		OFAC	-	
Transmit Delete eports View	* Click Refr	sh button to Name	update status.			Ref Num	ber -010000-8F	User ID	EFX 785	10.0000			Red Flag	
Transmit Delete	* Click Refr	sh button to Name	update status.	Date Time		Ref Num	27 (F1)	User ID	1.2	10.0000			-	
Transmit Delete eports View	* Click Refr	sh button to Name	update status.	Date Time		Ref Num	27 (F1)	User ID	1.2	10.0000			-	
Transmit Delete eports View Print	* Click Refr	sh button to Name	update status.	Date Time		Ref Num	27 (F1)	User ID	1.2	10.0000			-	
Transmit Delete eports View Print Attach Delete	* Click Refr	sh button to Name	update status.	Date Time		Ref Num	27 (F1)	User ID	1.2	10.0000			-	
Transmit Delete eports View Print Attach	* Click Refr	sh button to Name	update status.	Date Time		Ref Num	27 (F1)	User ID	1.2	10.0000			-	

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.

	SSN 2	Name	Date	Time	Status *
Recall	***-**-3760	GODBE, TONI	07/14/2016	12:12	COMPLETE
	***-**-3760	GODBE, TONI	07/14/2016	12:11	COMPLETE
Transmit	NONE	BALEY, MICHAEL	07/28/2016	11:07	COMPLETE
Delete	NONE	IRBY, MARIA	07/25/2016	14:30	COMPLETE
	NONE	BALEY, MICHAEL	07/20/2016	11:22	COMPLETE





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.

Current Address     Previous Address       Address Type     M       House #     120       House #     Image: Image	mments  pplicant ast Name GODBE  irst Name TONI  iddle Name  soffix  soffix  soffix  soffix  soffix  soffix  Attach Buyer Attach CoBuyer Search Set As Buyer	CoBuyer Spouse Last Name First Name Middle Name Suffix SSN Birth Date Attach Buyer Attach CoBuyer Search Set As CoBuyer	
Zip Code Zip Code	ddress Type NM ▼ louse # l20 itreet UPFERS SUS itreet Type ▼ itrecton ▼ pt# PO/FPO ▼ lity HOOKSTOWN itate PA ▼	Address Type       ▼         House #       ●         Street       ●         Direction       ▼         Apt#       ●         AP0/FPO       ▼         City       ●         City       ●         State       ▼	





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.

ID Check	
	e: 11/03/2014 11:03:09 sion ID: 00005018907718
<ol> <li>You may have opened an auto loan or auto lease in or around October 2012. Please select the dollar amount range in which your monthly auto 1 BYou have not had an auto loan or lease with any of these amount ranges now or in the past, please select "NONE OF THE ABOVE/DOES NOT AP \$550 - \$549 \$550 - \$649 \$550 - \$649 \$570 - \$849 NONE OF THE ABOVE/DDES NOT APPLY</li> <li>You currently or previously resided on one of the following streets. Please select the street name from the following choices.</li> <li>PINLEY LOG TRAIL OLOG TRAIL OLOG TRAIL (0880)555-1882 (0880)555-1882 (0880)555-5237 NONE OF THE ABOVE</li> <li>Which of the following is a previous phone or Submitting Questions</li> <li>ID Check Transmission Nome or THE ABOVE</li> <li>Wester the control for the address you provided.</li> <li>SHACLEFORD RANDALL PREASE Select the county for the address you provided.</li> <li>SHACLEFORD NONE OF THE ABOVE</li> <li>Please select the ty that you have previously resided in. COLLIFYILE</li> <li>Select the county for the address you provided.</li> <li>SHACLEFORD NONE OF THE ABOVE</li> <li>Readone County for the address you provided.</li> <li>SHACLEFORD EASTLAND NONE OF THE ABOVE</li> <li>Rease select the ty that you have previously resided in. COLLIFYILE</li> <li>REPTON MADISON NONE OF THE ABOVE</li> <li>NONE OF THE ABOVE</li> </ol>	loan or lease payments fails. IPLY".
	Submit Print

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
anual	***-**-3760	GODBE, TONI	11/03/2014 11:03:09	00003048907711	SSM	Fail 1/4	0
	***-**-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.

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

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.

				Session ID	User ID	Out Of Wallet	Manual
inual	***-**-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	





### **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.

IN Functions Elle Subscreens Iools [ ) 🗞 - 👘 - 🔍 - 🔚 🛃 🖇			PR 2 3 4	5 6	🛃 🛯 - 📾 🛃	1 🖬 😂
cenario # 1	R1 Credit Ap	plication			SANDBOX ERA01	
<b></b>	Sales Price		Down Payment		Payment	
Deal #	MSRP	0.00	Cash Down 0.00%	0.00	Term ▲▼	60
Deal Date 04/15/2019	Discount 0.00%	0.00	Deposit	0.00	Sell Rate	0
Deal Type Retail 💌	Selling Price	0.00	Total Rebates	1,800.00	Buy Rate	
inancial Inst. 📕 CASH 🔍	Aftermarkets	0.00	Total Trade Allow	0.00	% Amt Financed	
rogram Normal 💌	Doc Fee	0.00	Total Trade Payoff	0.00	AOR	
eal Status Status	VSI Premium	0.00	Total Net Trade	0.00	# Days 1st Payment	30
	ESC Premium	777.00	Total Trade ACV	0.00	Payments Per Year	12
'ehicle	Maintenance	0.00	Total Def Down	0.00	1st Payment Date	05/15/2019 🔳
ERA Desking Detach	GAP Premium	500.00	Total Down Payment	1,800.00	Prepaid Fin Charge	0.00
	LAH/IUI	0.00			APR	
New Used Demo Cert.	Prior Lease Bal	0.00			Amount Financed	-424.55
itock #	License Fee	0.00			Finance Charge	0.00
ear	Dealer Fees	50.00			Total of Payments	-424.55
1ake 🔽	Total Fees	47.00			Total Sales Price	1,375.45
Model	Total Taxes	1.45				
Style	Total Price	1,375.45			Payment	-7.07
Ddometer	Trade Difference	0.00				
/ehicle Cost 🛛 🕹					Front End Gross	95.00
	3				Back End Gross	1,277.00
Buyer	l and a second		1		Total	1 372 00

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

Send to RouteOne (F8)	Transmitted Date	Decision Dat	e Status	
Other Lenders				
Lender	Transm	itted Date	Decision Date	Status
BMW Finance bmwco BMV	1			
BMW Finance bmwco Mote	orcycle			
BMW Finance bmwco Mini				
VW Credit				
Audi Financial Services				
DealerTrack 530071				
Dealer Hack 3300/1				
Dealer Hack 330071				
Dealer Hack 530071				
Dealer Hack 5300/1				
Dealer Hack 3300/1				
Dealer Hack 3500/1				
				•
				^
lessage to send to Lender -				\$ \$
lessage to send to Lender -			Send to O	
tessage to send to Lender			Send to O	





### **Deal Jacket Integration**

In order to use this feature dealers need:

- 1. Credit Bureau Inquiry (CBI)
- 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)

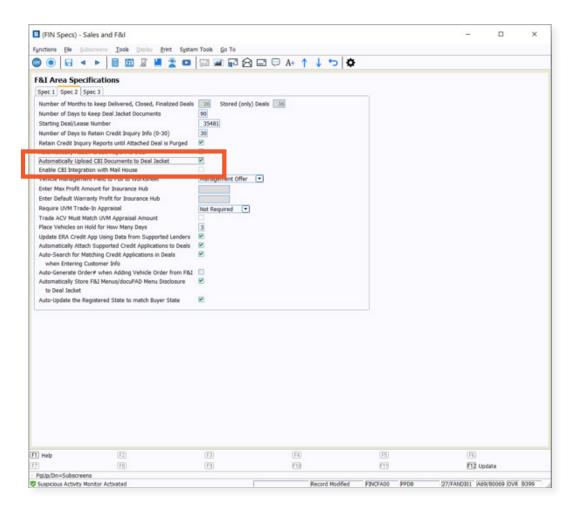
	io#1							80412 STORE 01 BR		
									RANCH 01	
2	<sup>_</sup> ≈ • • • • • • • • • • • • • • • • • •		Deal	Jacket						
eal I	Information									
ate	11/02/22	Deal # 1	190499		St	lock # 12	21212	New Cost	\$25,000.00	
lsp1	1	Sisp2			Ve	ehicle 20	022 TOYO	OTA COROLLA HI	B 5DR HB	
ales	is Mgr	F&I Mgr S	TEPHEN WAG	INER		л	DEAMDE	1NJ045031 5 Mi	iles	
	Inst. US BANK	Deal Type	Retail - Norm	al	Tr	ade1				
uver	er DEAL, SIGN	Co-Buver			Tr	rade2				
	ress 1 REY DAYTON OH 45430					rade3				
eal S	Status and Dates		Funding							
tatu		Finalized	Funding Vendor		Status			As Of		
tatur	us Stored Closed	Finalized Document Type		Source	Status	Signed	View	As Of Added by	Added	
tatur	us Stored Closed uments		Vendor	Source			View		12/01/22 15:55:32	
ocur	uments # Description Credit Report - AppLast, AppFirst OFAC - AppLast, AppFirst	Document Type Credit Reports and Co Credit Reports and Co	Vendor	-	Status EFX/TUC/XPN CLR			Added by	12/01/22 15:55:32 12/01/22 15:55:33	
ocur	us Stored Closed uments # Description Credit Report - AppLast, AppFirst OFAC - AppLast, CoAppFirst OFAC - CoAppLast, CoAppFirst	Document Type Credit Reports and Co Credit Reports and Co Credit Reports and Co	Vendor ompliance ompliance ompliance	Import Import Import	Status EFX/TUC/XPN		View View View	Added by PALENDOU PALENDOU PALENDOU	12/01/22 15:55:32 12/01/22 15:55:33 12/01/22 15:55:34	
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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.

(Deski	ing - 01/01 190499 S - DEAL, SIGN) - Sales a	and F&I							- 0	
Funct	ions <u>Ele Subscreens</u> <u>T</u> ools <u>D</u> isplay	Reports Print Syst	tem Tools Go 1	То						
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ate Isp1 ales M	11/02/22	Deal # Sisp2 F&I Mgr	190499 Stephen wa	GNER	10.70		022 TOYO	New Cost TA COROLLA H INJ045031 5 M		
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uyer ddress	DEAL, SIGN 1 REY DAYTON OH 45430	Co-Buyer				ade2 rade3				
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Below are two examples of documents a dealer might view.

Your Credit Score And The Price [Reynolds Sync Servi	You Pay For Credit .ce Test 8]	
YOUR CREDIT SCORE		
Name: JAMES LLAMBSEAR Source: Equifax,TransUnion,Experian	Date: 12/6/2023 Score: 0	
UNDERSTANDING YOUR CREDIT SCORE		
** Your credit scores **		
Your credit score is not available from Equifa reporting agency, because they may not have en credit history to calculate a score.		Y
** What You Should Know About Credit Scores **		
Your credit score is a number that reflects th report.	e information in your credit	
Your credit report is a record of your credit about whether you pay bills on time and how mu	history. It includes information the you owe to creditors.	
Your credit score can change, depending on how	your credit history changes	
** How We Use Your Credit Score **		
Your credit score can affect whether you can g have to pay for that loan.	et a loan and how much you will	
** Why credit scores are important**		
Credit scores are important because consumers generally will get more favorable credit terms	who have higher credit scores	
Not having a credit score can affect whether y you will have to pay for that loan.	rou can get a loan and how much	
CHECKING YOUR CREDIT REPORT ** What If There Are Mistakes In Your Credit B	leport? **	
You have a right to dispute any inaccurate inf you find mistakes on your credit report conta	formation in your credit report.If act the consumer reporting agency	
It is a good idea to check your credit report contains is accurate.		
** How Can You Obtain & Copy Of Your Credic Re	port? **	
Under federal law, you have the right to obtain report from each of the nationwide consumer r	n a free copy of your credit	
To order your free annual credit report-		
By telephone: Call ppll-free: 1-877-322-82		
On the Web : Viett www.annualcreditreport		
yeu cân oblig from Federal http://www.fbncorbep/conli to: Annual Credit Report Request P.O.Bok 105281 Atlant, G. 30348-5281	<pre>iredit Report Request Form (which Trade Commission's web site at me/include/requestformfinal.pdf) : Service</pre>	
** How Gan You Get Nore Information? **		
for more information about credit reports and rederal law, visit the Consumer Financial Prot	your rights under	

REPORT DATE: 07-25-23	
700Credit Executive Summary	
Prepared for: Reynolds Sync Service Test	8
APPLICANT INFORMATION	
App: LLANESEAR, JAMES Cap:	SSN: XXX-XX-7290 Age: SSN: Age:
Curr Addr: 675 SHAWNEE,ALOHA OR 97007	son: Age:
Prev Addr:	$\cap$
MESSAGES	
*** The primary applicant is a no hit ***	
The primary applicant is a no nit	
AUTO SUMMARY	
No Auto Trades Found	
BUREAU SCORE INFORMATION:	
TRANSUNION Score Not Available (APP) = N/	(A
AUTO & REAL ESTATE LOAN INFORMATION: (APP	9
OPEN AUTO: 0 Total Bal: \$0 Total Mnthly P	Pay: \$0
LastDlq: N/A Past Due Counts: 0x30, 0x60	, 0x90+
CLOSED AUTO: 0 Past Repossessions: 0 LastDig: N/A Past Due Counts: 0x30, 0x60	0.040+
OPEN REAL ESTATE: 0 Total Bal: \$0 Total M LastDig: N/A Past Due Counts: 0x30, 200	inthly Pay: \$0
Lastradi, with rast the counter, oxio,	, 04307
TOTAL AVAILABLE CREDIT: Revolving- Bala	mce=\$0
CREDIT SUMMARY	
ACCOUNT DISTRIBUTION Account Type Count Binance	CURRENT STATUS(tradelines) Byments Curr Clsd Unrt 30 60 90+
ACCOUNT DISTRIBUTION Account Type Count Balance Real Estate 0 \$0	Segments Curr Clad Unrt 30 60 90+ \$0
ACCOUNT DISTRIBUTION Account Type Count Real Estate 0 \$0 Installment 0 \$0	\$0
ACCOUNT DISTRIBUTION Account Type Count Balance Real Estate 0 \$0	Segments Curr Clad Unrt 30 60 90+ \$0
Account DISTRIBUTION Account Type Count Battence Real Ratate 0 50 Installment 0 50 Revolving 0 50 Other 0 50	Uments Curr Clad Unrt 30 60 90+ 50 50 50
ACCOUNT DISTRIBUTION Account Type Count Binnee Real Rate 0 80 Installment 0 80 Revolving 0 60 Revolving 0 60 Total 0 90 Total 90	Byrments Curr Clad Unrt 30 60 90+ 50 50 50 50
ACCOUNT DISTRIBUTION Account Type Count Blance Peal Estate 0 50 Resolving 0 50 Revolving 0 50 Other 0 50 Total 0 50 WANILABL CREDIT 9 50	Monte         Curr Clad Wurt 30 60 90+           0         -         -         -           0         -         -         -         -           0         -         -         -         -           0         -         -         -         -           0         -         -         -         -           0         -         -         -         -           0         -         -         -         -           0         -         -         -         -           0         -         -         -         -           0         -         -         -         -
ACCOUNT DISTRIBUTION ACCOUNT TYPE Count Distribution Distribution Bevelving 0 Other 0 Other 0 Other 0 Other 0 Other 0 Distribution Total CADDY - V0 Pupping 0 Inquisites 0 Inquisites 0 Inquisites 0 Inquisites 0	0         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -
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### Introduction to 700Dealer.com

All 700Credit dealers have exclusive access to their own personal credit portal hosted at <u>700Dealer.com</u>. 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 <u>700Dealer.com</u> 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.

700Cr	edit		-		JANE A			DOB: 11/0 SSN: 000-		Date In Fil		05/02/20 09/08/20
Applicant Live	Bale Raspi ( Let 30 Days +				WESTP	ORT, MA, 02790				Repo	orted:	03/14/20
and an international statements	Applicat									Subs	scriber:	FDC
Address in the other	<ul> <li>Applicant</li> </ul>	Probability		Barri .		US ADDRESSES:				Sub	Code:	CS0001208G
	1.540	an (so)	Canyonal		Name	IUS ADDRESSES:	City	v	State	ZIP		
		44 (MC)	Cargenee		5 SILVE	R RDG I DAM RD		REHAM	ME	04062 025171		
		and we have	Canylend		EMPLO							
		AN DOCUMENTS	Cargend		EMPLO	YER X						02/15/10
	2360	44 (147)	( replaced									
	First, Last Name				700Cred	it Auto Summary						
		64 (VI)	Crytelal									
					Тө	al Bal Mont	h Pay 182	Total Au 3	60	Open Auto	30 60 0 0	90 0
					Trades: Account N	174		Dat Open	Curr Bal	Monthly Pay	Mos Rep	
					Account # TO BANK	Status	ying as agreed	Oph/Clsd	Orig AMT Int Rate \$9048	Past Due		90 Payment Pattern 27 11111111111
Automatic					0748M001 C/T/2NS8		ving as agreed	Open	\$14234 7.02%	\$301		00 11111111111 48 111111111111
additional from	-				07421069 PNC V LEA		ving as agreed	Closed	\$0 \$15952	50		41 1X111111111
Nem Applicant	part loss				07890001		1113337113	Closed	\$0 \$10205	÷0	00 00	00 11111111111
Compliance	Applicationals											
	Applicat States				Score S	ummary						
Otage Analysis					Score Ca	rd Sco	re Co	ode Score	Factor Desc	cription		
Administration					FICO Risk		22 13	serious time si	delinquercy, d	erogatory public reco	ord or collec known	tion filed
					National R	sk Model 522	10 34 19	amoun	cwed on delin	ith delinquency quent accounts ts		
							35 01 08	delingu too fea	ency on bank in	nataliment loans		
					Bankrupto	925	×	ratio of information	bank revolving	balances to credit in	mits or lack	of bank revolving account





### **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 **<u>700Dealer.com</u>** platform using your provided credentials.
- 2. Click on the "Users" link in the left-hand navigation Administration panel.
- 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.

Administration							Search		Go
Account Profile	Hide Inactive								
Online Invoicing	UserID	Name	UserLevel	UserType	Status	Dealer	City	State	Action
Site security	cartercountydcjcudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
Dealers	cartercountydcjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
Users	cartercountydcpg	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
User Levels	cartercountyhyucudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Delete   Copy
Data Access	cartercountyhyudc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Delete   Copy
Letters	cchyundaidcpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Delete   Copy
Credit Engine Monitor	fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
UserID Lookup	keystonechevycudl	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Delete   Copy
a second second second	keystonechevydrc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Delete   Copy
Subcode Lookup	keystonegbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Delete   Copy
Popup DAS Detail					1 2				

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.

User Information		
UserId:*	Password:*	RetypePassword Rules:
mikewest	•••••	Password Rules. Password must be at least 10 characters long.
First Name : *	Middle Name :	Last Name : * Perseverel must contain an unnercase character
Michael		West Password must contain an uppercase character.
Address :		Password must contain a numeric character.
123 Main Street		Password and Retype Password must match.
Zip : *	City : *	State :* Phone : Password shouldn't match with last 13 password
48521	Tyvek	MI v
Email Address : * m.west@abcdealer.com	Email	Password
User SetUp Information	ation	
User Type : *	User Level :*	
Web User	✓ Dealer Admin	✓ AutoGenerate Letter is on
Read Only		
Dealer :		Select Default Dealer :
Disable User	*	ABC Dealer v ABC Dealer v
From IP No IP Ranges found	То ІР	AddAnotherJoRange
Restrict Days of weel	and time of day access	
Force Password chan		
Show in QuickApp Dr		
Security Questions		
Question 1:	favorite room in my h	* Answer 1: Music
Question 2:	state born in	* Answer 2: Alaska
à		· · · ·





### **Creating a New User**

Administration							Search			G	0
Account Profile	Hide Inactive									_	
Online Invoicing	UserID	Name	UserLevel	UserType	Status	Dealer	City	State	Action		
Site security	cartercountydcjcudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   I	Del e	Copy
Dealers	cartercountydcjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   I	Del e	Copy
Users	cartercountydcpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   I	Del e	Copy
User Levels	cartercountyhyucudi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   I	)el e	Copy
Data Access	cartercountyhyudc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   I	Del e	Copy
Letters	cchyundaidcpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   I	)el e	Copy
Credit Engine Monitor	fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   I	Del e	Copy
· UserID Lookup	keystonechevycudl	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   I	Del e	Copy
the Constant and the s	keystonechevydrc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   I	Del e	Copy
<ul> <li>Subcode Lookup</li> </ul>	keystonegbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   I	Del e	Copy
Popup DAS Detail					1 2						

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.

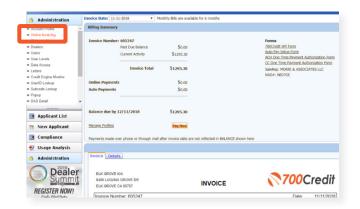
You can then fill in the new user's information into the user profile, as well as make any necessary changes.

	n					
UserId:* First Name : * Address : 123 Main Street Zip : * 48521 Email Address : *	Password:* Middle Name : City : * Tyvek Email	RetypePassword:*	Phone :	Password must contai Password must contai Password must contai Password and Retype	least 10 characters long, n an uppercase character, n a lowercase character. n a numeric character. Password must match. atch with last 13 password	
User SetUp Information	rmation					
User Type : * Web User	User Level :*	✓ AutoGenerate Let	ter is on			
Read Only						
Dealer :			Select Default	Dealer :		
	* • •	ABC Dealer	ABC Dealer	~		
Disable User						
From IP No IP Ranges found	To IP	AddAnotherIpRange				
No IP Ranges found						
No IP Ranges found	reek and time of day acces					
No IP Ranges found  Restrict Days of w Force Password ch Show in QuickApp	reek and time of day access hange on next Login > Dropdown					
No IP Ranges found	reek and time of day access hange on next Login > Dropdown					
No IP Ranges found  Restrict Days of w Force Password ch Show in QuickApp	reek and time of day access hange on next Login > Dropdown	5	*	Answer 1:	Music	
No IP Ranges found Restrict Days of w Force Password d Show in QuickApp Security Questions	reek and time of day access hange on next Login Dropdown S	5		Answer 1: Answer 2:	Music Alaska	

### **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

### **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 Prog	ram Monit	
		#	%
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 Delivere	d/Scheduled	38	88%
Cu	urrent Adverse Act	ion Setup	Request Setup Changes
Rick Record Pricin	a Notico Pr	ogrom Moi	aitor
Risk Based Pricin	g Notice Fi	ugrani moi #	%
Total Applicants		43	/0
Notices Mailed		35	81%
Notices Queued to be Mailed	View/Edit	6	14%
Notices Emailed	a report agend	0	0%
Notices Printed Locally		0	0%
Applicants with No Notice Delivered	View/Edit	2	5%
RBPN Notices Delivered		2 41	95%
RBPN Notices Delivere			
	Current RBPN S	Setup	Request Setup Changes
Red Flag	Program M	onitor	
Red Flag Alert Status		#	%
Total Applicants With Red Flag		38	46
Red Flag Clear & Cautions		9	24%
Red Flag Alerts		29	76%
Alerts Unresolved	View/Edit	27	
Alerts Resolved		2	
			Work on Unresolved
Consumer Alerts			
Fraud Victim and Security Alerts	View	1	
Active Duty Alerts		0	
ID Verifications		#	%
Complete		0	0%
Incomplete	View/Edit	<u>42</u>	100%
			Work on Incompletes
Out of Wallet Author	entication P	rogram Mo	nitor
		#	
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%
			0010
OFAC	C Compliand	ce	
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 /erification	Name: TES Red Flag Score Ris		Status: Out of	Wallet Required
Sect	ion	Result	Alert	Next Steps
▹ OFAC	(	🗸 Clear		
▹ ID Mat	ch (	l Alert	Subject not found Last Name: Not Found Address: Not Found SSN: Not Found	<u>Out of</u> <u>Wallet</u> <u>Questions</u>
▶ Red Fla	g Alerts	l 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 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
<ul> <li>Synthet</li> </ul>	ic ID	-	-	-
➤ MLA S	earch	🗸 Clear		
▹ ID Veri	fication	X Incomplete	Verification of ID Required	Verify ID
	View Detail R	Report	<₽70	Credit

### **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.

_	<mark>Questions 3</mark> nur recercit, yna predincel wed en (PRITEISON), Maase chonse Die city from the fellowing Bit whate this street is lectrod.
Одина	
0 8000	
0 RMCC	121
() NECOL	HORD
0 NONE	OF THE ABOVE/DOES NOT APPLY
Which one of	If the following retail condit cands do you have? If there is not a matched retail condit cant, glease select "KORE OF THE ABOVE",
0 KEHS	
0 8007 1	SARY .
0 ณยง	(FSHD)
	T TRAVEL MART
0 NOVE	OF THE ABOVE/DOES NOT APPLY
hich induces	ex operad a rontgage bain in or sward Ma 2016. Please elect the other amount ange in which your northit notings payment data. Neter only in the explan routhity payment principal, interest, and eccord vectors and induced taxes and insurance it collected by lenders). If you have not had a notingse payment new in the part, please select MONE DCOES INT PMY.
0 \$751-	96
0 999-	£149
0 \$1150	
0 \$1350	
0 NOVE	OF THE ABOVE/DOES NOT APPLY
I was been a	affin a year or on the year of the data todow,
0 1945	
0 1948	
0 1951	
0 1954	
0 NOVE	OF THE ABONE/DOES NOT APPLY
. Plaze selec	t the county for the address you provided.
0 ESSEX	
0 HWPS	
0 NORED	
() MEDOL	
0 NOVE	OF THE ABOVE[DOES NOT APPLY





### **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

TransUnion RBPN Adverse Action Lette	1		
		ER.	
	NOTICE OF ADV	ERSE ACTION	
08/11/2015			
Jeffery Lazard 1020 Brickyard Trlr #7 Seaford, DE 19973			
Dear Jeffery Lazard,			
were either denied credit or offered credit	at lower terms than what you a	00 XML Test Account. This letter is being sent to you pplied for based on your recent credit inquiry for a vel history or score. If you purchased a car, the terms of	icle. This notice
the consumer reporting agency that provis contained in the report, the agency did no available for your purchase. You have a ri consumer reporting agency. You also hav you receive this notice. If you find that any	ded a report to us, however, wh t play a part in the decision and ight under the Fair Credit Repoi e the right to a free copy of you r information contained in the re	of the negotiations. If we did, the box checked below lie the decision may be based in whole or in part on th is unable to supply reasons why a lender may not ha tring Act to know the information contained in your cer report from the agency. If you request it no later than port you receive is inaccurate or incomplete, you hav s may be reached by using the contact information b	e information ve been dit file at the n 60 days after e the right to
For instance, we obtained your credit sco	e from the consumer reporting	agency(ies) checked below and used it in making our	credit decision.
Equifax	Experian	✓ TransUnion	
P.O. Box 740241	P.O. Box 2104	2 BaldWin Place, PO Box 1000	~
Atlanta. GA 30374	Allen. TX 75013	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.

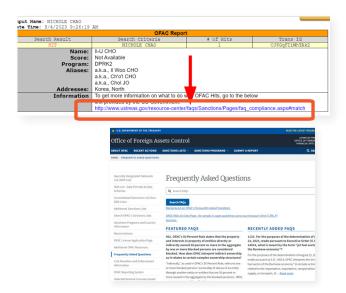
A "**next steps**" link will appear with insturctions on how to resolve the issue, as shown to the right.



### **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.



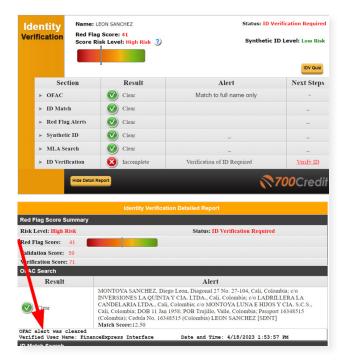




### **OFAC Cleared**

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





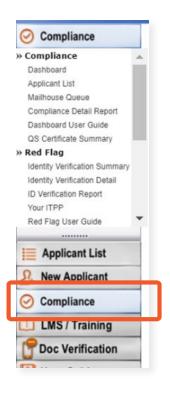
### **Viewing Audit Reports**

To access your audit reports, first log into your <u>700Dealer.com</u> 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
and the second	276								
E Red Flag Alerts		141	51%	11					
Mad				Alert	9/1/2023 1:00.46 PM				100.00
Alex				Aiert	9/1/2023 1:03:34 PM				100-101
Tenc				Clear	9/1/2023 4:25:53 PM		OOW		1001-101
Mg.				Alert	9/1/2023 6:01:39 PM				803-808
Robi				Aiert	9/1/2023 0.14/25 PM				1001-101
Cap				Aiert	9/1/2023 6 20:54 PM				1001-101
4 4 1 of 1 ≯	ÞI Ø								
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	196	0					

#### **IDENTITY VERIFICATION REPORT:**

14 4 1	of 2 ? 🕨	► 4			
Date	Time	Dealer Name	Applicant Name	User Name	Status
09/01/2023	11:54:04		GAL		Incomplete
09/01/2023	12 58 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:**

i4 4 1 of 1 > >i +>					
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	Acr			09/01/2023				EFX(864)TU()XPN()
	09/01/2023	Dec			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	Dæ			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(83)
	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	EFX(624)TU(645)XPN(640

#### **OFAC REPORT:**

4										
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 <u>700Dealer.com</u> 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 <u>support@700Credit.com</u>.

