



USER GUIDE

APRIL 2024



ONEDEALERLANE

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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.

One Dealer Lane has integrated our soft pull prequalification solution, QuickQualify, and full credit application into their platform. This brief guide will walk you through the consumer experience providing their information in a full credit app, as well as the dealer's experience pulling and viewing reports. If you have any questions, please feel free to reach out to our support desk at: (866) 273-3848 or email us at: support@700Credit.com.

Introduction to QuickQualify

QuickQualify is a soft pull prequalification solution which places a soft inquiry on the consumer's file, that does not require a consumer's SSN or DoB - only name and address required. For each consumer that fills out the prequalification form and gets preapproved, dealers receive:

- FICO Score
- Available Revolving Credit
- Auto Inquiries last 30 days
- Summary of Auto Trade Lines Including:
 - Current Monthly Payments
 - Current Auto Loan Interest Rates
 - Remaining Balance/Payoff
 - Payment History
 - Months Remaining on Auto Loans

You can use this information to put the consumer in the right vehicle with the right financing, right away!

QuickQualify Results

Result: Applicant Found

Score: 618

Powered by EX: FICO AUTO V8

Consumer Information:

Name: Jane Doe

Address: 123 Main St.
Farmington Hills, MI 48334

Email: jdoe@email.com

Phone: (999)-555-1234

Auto Summary:

Available Revolving Credit: \$1,459.00

Auto Inquiries last 30 days: 0

Auto Trade Line 1

Interest Rate: 17.52765%	Original Amount: \$17,079.00	Original Terms: 73 Months	No of Late Payments: N/A	Monthly Payment: \$382.00
Percent Paid: 81.12%	Estimated Payoff: \$3,224.00	Remaining Terms: 6 Months	Joint: NO	
Loan Type: Auto		Trade Status: Open	Trade Open Date: 11/19/2015	

Auto Trade Line 2

Interest Rate: 4.86%	Original Amount: \$16,045.00	Original Terms: 61 Months	No of Late Payments: 0	Monthly Payment: \$296.00
Percent Paid: 100%	Estimated Payoff: \$0.00	Remaining Terms: 0 Months	Joint: NO	
Loan Type: Auto		Trade Status: Closed	Trade Open Date: 07/21/2011	

Certificate Status:

Printed By: N/A

Confirmed By: N/A

PRINT NOW

Credit Report Option

With our QuickQualify platform, dealers have the option of either getting the soft pull prequalification results as shown above, or you can opt to receive a full credit file from all three bureaus: **Equifax**, **TransUnion**, and **Experian**.

We **STRONGLY** suggest you set up your prequalification bureau to match the bureau and scorecard that matches your credit bureau used in your F&I Office.

Note: This report can only be used for information purposes and **CANNOT** be used to fund the deal.

Score Summary

EQUIFAX FICO Auto V5F 750

experian FICO AUTO V8 761

TransUnion FICO Auto 08 780

Credit Report

JANE AARDEN

DOB: 11/01/19

2 MAPLE CT

WESTPORT, MA 02790

SSN: 000-00-0000

PREVIOUS ADDRESSES:

Name: 5 SILVER RDG

City: WINDHAM

11 HIGH DAM RD

WAREHAM

EMPLOYMENT:

EMPLOYER X

700Credit Auto Summary

Total Bal	Month Pay	Total Auto	Open Auto	30	60	90
\$10,142	\$252	\$	1	0	0	0

Trades:

Account Name: TD BANK N.A.

Account #: 0148801

City: CITTINGHONA

State: 07421069

Status: Paid or paying on agreed

Date Open: 09/26/2015

Cur Bal: \$14,334

Orig Bal: \$282

Orig Term: 72

Orig Rate: 7.05%

Orig Plan: \$301

Orig Plan: \$10,000

Score Card: FICO Risk V2

Score: 700

Code: 13

Score Factor Description: service delinquency derogatory public record or collection filed

Score Card: National Risk Model

Score: 502

Code: 13

Score Factor Description: time since delinquency is too recent or unknown

Score Card: Bankruptcy

Score: 925

Code: 13

Score Factor Description: number of accounts with delinquency

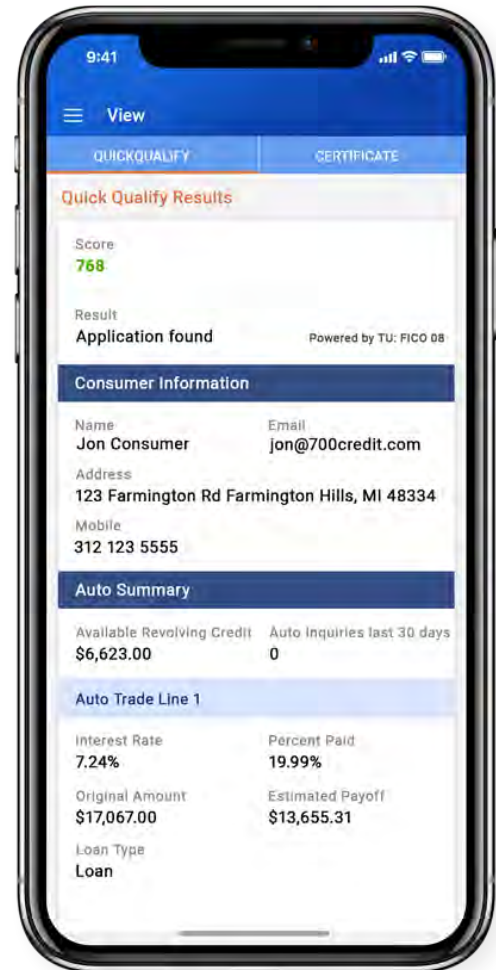
Above is an example of our HTML Credit Report. This image was split for display purposes but will normally provide dealers with a complete, single view.

QuickMobile App (Dealer Mobile App)

Dealers are also able to receive immediate access to QuickScan lead information through the 700Credit **QuickMobile App**.

Specifically designed for dealers to manage their soft pull leads (*QuickQualify and QuickScan*) from a single, safe platform. It protects your consumer's information with a **secure login screen** and available at anytime on your own mobile or tablet device. .

- Receive **direct mobile notifications** when consumers complete the QuickQualify web form or QuickScan process.
- **Optimize interactions** with your consumers through one-click text response and mobile dialing.
- **Immediate access** to view all applicants and their credit score, credit file information, and QuickScan results.
- **Stay organized** by setting filters to view leads from only a specific period of time.
- **Text or email** the QuickQualify soft pull or QuickScan driver's license authentication forms **directly to the consumer**.



The **700Credit QuickMobile Dealer App** is offered at no charge and can be downloaded from the Apple and Android App Stores by searching for "**700Credit**" or by scanning the qr codes to the right.

Note: Installing the app does require your correct email address or cell phone be setup on your account to verify your user ID.

Contact our support team for assistance: **(866) 273-3848** or support@700credit.com.



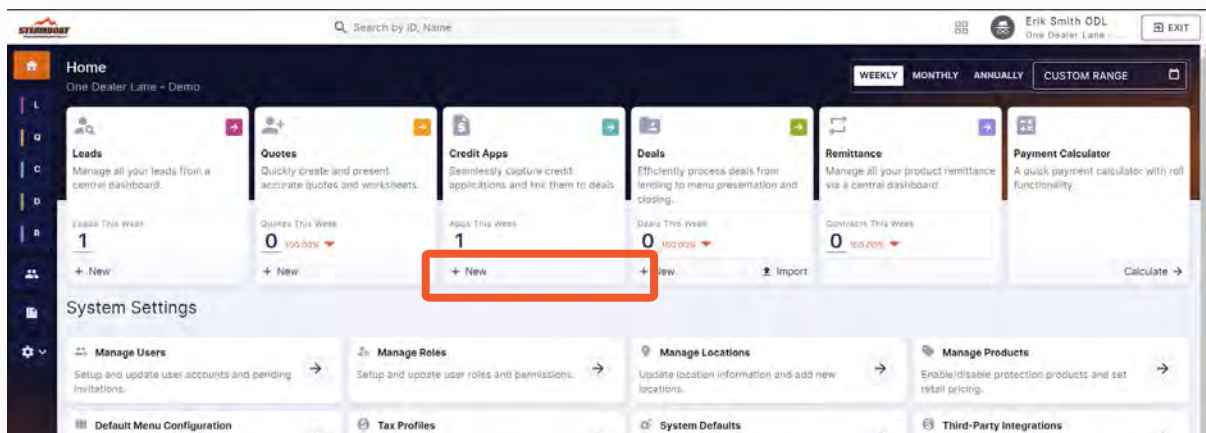
700Credit & One Dealer Lane Integration

One Dealer Lane has integrated 700Credit's **soft pull prequalification and full credit application solutions** into their platform. This integration begins with sending a link (email/text) or providing on a tablet to a full credit application for consumers to complete.

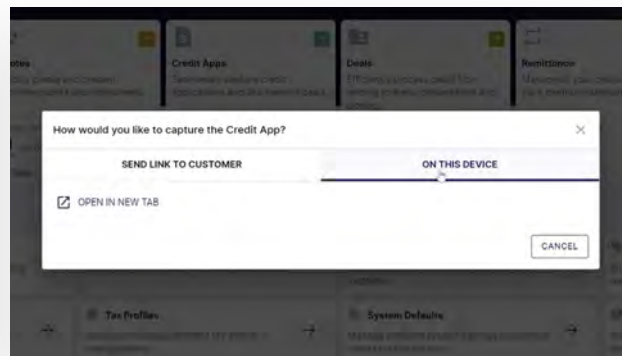
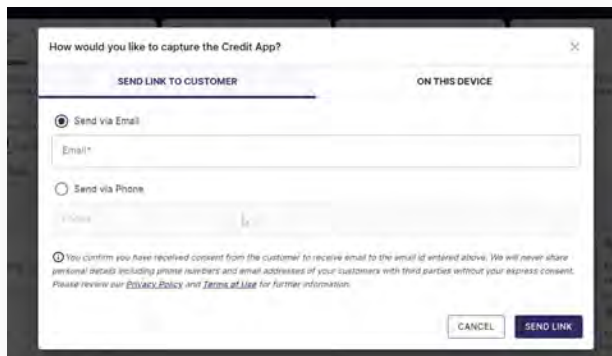
Once the consumer's personal information has been collected, dealers can opt to run a hard or soft pull in the One Dealer Lane platform.

Sending/Providing a Full Credit Application

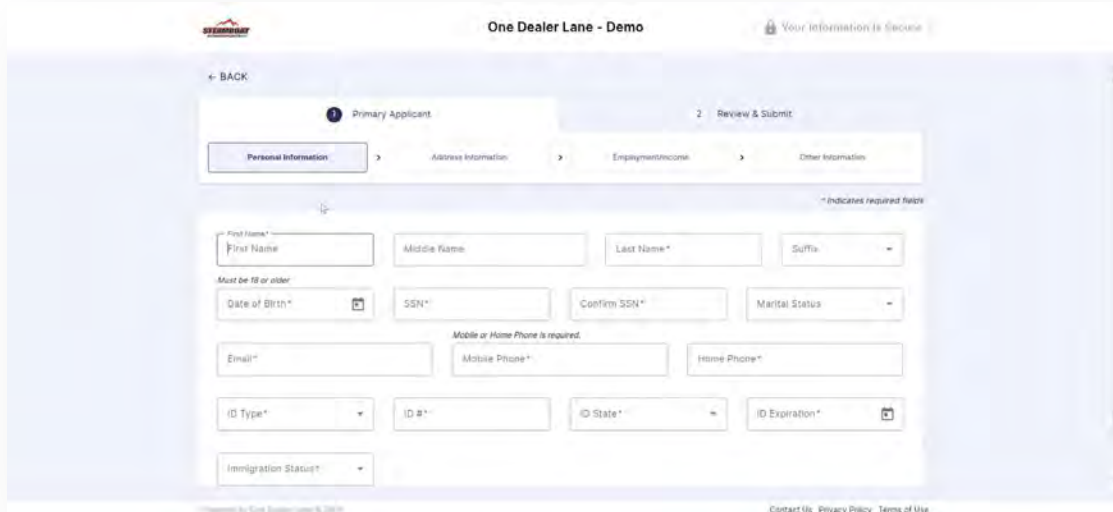
To send a credit application for personal information collection, start in the home dashboard and click the **"New"** button within the **"Credit Apps"** card.



A pop-up will appear, prompting the dealer to choose which method of sharing they want to use (text, email, or in-person utilizing a tablet).



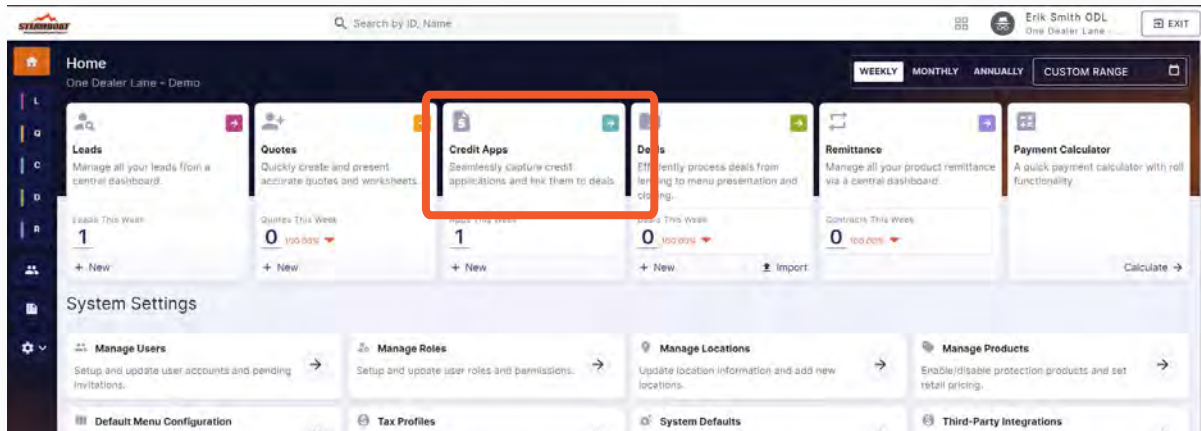
The consumer will be presented the credit application below. Once they have completed all the necessary steps, their information will be automatically available for the dealer in the One Dealer Lane back end.



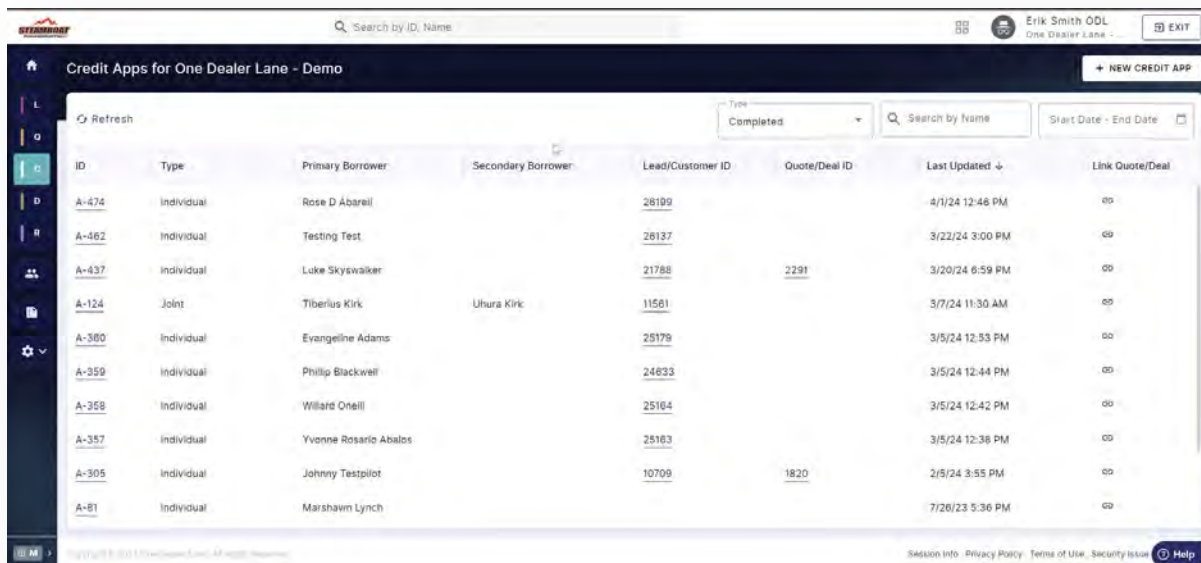
Note: Completing the full credit application does not mean that a hard pull has been performed on the consumer. This credit application is used to collect the data, which is then stored in the back end. After, dealers can then choose to either run a hard or soft pull.

Pulling a Hard/Soft Pull

To run a hard or soft pull on a consumer, after their data has been collected through the full credit application, click the **"Credit Apps"** tile card.



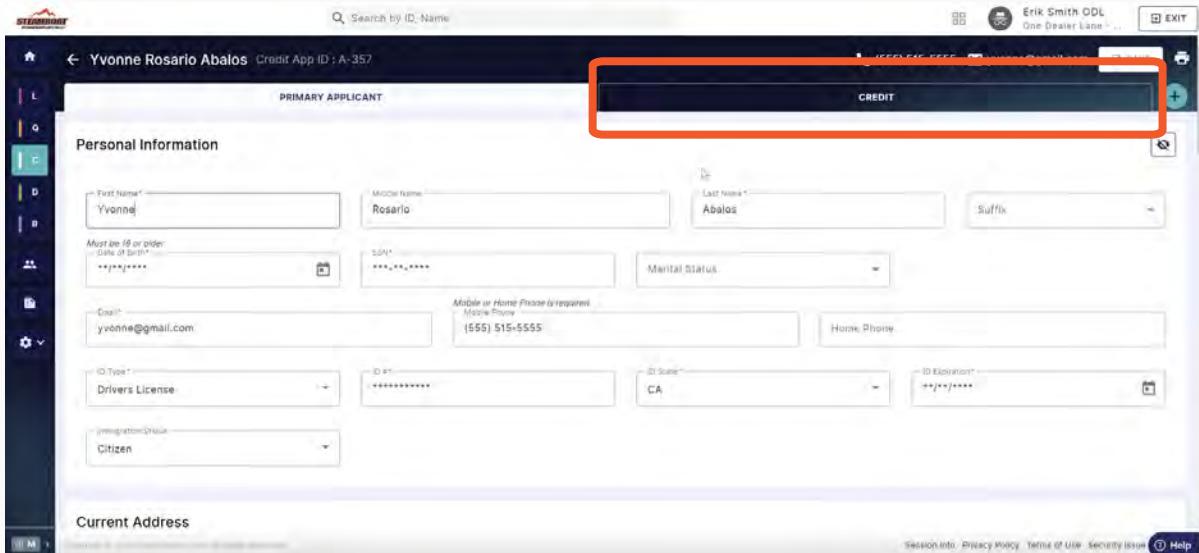
The dealer is presented with a mass list of all completed *"credit applications"* in the system. Locate and select the desired individual/contact.



The screenshot shows the 'Credit Apps for One Dealer Lane - Demo' page. It features a table with columns: ID, Type, Primary Borrower, Secondary Borrower, Lead/Customer ID, Quote/Deal ID, Last Updated, and Link Quote/Deal. The table lists 12 completed credit applications. A search bar and filters are available at the top of the table.

ID	Type	Primary Borrower	Secondary Borrower	Lead/Customer ID	Quote/Deal ID	Last Updated	Link Quote/Deal
A-474	Individual	Rose D Abareil		26199		4/1/24 12:46 PM	00
A-462	Individual	Testing Test		26137		3/22/24 3:00 PM	00
A-437	Individual	Luke Skyswalker		21788	2291	3/20/24 6:59 PM	00
A-124	Joint	Tiberius Kirk	Uhura Kirk	11561		3/7/24 11:30 AM	00
A-360	Individual	Evangeline Adams		25179		3/5/24 12:53 PM	00
A-359	Individual	Phillip Blackwell		24633		3/5/24 12:44 PM	00
A-356	Individual	Willard Onell		25164		3/5/24 12:42 PM	00
A-357	Individual	Yvonne Rosario Abalos		25163		3/5/24 12:38 PM	00
A-305	Individual	Johnny Testpilot		10709	1820	2/5/24 3:55 PM	00
A-81	Individual	Marshawn Lynch				7/26/23 5:36 PM	00

The applicant's profile will open, revealing to the dealer their personal information collected through the credit application pushed. Click the **"Credit"** tab, as shown below.



Yvonne Rosario Abalos Credit App ID : A-357

PRIMARY APPLICANT

CREDIT

Personal Information

First Name: Yvonne Middle Name: Rosario Last Name: Abalos Suffix:

Must be 18 or older Date of Birth: ***-**-**** SSN: ***-**-**** Marital Status:

Email: yvonne@gmail.com Mobile or Home Phone (required) Mobile Phone: (555) 515-5555 Home Phone:

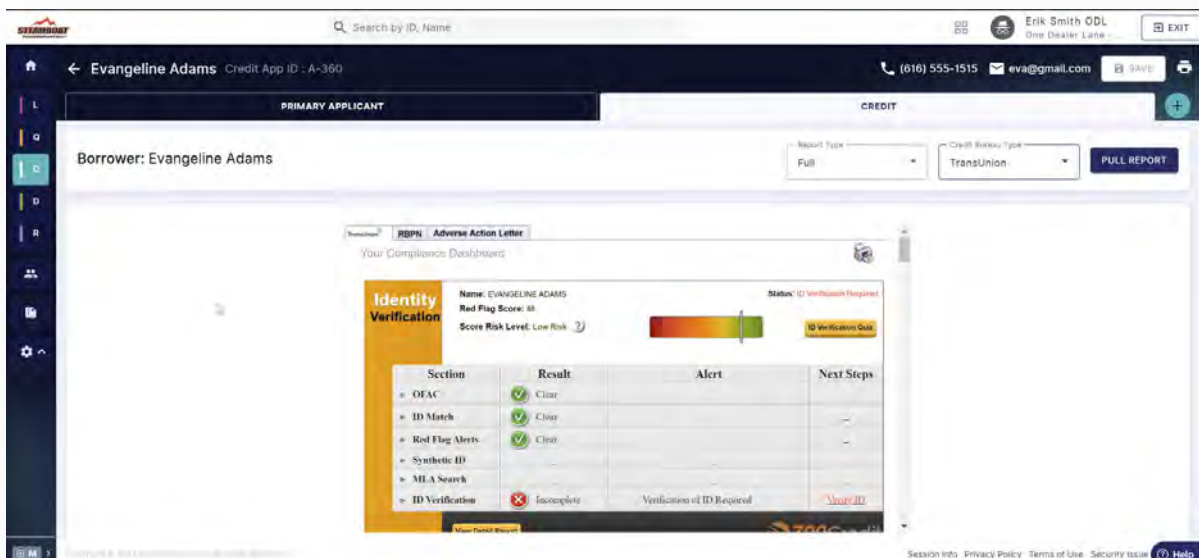
ID Type: Drivers License ID #: ***** ID State: CA ID Expiration: **/**/****

Immigration Status: Citizen

Current Address

Locate the **"Report Type"** and **"Credit Bureau Type"** drop-down menus, and select either a full or prequalification report, and the bureaus you want to use. Click **"Pull Report"**.

Immediately, the dealer is presented the report. In this example the dealer has performed a hard pull, using TransUnion as the preferred bureau.



Evangeline Adams Credit App ID : A-360

PRIMARY APPLICANT

CREDIT

Borrower: Evangeline Adams

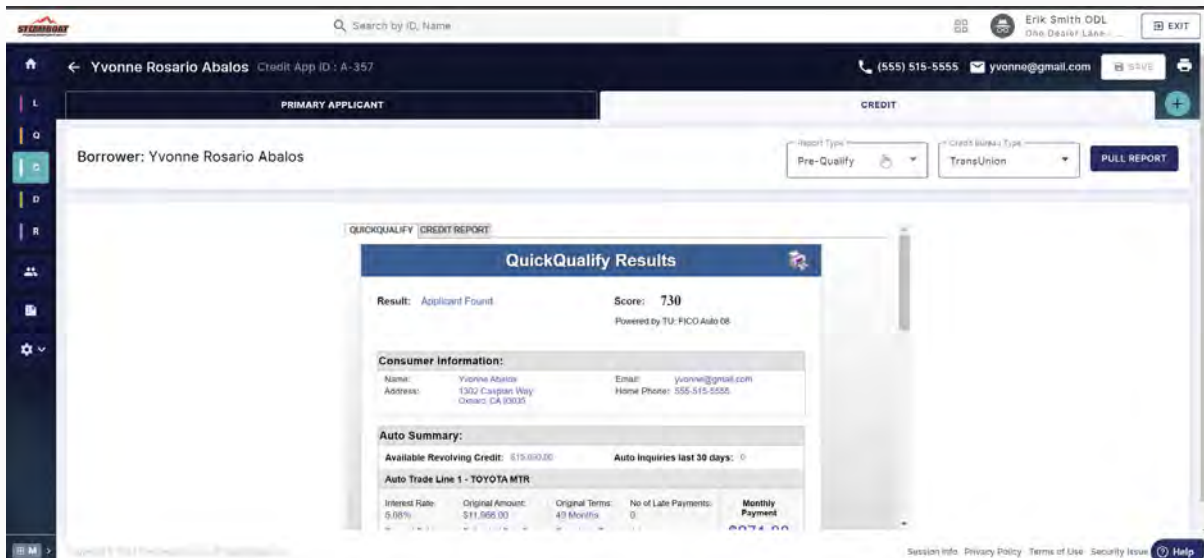
Report Type: Full Credit Bureau Type: TransUnion **PULL REPORT**

Identity Verification

Name: EVANGELINE ADAMS Red Flag Score: 88 Status: ID Verification Required Score Risk Level: Low Risk ID Verification Quiz

Section	Result	Alert	Next Steps
OFAC	Clear		
ID Match	Clear		
Red Flag Alerts	Clear		
Synthetic ID			
MIA Search			
ID Verification	Incomplete	Verification of ID Required	View ID

Below is an example of the prequalification report a dealer would see.



Yvonne Rosario Abalos Credit App ID: A-357

Borrower: Yvonne Rosario Abalos

Report Type: Pre-Qualify **Credit Bureau Type:** TransUnion **PULL REPORT**

QuickQualify Results

Result: Applicant Found **Score:** 730
Powered by TU-FICO Auto 08

Consumer Information:

Name: Yvonne Abalos Email: yvonne@gmail.com
Address: 1302 Canyon Way Home Phone: 555-515-5555
Oceanside, CA 92035

Auto Summary:

Available Revolving Credit: \$15,800.00 Auto Inquiries last 30 days: 0

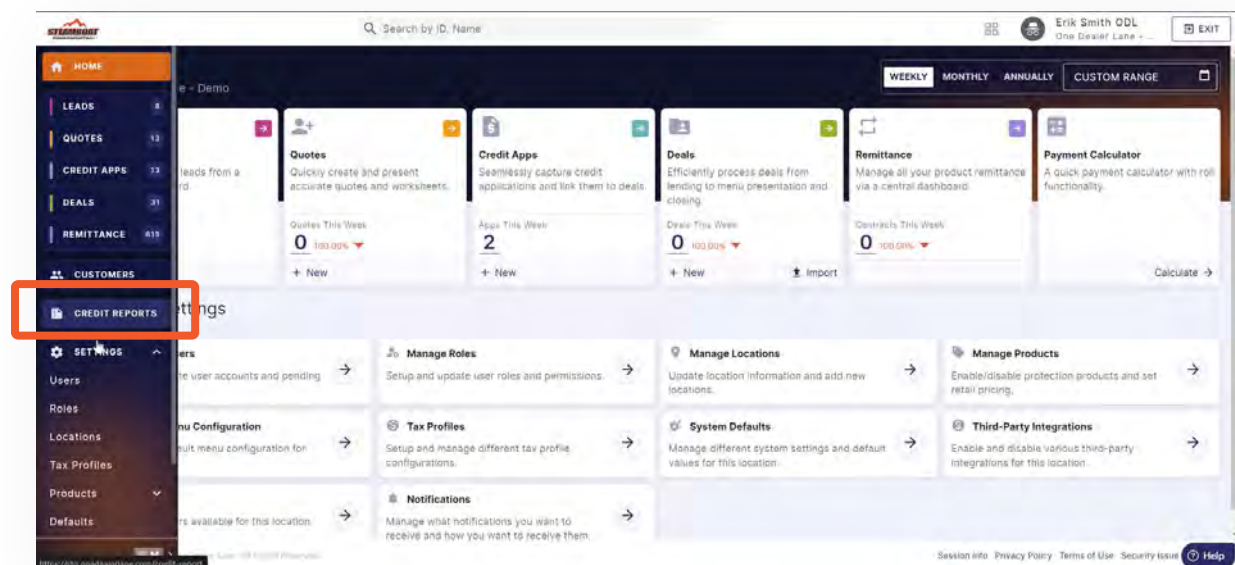
Auto Trade Line 1 - TOYOTA MTR

Interest Rate	Original Amount	Original Term	No of Late Payments	Monthly Payment
5.99%	\$11,666.00	48 Months	0	\$274.00

Session Info Privacy Policy Terms of Use Security Issue Help

Viewing Previously Pulled Reports

To view a previously pulled report, select the **"Credit Reports"** menu item in the side navigation bar.



HOME **LEADS** **QUOTES** **CREDIT APPS** **DEALS** **REMITTANCE** **CUSTOMERS** **CREDIT REPORTS** **SETTINGS**

QUOTES Quickly create and present accurate quotes and worksheets. **Quotes This Week:** 0 **+ New**

CREDIT APPS Seamlessly capture credit applications and link them to deals. **Apps This Week:** 2 **+ New**

DEALS Efficiently process deals from lending to menu presentation and closing. **Deals This Week:** 0 **+ New** **Import**

REMITTANCE Manage all your product remittance via a central dashboard. **Contracts This Week:** 0 **+ New**

PAYMENT CALCULATOR A quick payment calculator with roll functionality. **Calculate**

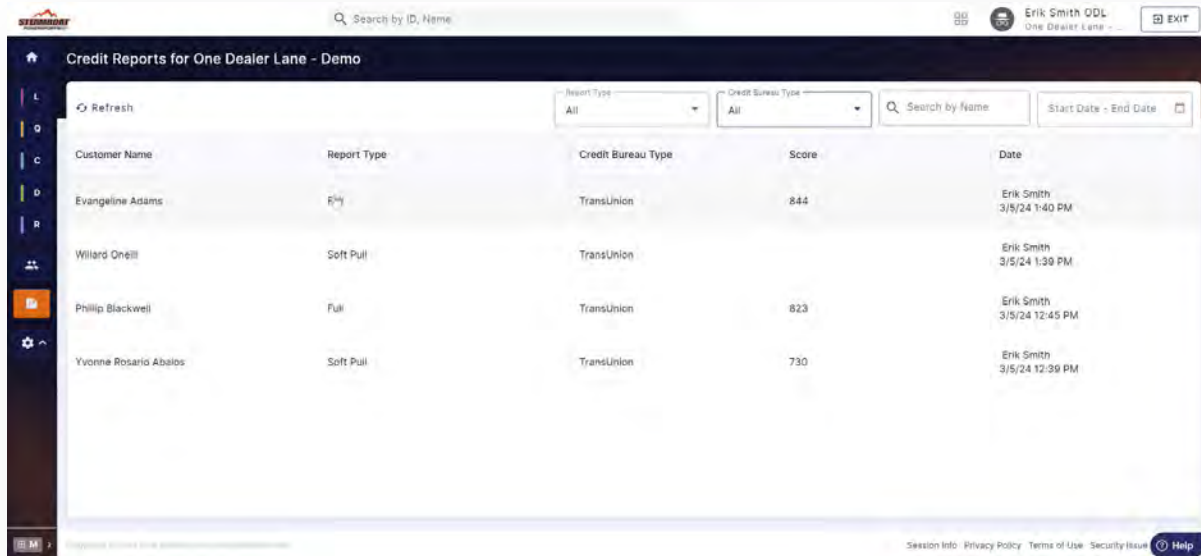
SETTINGS

- Users** Setup and update user roles and permissions. **+ New**
- Roles** Setup and update user roles and permissions. **+ New**
- Locations** Update location information and add new locations. **+ New**
- Tax Profiles** Setup and manage different tax profile configurations. **+ New**
- Products** Enable/disable protection products and set retail pricing. **+ New**
- Defaults** Manage different system settings and default values for this location. **+ New**
- Third-Party Integrations** Enable and disable various third-party integrations for this location. **+ New**
- Notifications** Manage what notifications you want to receive and how you want to receive them. **+ New**

Session Info Privacy Policy Terms of Use Security Issue Help

The dealer is presented a mass list of all the hard and soft pull reports that have been pulled. Dealers can quickly see the customer name, report type (*full* vs. *soft pull*), bureau used, and the consumer's FICO score.

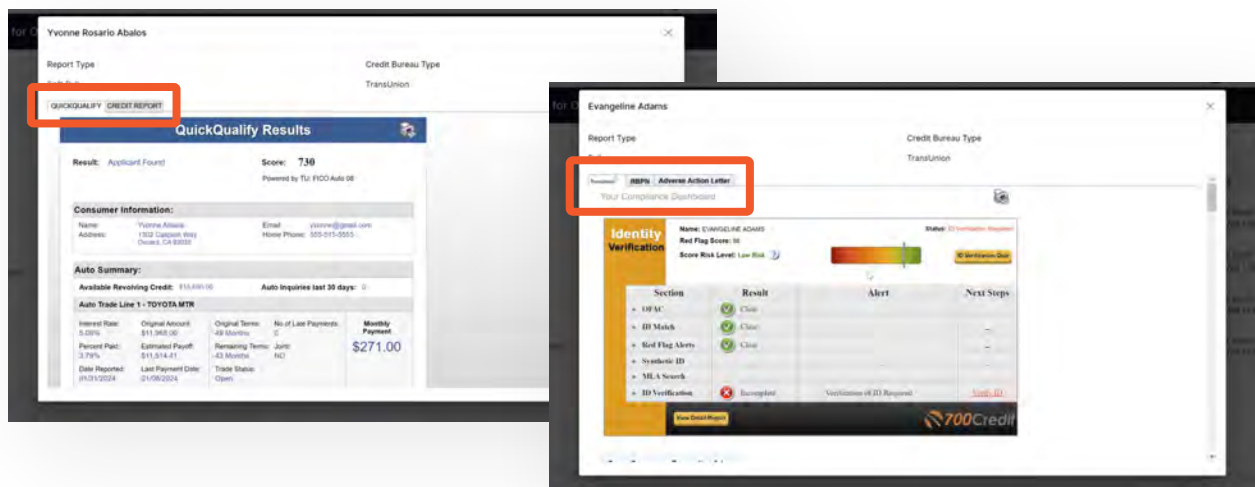
Locate and select the desired applicant whose report you want to view.



Customer Name	Report Type	Credit Bureau Type	Score	Date
Evangeline Adams	Full	TransUnion	844	Erik Smith 3/5/24 1:40 PM
Willard Onell	Soft Pull	TransUnion		Erik Smith 3/5/24 1:39 PM
Phillip Blackwell	Full	TransUnion	823	Erik Smith 3/5/24 12:45 PM
Yvonne Rosario Abalos	Soft Pull	TransUnion	730	Erik Smith 3/5/24 12:39 PM

The consumer's hard or soft pull report will appear in a pop-up window. From here, dealers can utilize the tabs at the top of the reports to pan between the credit application, QuickQualify results, RBPB, and Adverse Action Letter.

Dealers also have access to the consumer's Compliance Dashboard (*hyperlinked below the tabs*).



Yvonne Rosario Abalos

Report Type: Soft Pull Credit Bureau Type: TransUnion

QUICKQUALIFY CREDIT REPORT

QuickQualify Results

Result: Applicant Found Score: 738 Powered by FICO Auto 08

Consumer Information:

Name: Yvonne Adams Email: yadams@onedealerlane.com
Address: 1832 Capistrano Way Duarte, CA 91022 Home Phone: 951-515-0555

Auto Summary:

Available Reversing Credit: \$15,000.00 Auto Inquiries last 30 days: 0

Auto Trade Line 1 - TOYOTA MTR

Interest Rate: 3.99%	Original Amount: \$15,000.00	Original Term: 48 Months	No. of Late Payments: 0	Monthly Payment: \$271.00
Percent Paid: 3.79%	Estimated Payoff: \$15,514.41	Remaining Term: 43 Months	Trade Status: AC	
Date Reported: 3/23/2024	Last Payment Date: 2/15/2024			

Evangeline Adams

Report Type: Full Credit Bureau Type: TransUnion

RBPB - Adverse Action Letter

Your Compliance Dashboard

Identity Verification

Name: EVANGELINE ADAMS Red Flag Score: 16 Score Risk Level: Low Risk

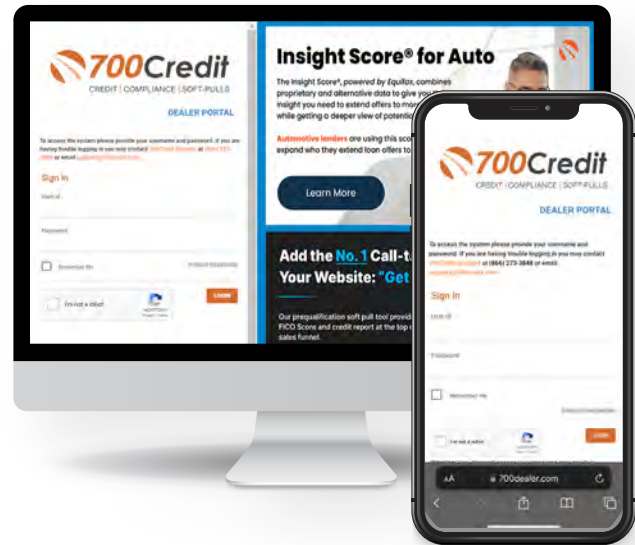
Section	Result	Alert	Next Steps
> OFAC	Clear		
> ID Match	Clear		
> Red Flag Alerts	Clear		
> Synthetic ID	Clear		
> MIA Search	Clear		
> ID Verification	Completed	Verification (ID Request)	Link ID

[View Details](#)

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.

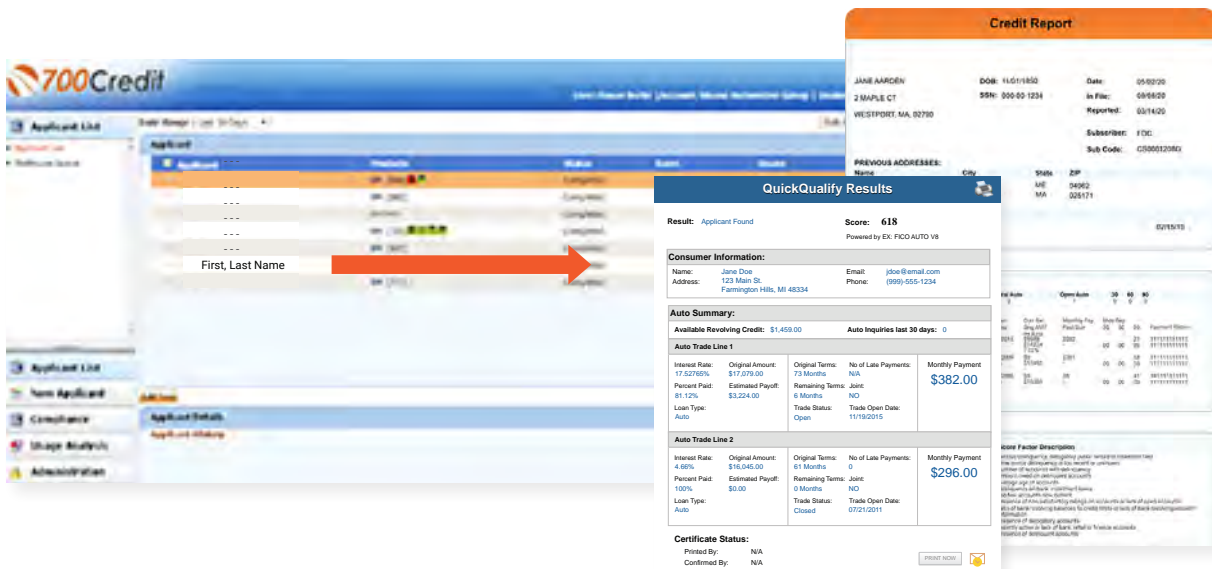
You should have received your username and password in a welcome email from our team. If you did not receive this email, or have misplaced it, please contact our support department at: support@700credit.com | (886) 273-3848.



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 prequalification, QuickQualify results, full credit report, red flag, and a link to their compliance dashboard.



QuickQualify Results

Result: Applicant Found Score: 618
Powered by EX FICO AUTO V8

Consumer Information:

Name: Jane Doe	Email: jane@email.com
Address: 123 Main St, Farmington Hills, MI 48334	Phone: (999) 555-1234

Auto Summary:

Available Revolving Credit: \$1,459.00	Auto Inquiries last 30 days: 0
--	--------------------------------

Auto Trade Line 1

Interest Rate: 17.52760%	Original Amount: \$17,079.00	No of Late Payments: 0	Monthly Payment: \$382.00
Percent Paid: 81.12%	Estimated Payoff: \$3,224.00	Remaining Term: 6 Months	NO
Loan Type: Auto	Trade Status: Open	Trade Open Date: 11/18/2015	

Auto Trade Line 2

Interest Rate: 4.98%	Original Amount: \$16,046.30	No of Late Payments: 0	Monthly Payment: \$296.00
Percent Paid: 100%	Estimated Payoff: \$0.00	Remaining Term: 0 Months	NO
Loan Type: Auto	Trade Status: Closed	Trade Open Date: 07/21/2011	

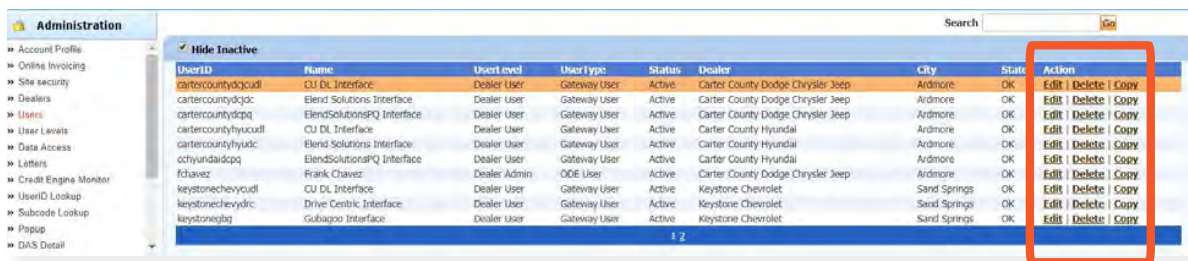
Certificate Status:

Printed By: N/A	Confirmed By: N/A
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Managing Users

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

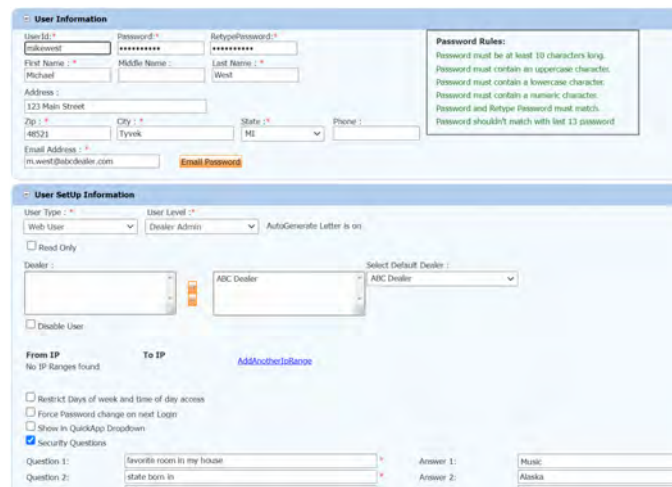
1. Log in to your 700Dealer.com platform using your provided credentials.
2. Click on the “**Users**” link in the left-hand navigation Administration panel.
3. If editing a user’s credentials, click the “**Edit**” link attached to the user's “**Action**” column.
4. To delete a user, click the “**Delete**”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



User ID	Name	User Level	User Type	Status	Dealer	City	State	Action
cartercountydcouid	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcidc	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcidp	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountythyuid	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountythyidc	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountythyidp	Blend Solutions PQ 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
keystonechevyuid	CJ DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevyidc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevyidp	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:

City: State: Zip: 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: AutoGenerate Letter is on: ☐

☐ 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:

Administration										Search	Go																																																																																																														
<ul style="list-style-type: none"> Account Profile Online Inventory Site Security Dealers Users User Levels Data Access Letters Credit Engine Monitor UserID Lookup Subcode Lookup Popup DAS Detail 	<div>Hide Inactive</div> <table border="1"> <thead> <tr> <th>UserID</th> <th>Name</th> <th>User Level</th> <th>User Type</th> <th>Status</th> <th>Dealer</th> <th>City</th> <th>Static</th> <th>Action</th> <th>Copy</th> </tr> </thead> <tbody> <tr> <td>cartercountydcjll</td> <td>CJ DL Interface</td> <td>Dealer User</td> <td>Gateway User</td> <td>Active</td> <td>Carter County Dodge Chrysler Jeep</td> <td>Ardmore</td> <td>OK</td> <td>Edit Delete</td> <td>Copy</td> </tr> <tr> <td>cartercountydpc</td> <td>Elend Solutions Interface</td> <td>Dealer User</td> <td>Gateway User</td> <td>Active</td> <td>Carter County Dodge Chrysler Jeep</td> <td>Ardmore</td> <td>OK</td> <td>Edit Delete</td> <td>Copy</td> </tr> <tr> <td>cartercountydqp</td> <td>Elend Solutions PQ Interface</td> <td>Dealer User</td> <td>Gateway User</td> <td>Active</td> <td>Carter County Dodge Chrysler Jeep</td> <td>Ardmore</td> <td>OK</td> <td>Edit Delete</td> <td>Copy</td> </tr> <tr> <td>cartercountyhucjll</td> <td>CJ DL Interface</td> <td>Dealer User</td> <td>Gateway User</td> <td>Active</td> <td>Carter County Hyundai</td> <td>Ardmore</td> <td>OK</td> <td>Edit Delete</td> <td>Copy</td> </tr> <tr> <td>cartercountyhuc</td> <td>Elend Solutions Interface</td> <td>Dealer User</td> <td>Gateway User</td> <td>Active</td> <td>Carter County Hyundai</td> <td>Ardmore</td> <td>OK</td> <td>Edit Delete</td> <td>Copy</td> </tr> <tr> <td>cchiandadpqp</td> <td>Elend Solutions PQ Interface</td> <td>Dealer User</td> <td>Gateway User</td> <td>Active</td> <td>Carter County Hyundai</td> <td>Ardmore</td> <td>OK</td> <td>Edit Delete</td> <td>Copy</td> </tr> <tr> <td>fdhavez</td> <td>Frank Chavez</td> <td>Dealer Admin</td> <td>ODE User</td> <td>Active</td> <td>Carter County Dodge Chrysler Jeep</td> <td>Ardmore</td> <td>OK</td> <td>Edit Delete</td> <td>Copy</td> </tr> <tr> <td>keystonechevycul</td> <td>CJ DL Interface</td> <td>Dealer User</td> <td>Gateway User</td> <td>Active</td> <td>Keystone Chevrolet</td> <td>Sand Springs</td> <td>OK</td> <td>Edit Delete</td> <td>Copy</td> </tr> <tr> <td>keystonechevydc</td> <td>Drive Centric Interface</td> <td>Dealer User</td> <td>Gateway User</td> <td>Active</td> <td>Keystone Chevrolet</td> <td>Sand Springs</td> <td>OK</td> <td>Edit Delete</td> <td>Copy</td> </tr> <tr> <td>keystoneqibg</td> <td>Gubiago Interface</td> <td>Dealer User</td> <td>Gateway User</td> <td>Active</td> <td>Keystone Chevrolet</td> <td>Sand Springs</td> <td>OK</td> <td>Edit Delete</td> <td>Copy</td> </tr> </tbody> </table>											UserID	Name	User Level	User Type	Status	Dealer	City	Static	Action	Copy	cartercountydcjll	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete	Copy	cartercountydpc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete	Copy	cartercountydqp	Elend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete	Copy	cartercountyhucjll	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete	Copy	cartercountyhuc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete	Copy	cchiandadpqp	Elend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete	Copy	fdhavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete	Copy	keystonechevycul	CJ 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	keystoneqibg	Gubiago Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete	Copy
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User Information			
User ID *	Password *	Retype Password *	
<input type="text"/>	<input type="password"/>	<input type="password"/>	
First Name *	Middle Name *	Last Name *	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Address :			
<input type="text"/>			
Zip *	City *	State *	Phone *
<input type="text"/>	Tyvak	NE	<input type="text"/>
Email Address *			
<input type="text"/>	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 15 password.

User Setup Information			
User Type *	User Level *		
<input type="text"/>	<input type="text"/>		
Web User	Dealer Admin	AutoGenerate Letter is on:	
<input type="checkbox"/> Read Only			
Dealer :	Select Default Dealer :		
<input type="text"/>	<input type="text"/>		
<input type="checkbox"/> Disable User			

From IP	To IP
No IP Ranges found	AddNewRecordHere

<input type="checkbox"/> Restrict Days of week and time of day access	
<input type="checkbox"/> Force Password change on next Login	
<input type="checkbox"/> Show in QuickApp Dropdown	
<input checked="" type="checkbox"/> Security Questions	

Question 1 :	<input type="text"/>	Answer 1 :	<input type="text"/>
Question 2 :	<input type="text"/>	Answer 2 :	<input type="text"/>
Question 3 :	<input type="text"/>	Answer 3 :	<input type="text"/>

Viewing Invoices

Administration

- Account Setup
- Online Invoicing**
- Dealers
- Users
- User Levels
- Data Access
- Letters
- Credit Equity Monitor
- Used Car Lookup
- Subcode Lookup
- Pricing
- DAS Detail

Applicant List

New Applicant

Compliance

Usage Analysis

Administration

Invoice Date: 11-11-2018 • Monthly bills are available for 6 months

Billing Summary

Invoice Number: 005347		Form: 700Credit Int Form Auto Pay Option Error ACI One Time Payment Authorization Form CC One Time Payment Authorization Form Sample: MCMY & ASSOCIATES LLC NADP, REG70L
Current Due Balance	\$0.00	
Current Activity	\$1,295.30	
Invoice Total	\$1,295.30	
Online Payments	\$0.00	
Auto Payments	\$0.00	
Balance due by 12/11/2018	\$1,295.30	

[Manage Profile](#) [Site Help](#)

Payments made over phone or through mail after invoice date are not reflected in BALANCE shown here.

[Invoice](#) | [Details](#)

REGISTER NOW!

ELK GROVE KIA
8400 LASUNIA DRIVE DR
ELK GROVE CA 95757

Invoice Number: 005347

INVOICE

Date: 11/11/2018



CREDIT | COMPLIANCE | SOFT PULLS

Introduction to Compliance Solutions with 700Credit

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

Compliance Dashboard

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

Items supported on the dashboard include:

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

Lead Summaries for:

- QuickQualify
- QuickApplication
- QuickScreen
- QuickScore
- QuickScan

How You Benefit

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

Adverse Action Letter Program Monitor		
	#	%
Total Applicants	43	
Letters Mailed	34	79%
Letters Queued to be Mailed	4	9%
Letters Printed Locally	0	0%
Applicants with No Letter Delivered	5	12%
Adverse Letters Delivered/Scheduled	38	88%

Risk Based Pricing Notice Program Monitor		
	#	%
Total Applicants	43	
Notices Mailed	35	81%
Notices Queued to be Mailed	8	14%
Notices Emailed	0	0%
Notices Printed Locally	0	0%
Applicants with No Notice Delivered	2	5%
RBPN Notices Delivered/Scheduled	41	95%

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	22	
Alerts Resolved	2	
Consumer Alerts		
Fraud Victim and Security Alerts	1	
Active Duty Alerts	0	
ID Verifications		
Complete	0	0%
Incomplete	42	100%

Out of Wallet Authentication Program Monitor		
	#	%
Total Applicants	42/29	
Total Applicants with OOW Presented	42	100%
Applicants Passed	3	7%
Applicants Failed	0	0%
Authentication Abandoned	3	7%
Questions Unavailable	36	86%

OFAC Compliance		
	#	%
OFAC Status		
Total Applicants With OFAC	39	
OFAC Alerts	0	0%
OFAC Unresolved	0	
OFAC Resolved	0	

Compliance for Credit Reports

What must dealers have in place today:

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

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

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

Red Flag Regulation

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

What must dealers have in place today:

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

Red Flag: Key Components

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

Identity Verification

Name: TEST TEST

Red Flag Score: 99

Score Risk Level: Medium Risk

Status: Out of Wallet Required

Out of Wallet Questions

Section	Result	Alert	Next Steps
> OFAC	✓ Clear		
> ID Match	! Alert	Subject not found Last Name: Not Found Address: Not Found SSN: Not Found	Out of Wallet Questions
> Red Flag Alerts	! Alert	Zip Code vs City: ZIP Code not issued Zip Code vs State: ZIP Code not issued Issuance Year Status: Not Issued Yet Phone Code vs 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

According to our research, you previously failed on 14/17/2020/2021. We encourage you to try from the following list areas to avoid it again:

- ☐ FLORIDA
- ☐ RICHMOND
- ☐ BANGORUM
- ☐ MISSOURI
- ☐ NONE OF THE ABOVE DOES NOT APPLY

Which one of the following could make you as you have it there is an incorrect record card. Please select NONE OF THE ABOVE.

- ☐ 1945
- ☐ 1907 BARY
- ☐ ELLEN PARKER
- ☐ DENNETT TRAVIS, MARIT
- ☐ NONE OF THE ABOVE DOES NOT APPLY

On June 1998, the following was in a house 1234. Which would be the most recent name is which one mostly merged person data, including it in the major history, correct with relevant person's, names, and correct (year, date of birth) and (last name) is correct. If you have or had a foreign passport now or in the past, please select NONE OF THE ABOVE DOES NOT APPLY.

- ☐ 1978 - 1995
- ☐ 1959 - 19149
- ☐ 19159 - 19159
- ☐ 19159 - 19159
- ☐ NONE OF THE ABOVE DOES NOT APPLY

A user can enter a new record for each of the data items.

- ☐ 1945
- ☐ 1907
- ☐ 1906
- ☐ NONE OF THE ABOVE DOES NOT APPLY

Please select the country for the following persons.

- ☐ 19159
- ☐ 19159/19159
- ☐ 19159/19159
- ☐ 19159/19159
- ☐ NONE 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
- RBPB Audit report available that shows every consumer who's credit file was access and how and when each consumer received their notice.

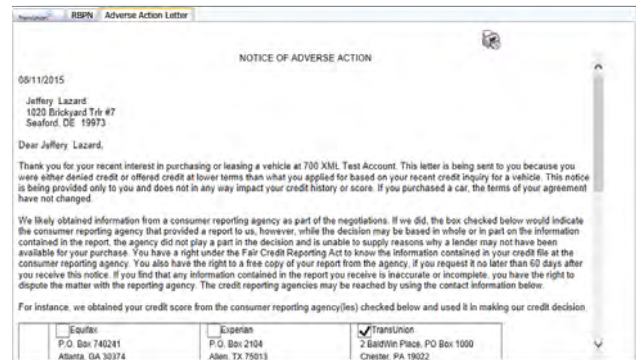
RBPB: Recommended Best Practices

- Consider a process where the RBPB 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 RBPB, minimizing costs from RBPB's being mailed to the customer.
- The RBPB audit report can be run to show every customer a credit report was run on and how their RBPB 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

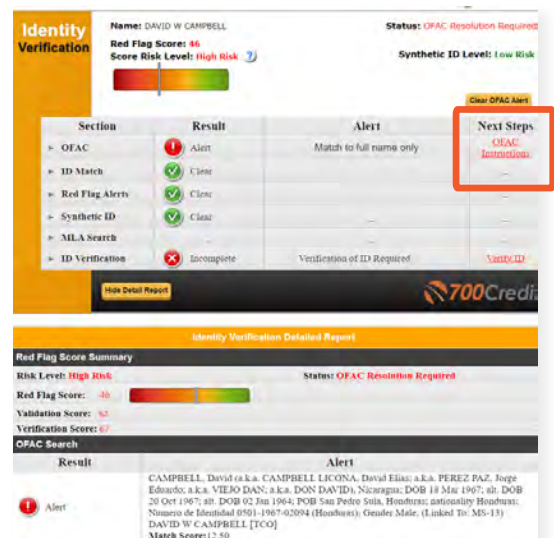
OFAC is a department within the U.S. Treasury, the Office of Foreign Assets Control (OFAC), and is responsible for administering and enforcing economic sanctions against suspected terrorists, drug dealers and money launderers.

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.

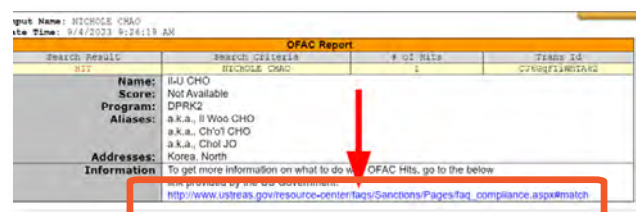
If a match occurs, 700Credit will assist your dealership employees with the necessary steps to remain compliant with the federal government's regulations.

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

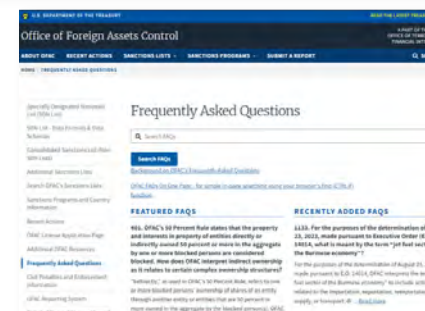


OFAC Instructions

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



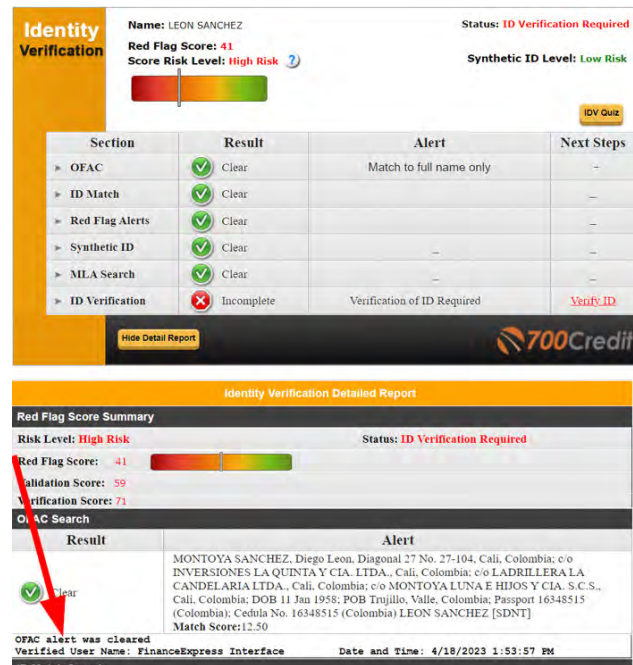
Question #5 on this page is the attached US Treasury Department OFAC Instructions document. The US Treasury document has more details than our 700Credit document.



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.



Identity Verification

Name: LEON SANCHEZ Status: ID Verification Required

Red Flag Score: 41
Score Risk Level: High Risk

Synthetic ID Level: Low Risk

IDV Quiz

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

Hide Detail Report

Identity Verification Detailed Report

Red Flag Score Summary

Risk Level: High Risk Status: ID Verification Required

Red Flag Score: 41

Validation Score: 59

Verification Score: 71

OFAC Search

Result	Alert
Clear	MONTOYA SANCHEZ, Diego Leon, Diagonal 27 No. 27-104, Cali, Colombia; c/o INVERSIONES LA QUINTA Y CIA. LTDA., Cali, Colombia; c/o LADRILLERA LA CANDELARIA LTDA., Cali, Colombia; c/o MONTOYA LUNA E HIJOS Y CIA. S.C.S., Cali, Colombia; DOB 11 Jan 1958; POB Trujillo, Valle, Colombia; Passport 16348515 (Colombia); Cedula No. 16348515 (Colombia) LEON SANCHEZ [SDNT] Match Score:12.50

OFAC alert was cleared
Verified User Name: FinanceExpress Interface Date and Time: 4/18/2023 1:53:57 PM

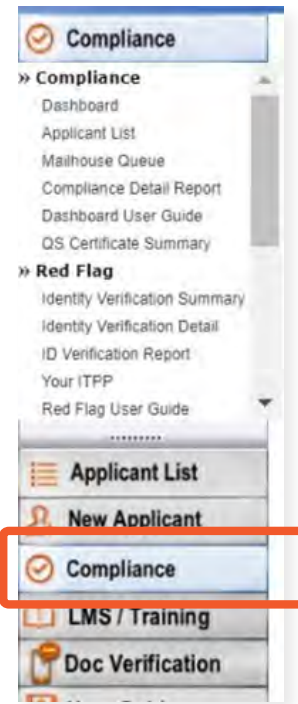
OFAC Search: Recommended Best Practices

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

Viewing Audit Reports

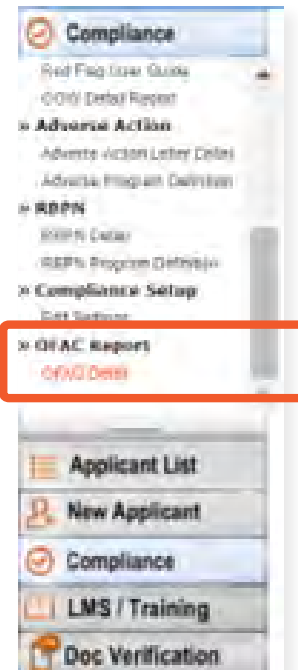
To access your audit reports, first log into your 700Dealer.com platform.

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



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

1. Out of Wallet Detail Report
2. Adverse Action Letter Detail
3. RPBK 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								
<input checked="" type="checkbox"/> Red Flag Alerts		141	51%	11					
Mad				Alert	9/1/2023 1:00:46 PM				XXX-XX
Alor				Alert	9/1/2023 1:03:34 PM				XXX-XX
Emc				Clear	9/1/2023 4:25:53 PM		OOV		XXX-XX
Mig				Alert	9/1/2023 6:01:39 PM				XXX-XX
Rubi				Alert	9/1/2023 6:14:25 PM				XXX-XX
Cgi				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 checked="" type="checkbox"/> Red Flag Alerts		141	51%	11					
<input checked="" type="checkbox"/> OFAC Alerts		2	1%	0					

IDENTITY VERIFICATION REPORT:

Date	Time	Dealer Name	Applicant Name	User Name	Status
09/01/2023	11:54:04		JAN		Incomplete
09/01/2023	12:56:28		Ma		Incomplete
09/01/2023	13:00:46		Ma		Incomplete
09/01/2023	13:03:34		Alor		Incomplete
09/01/2023	14:13:11		Bro		Verified
09/01/2023	15:19:38		Kur		Incomplete

OUT OF WALLET REPORT:

Dealer Name	No of Applicants	Counts	Percentage	Created date	User Name
	14				
<input checked="" type="checkbox"/> Applicants Passed		12	86%		
<input checked="" type="checkbox"/> Authentication Abandoned		2	14%		
<input checked="" type="checkbox"/> Applicants with Five Questions Presented		12	86%		

RISK-BASED PRICING NOTICE REPORT:

Dealer Name	App Date	Name	No of Applicants	No of notices Delivered	Print Local	Mail House	EMAIL	Queued Date	Credit Score
Totals			286	286	167	0	0	116	
	09/01/2023	Ale			09/01/2023				EFX(669)TU(638)XPN(649)
	09/01/2023	Anr			09/01/2023				EFX(864)TU(XPN)
	09/01/2023	Bre			09/01/2023				EFX(842)TU(864)XPN(837)
	09/01/2023	Chu						09/17/2023	EFX(481)
	09/01/2023	Cig						09/17/2023	EFX(549)TU(492)XPN(502)
	09/01/2023	Dia			09/01/2023				EFX(824)TU(645)XPN(640)

ADVERSE ACTION REPORT:

Dealer Name	App Date	Name	No of Applicants	No of Letters Delivered	Print Local	Mail House	Queued Date	Credit Score
Totals			286	286	0	0	286	
	09/01/2023	Ale					09/17/2023	EFX(669)TU(638)XPN(649)
	09/01/2023	Anr					09/17/2023	EFX(864)TU(XPN)
	09/01/2023	Bre					09/17/2023	EFX(842)TU(864)XPN(837)
	09/01/2023	Chu					09/17/2023	EFX(481)
	09/01/2023	Cig					09/17/2023	EFX(549)TU(492)XPN(502)
	09/01/2023	Dia					09/17/2023	EFX(824)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.