



USER GUIDE

APRIL 2024



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Welcome to 700Credit

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

Credit Report Solutions

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

Compliance Solutions

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

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

Soft Pulls

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

QuickQualify (prequalification)

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

QuickScreen (prescreen)

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



Identity Verification & Fraud Detection

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

Identity Verification

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

Synthetic ID Fraud

A solution that uses proprietary logic and unique combinations of available data, the high-risk fraud score looks at a consumer's credit behavior and credit relationships over time to uncover previously undetectable risks. Dealers are returned a risk score with score factors to help determine if a new customer application is likely associated with a synthetic identity.

Income & Employment Verification

Combining the power of Experian's Verify™ product with The Work Number® from Equifax® and gain a more accurate understanding of a customer's financial standing. Dealers can now reduce risk and expand their coverage, offering lending decisions to a broader spectrum of consumers.

Driver's License Authentication Solutions

Protect your store with the industry's most advanced data capture and driver's license authentication solutions for automotive retailers today. We have **two platforms** for dealer's to authenticate customers – *both remotely and in-store.*

Mobile Scanner

Our document authentication platform, QuickScan, provides dealerships real-time confirmation of the legitimacy of a customer's driver's license and identity. This platform can be used in-store, as well as remotely when verifying the identities of online car buyers and leads. **Includes DMV validation and Deal Jacket integration.**

In-Store

ID Drive provides dealers with the most comprehensive physical driver's license scanning solution for automotive dealers today. This platform combines our prescreen and prequalification platforms, as well as our suite of Identity Verification tools (*Red Flag and Synthetic Fraud detection*) to deliver fast, accurate results.

iTapMenu has integrated our mobile driver's license scanning solution, QuickScan, and Red Flag and OFAC compliance services into their platform. This brief guide will walk you through sending a QuickScan link to a consumer and viewing the results, as well as pulling an OFAC or Red Flag report. If you have any questions, please feel free to reach out to our support desk at: (866) 273-3848 or email us at: support@700Credit.com.

Introduction to QuickScan

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

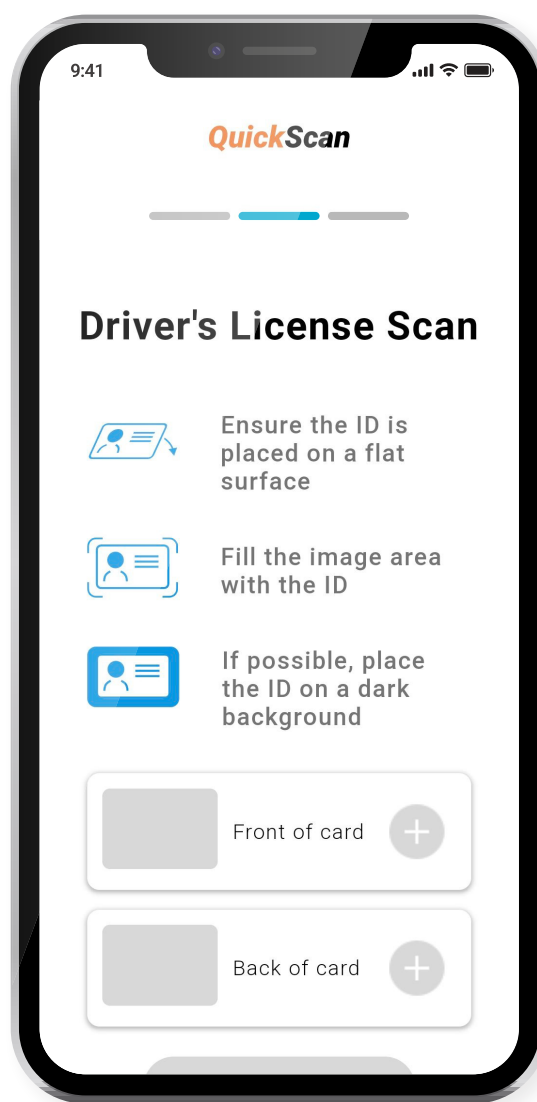
Although it can be used in-store, QuickScan can be particularly helpful when used to verify the identities of online car buyers.

Every scan includes:

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

Benefits to Mobile QuickScanning

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

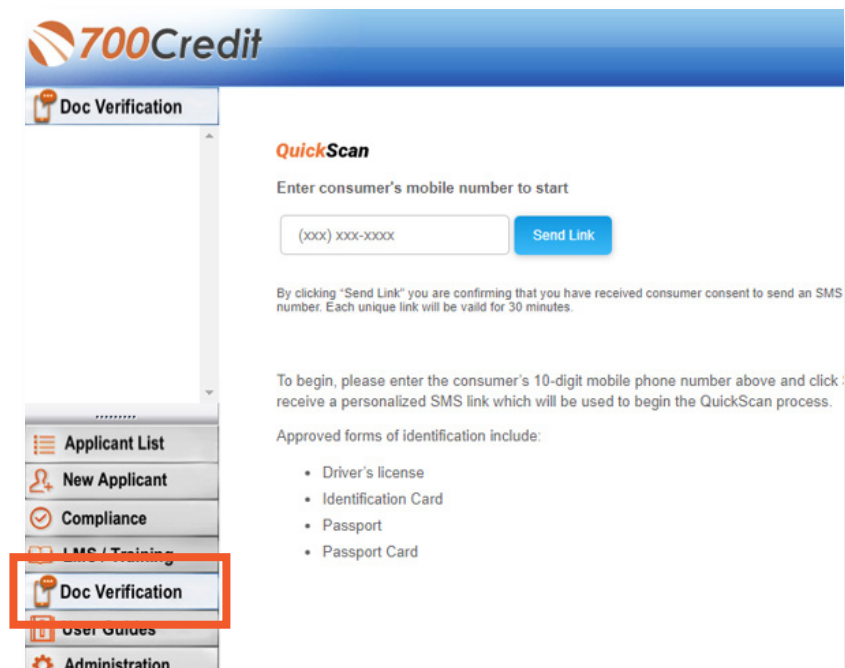


Initiating a QuickScan

Option One: 700Dealer.com

Dealer logs into 700Dealer.com and selects the “**Document Verification**” menu item in the left-hand navigation panel.

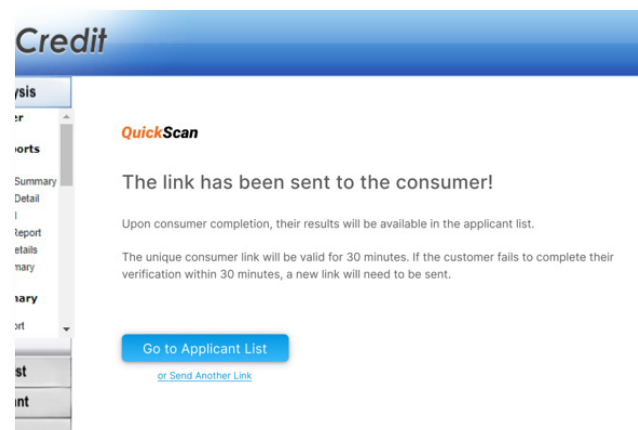
Upon accessing the page, the dealer is prompted to enter the customer’s mobile number. Once entered, click the “**Send Link**” button to proceed.



The screenshot shows the 700Credit website interface. On the left is a navigation menu with items: Applicant List, New Applicant, Compliance, LMS / Training, **Doc Verification** (highlighted with a red box), User Guides, and Administration. The main content area is titled 'QuickScan' and prompts the user to 'Enter consumer's mobile number to start'. There is a text input field with a placeholder '(xxx) xxx-xxxx' and a 'Send Link' button. Below this, a disclaimer states: 'By clicking "Send Link" you are confirming that you have received consumer consent to send an SMS number. Each unique link will be valid for 30 minutes.' Further down, instructions say: 'To begin, please enter the consumer's 10-digit mobile phone number above and click: receive a personalized SMS link which will be used to begin the QuickScan process.' A list of 'Approved forms of identification include:' follows, with bullet points: Driver's license, Identification Card, Passport, and Passport Card.

When a link has been sent to the consumer, this message displays, prompting the dealer to review the application list to find the QuickScan results.

Note: The official result will not be available until the consumer finishes the document upload process.

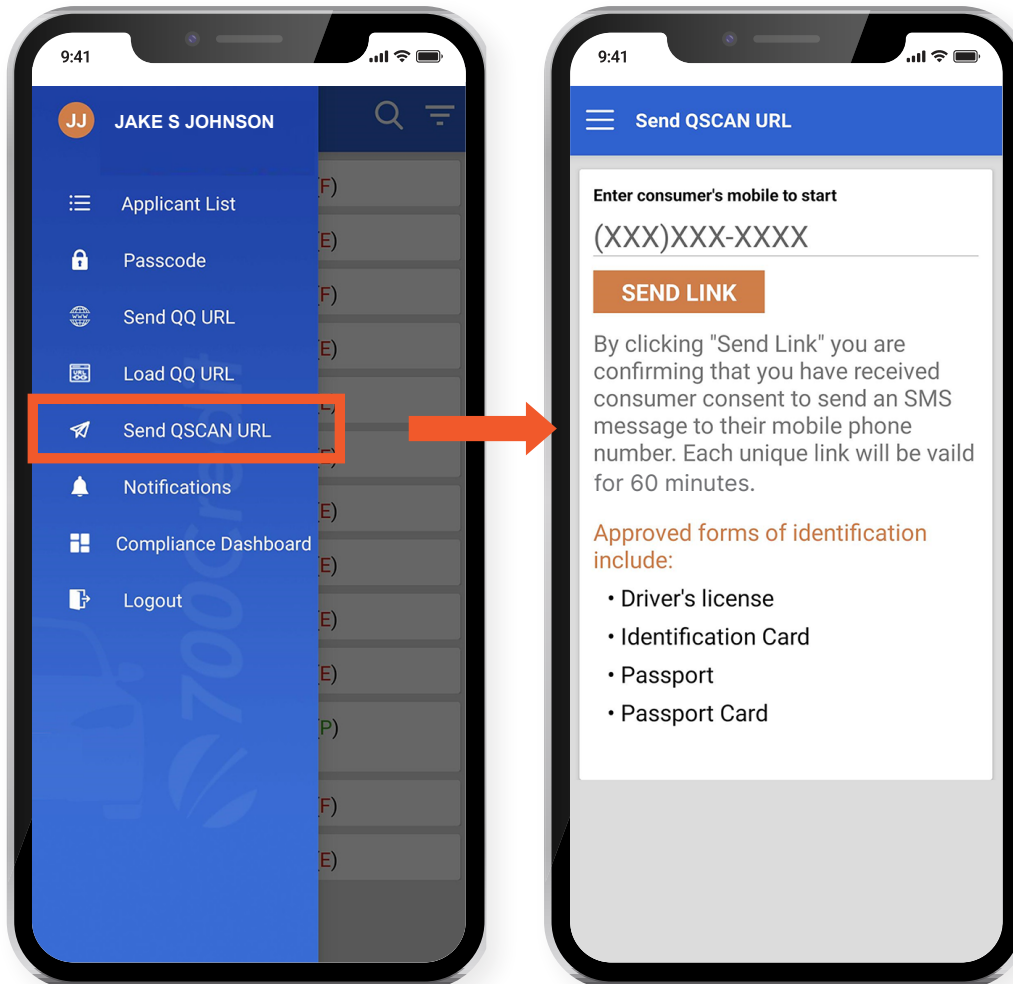


The screenshot shows the 700Credit website interface after a link has been sent. The main content area is titled 'QuickScan' and displays the message: 'The link has been sent to the consumer!'. Below this, it states: 'Upon consumer completion, their results will be available in the applicant list.' and 'The unique consumer link will be valid for 30 minutes. If the customer fails to complete their verification within 30 minutes, a new link will need to be sent.' At the bottom, there is a 'Go to Applicant List' button and a link 'or Send Another Link'.

Option Two: QuickMobile App

From within the QuickMobile App, open up the left-hand navigation pane and click on the menu option, **"Send QScan URL"**, as shown below.

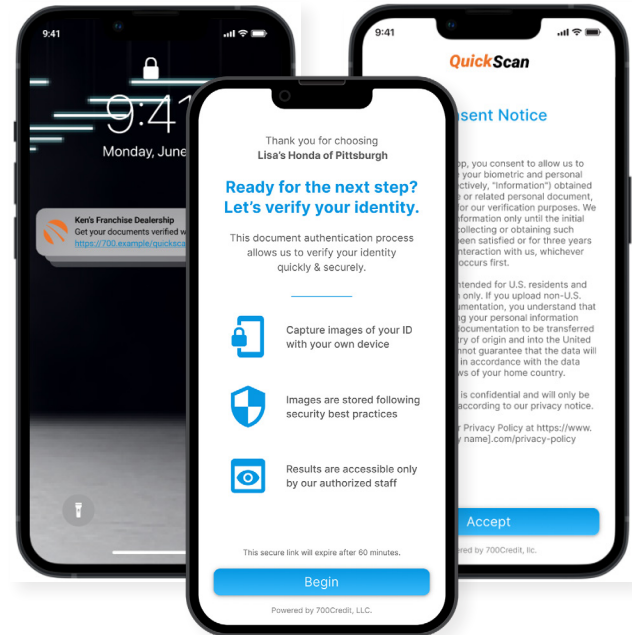
Enter the consumer's mobile number, and click **"Send Link"**.



Consumer Experience

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

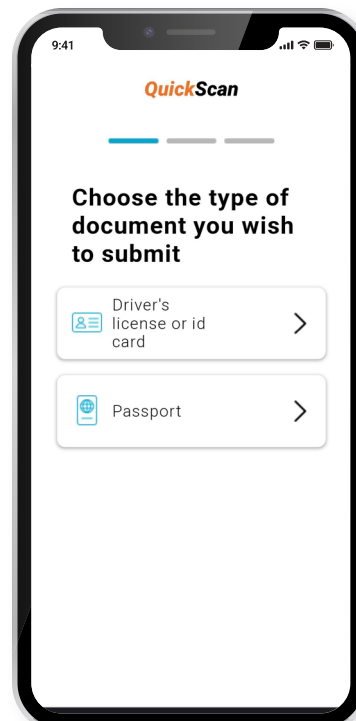
In order to proceed, the consumer must open the link and accept the terms and conditions.



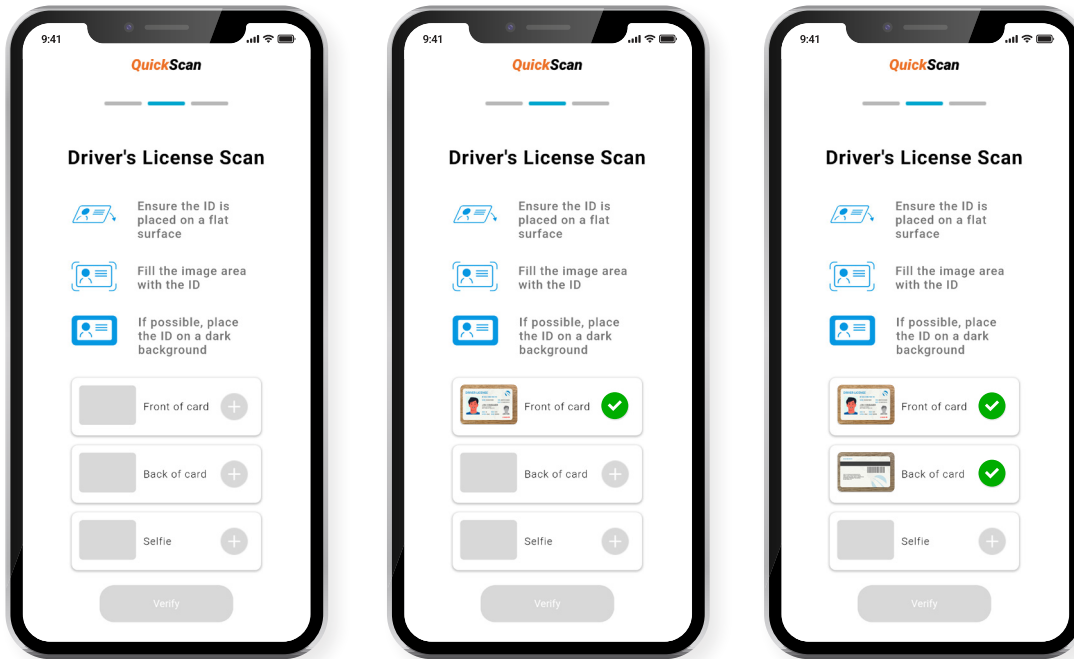
The consumer selects the type of document to be captured.

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

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

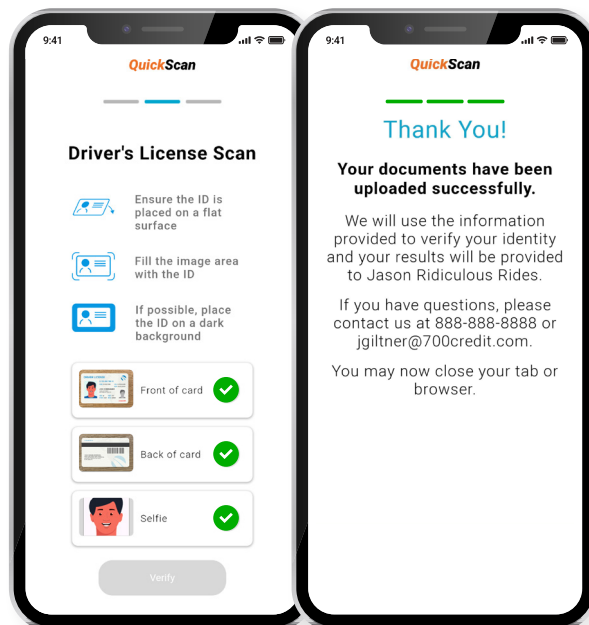


The consumer will be taken through the process uploading the 3 required images: front and back of document, and a selfie image. Click on the “+” attached to each image tab to open the drop-down and access the mobile phone’s camera.



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

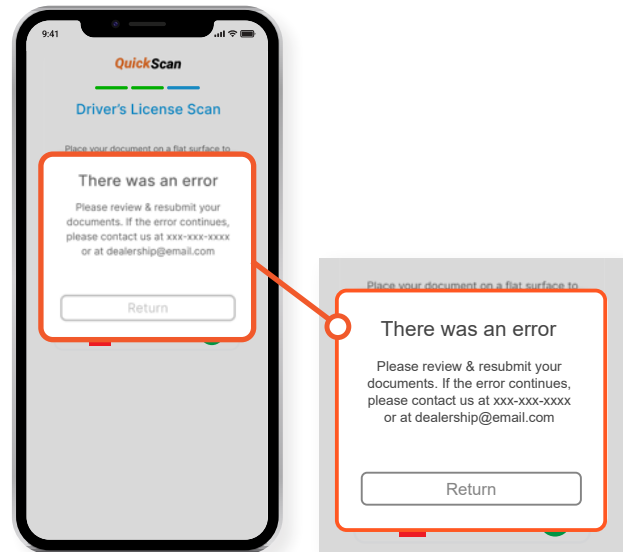
The dealer’s unique contact information will be displayed as the contact reference for the customer.



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

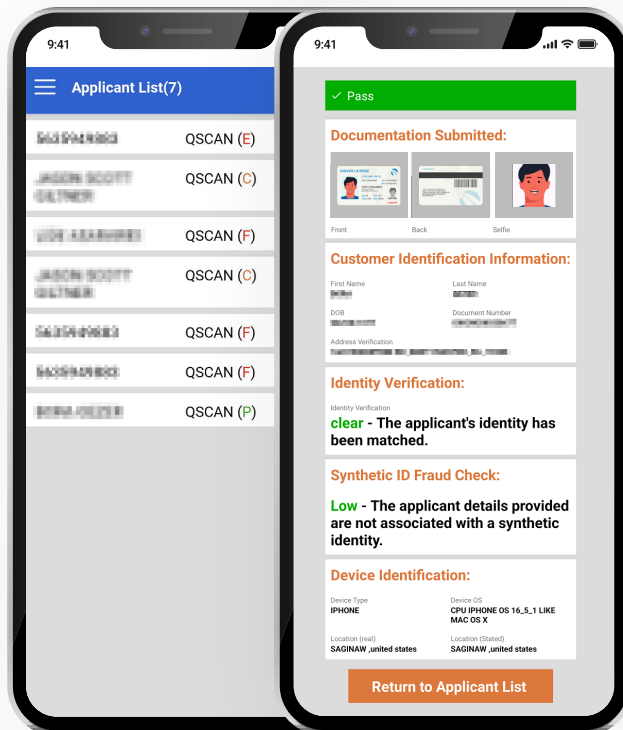
Hit **"Return"** to be redirected back to the beginning of the QuickScan process where the user is able to try again.

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



The information obtained from the consumer's license is immediately run against various identity verification tools to find any potential evidence of fraud.

Results are instantly stored and accessible to dealers within 700Dealer, 700Credit's online dealer portal [www.700dealer.com].

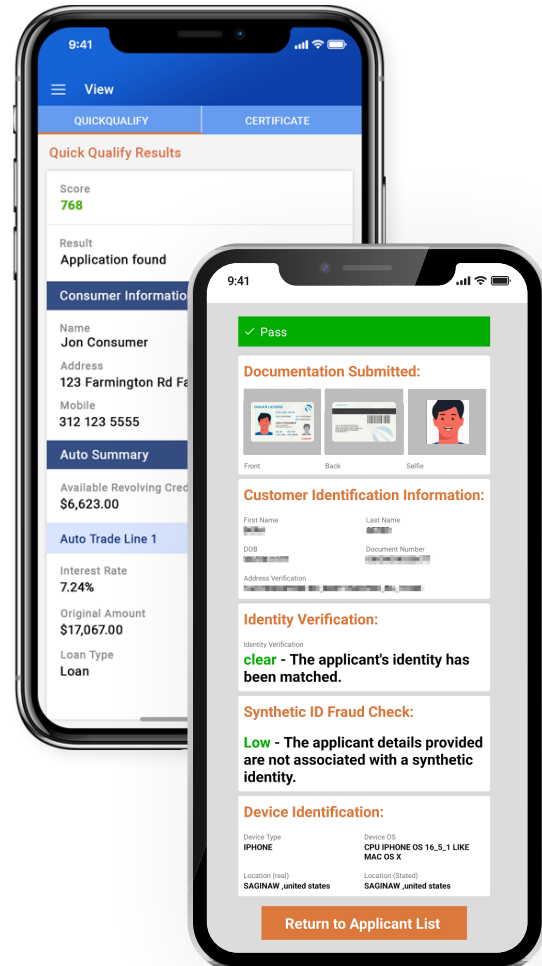


QuickMobile App (Dealer Mobile App)

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.



Understanding Your QuickScan Results

Every QuickScan result consists of the following five items:

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

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

(1) Images Submitted

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



(2) ID Information Verification

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

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

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

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

(3) Identity Verification

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

Identity Verification

Clear

 - The applicant identity has been matched.

Caution

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

High Risk

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

(4) Synthetic ID Fraud Check

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

Synthetic ID Fraud Check

Low

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

High

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

(5) Device Identification

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

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

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

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

QuickScan Monitor

As a part of the Compliance Dashboard, dealers are able to view real-time analytics of their driver's license and identity verification activity.

Dealers have access to the following driver's license authentication and identity verification data:

- 1. Total Number of Applicants:** Breaks down the number/percentage between those that have completed a QuickScan, and those that have not.
- 2. Overall Results for ID Document Verification:** A quick "snapshot" results of your scan, categorizing them into one of four tiers: Pass, Caution, Fail, or Error.
- 3. Identity Verification Cautions:** Keeps a record of the number of identity verification flags that have occurred.
- 4. Synthetic ID Cautions:** Provides instant access to the number of synthetic ID alerts that have occurred.

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%
Cancel Adverse Action Setup Request Setup Changes		

QuickScan Monitor		
Date Range: Month to Date		
Hover over a category for the definitions.		
	#	%
Total Applicants	205	
Applicants that completed QuickScan	160	78%
Applicants that did not completed QuickScan	45	22%

Overall Results for ID Document Verification		
Pass	102	64%
Caution	33	21%
Fail	25	16%
Error	0	0%

Identity Information Verification		
Total Identity Verification Cautions	13	8%

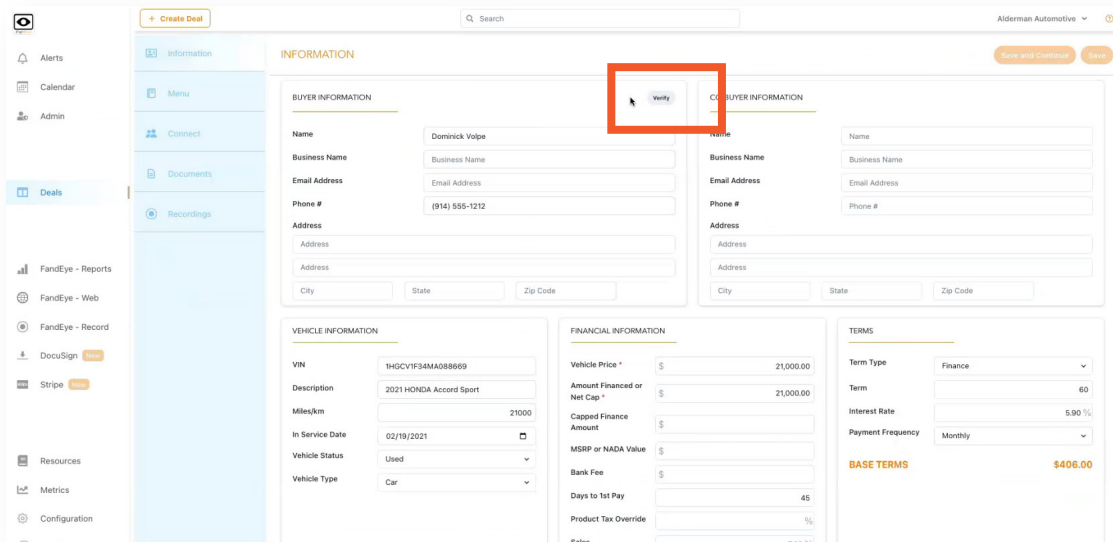
Synthetic Identity Alerts		
Total Synthetic ID Cautions	0	0%

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

Sending a QuickScan Link

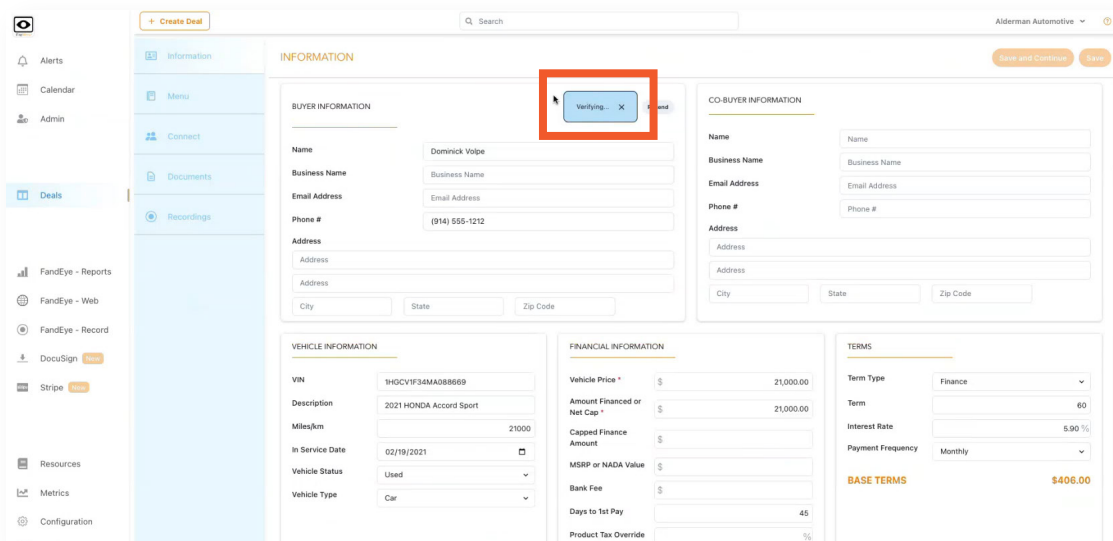
To push a QuickScan link to a consumer, first locate or create the deal. Once a phone number has been attached to the buyer's information, a link can be sent.

Click the **"Verify"** button, as shown below.



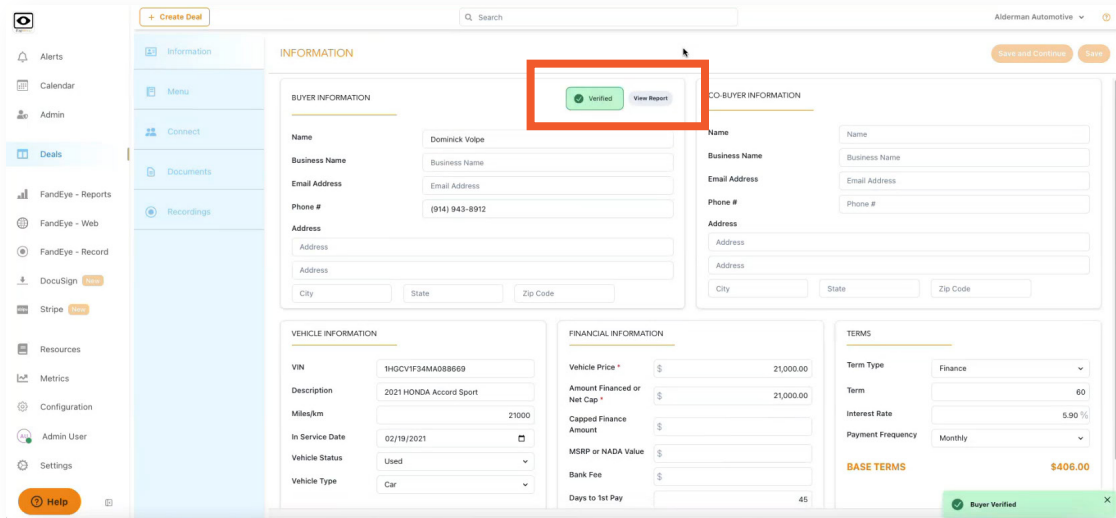
The screenshot shows the 700Credit interface with the 'Verify' button highlighted in a red box. The interface includes a sidebar with navigation options like Alerts, Calendar, Admin, Deals, and Reports. The main content area is divided into sections for Buyer Information, Co-Buyer Information, Vehicle Information, Financial Information, and Terms. The 'Verify' button is located in the top right corner of the Buyer Information section.

The link will be automatically sent to the consumer's mobile phone number. While the consumer completes the QuickScan process, the button will read **"Verifying"**.



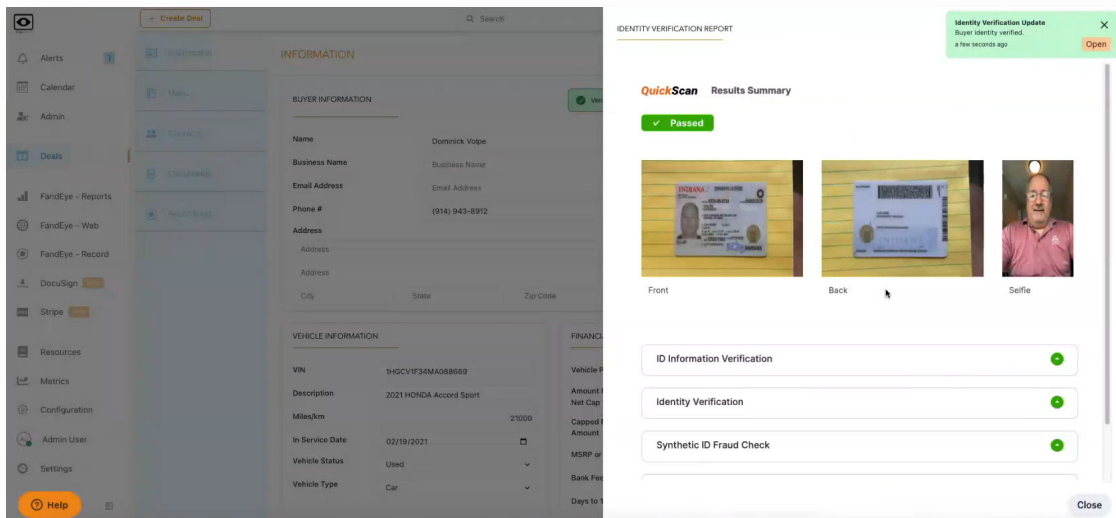
The screenshot shows the 700Credit interface with the 'Verifying' button highlighted in a red box. The interface is identical to the previous one, but the button now says 'Verifying... X'. This indicates that the QuickScan link has been sent and the consumer is in the process of completing the scan.

Once the consumer has completed the necessary steps, the button will automatically update to read **“Verified”**. To view the results, click **“View Report”**.



The screenshot shows the 700Credit application interface. A red box highlights the 'Verified' button and the 'View Report' link. The form includes sections for Buyer Information, Co-Buyer Information, Vehicle Information, Financial Information, and Terms. The 'Verified' button is green and located next to the 'View Report' link.

The QuickScan results will appear in a side bar. Utilize the drop-downs for each category to view further information.



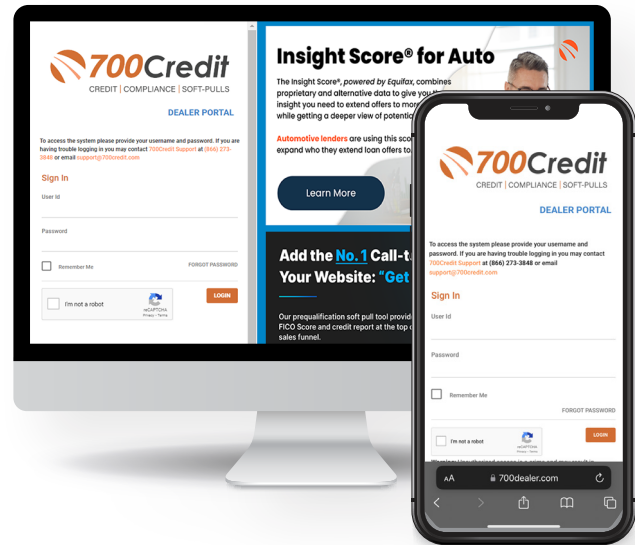
The screenshot shows the 700Credit application interface with the QuickScan Results Summary sidebar open. The sidebar displays the 'QuickScan' results, which are 'Passed'. It includes three images: Front, Back, and Selfie. Below the images are three verification categories: ID Information Verification, Identity Verification, and Synthetic ID Fraud Check, all marked with green checkmarks. The sidebar also shows a 'Close' button at the bottom.

Note: While not shown here, located next to the **“Verify”** QuickScan button, dealers will also see an **“OFAC”** and **“Red Flag”** button. Click either of these buttons to run an OFAC or Red Flag report.

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.

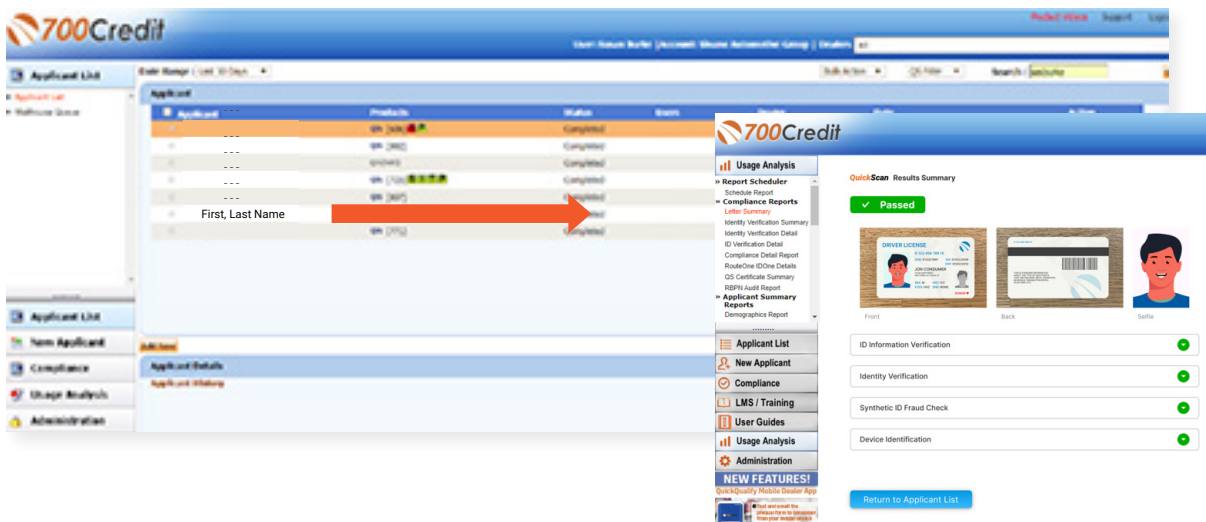
You should have received your username and password in a welcome email from our team. If you did not receive this email, or have misplaced it, please contact our support department at: support@700credit.com | (886) 273-3848.



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 QuickScan results, red flag, and a link to their compliance dashboard.



Managing Users

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

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

Administration									
<div> Account Profile Online Invoicing Site security Dealers Users User Levels Data Access Letters Credit Engine Monitor UserID Lookup Subcode Lookup Popup DAS Detail </div>									
<div> <input checked="" type="checkbox"/> Hide Inactive </div>									
UserID	Name	UserLevel	UserType	Status	Dealer	City	State	Action	
cartercountydgcudl	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit	Delete
cartercountydgc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit	Delete
cartercountydgc	Elend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit	Delete
cartercountydgc	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit	Delete
cartercountydgc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit	Delete
cartercountydgc	Elend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit	Delete
cartercountydgc	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit	Delete
keystonechevydcl	CJ DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit	Delete
keystonechevydcl	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit	Delete
keystonechevydcl	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit	Delete

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 *

First Name *

Address *

Zip *

Email Address *

milkewest

Michael

123 Main Street

48021

m.west@abcdealer.com

Middle Name *

Tyvek

MI

Last Name *

West

City *

State *

Phone *

Tyvek

MI

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

Web User

Dealer Admin

Read Only

Dealer *

ABC Dealer

Select Default Dealer *

ABC Dealer

Disable User

From IP

No IP Ranges found

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:

Favorite room in my house

Answer 1:


Music

Question 2:

State born in

Answer 2:

Alaska



support@700Credit.com | (866) 273-3848

Creating a New User

Administration

Account Profile

Online Invoicing

Site security

Dealers

Users

User Levels

Data Access

Letters

Credit Engine Monitor

UserID Lookup

Subcode Lookup

PopUp

DAS Detail

Hide Inactive

UserID	Name	UserLevel	UserType	Status	Dealer	City	State	Action
cartercountydqjcdi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydqjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydqjdc	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyhucudi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyhucyd	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cchyundaicdpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
keystonechevyculd	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevydirc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonegbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy

12

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

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

User Information

UserID: *

Password: *

Retype Password: *

First Name: *

Middle Name: *

Last Name: *

Address: *

123 Main Street

Zip: *

City: *

State: *

Phone: *

48521

Trivek

MT

Email Address: *

Email Password

Password Rules:

Password must be at least 10 characters long.

Password must contain an uppercase character.

Password must contain a lowercase character.

Password must contain a numeric character.

Password and Retype Password must match.

Password shouldn't match with last 13 password

User Setup Information

User Type: *

User Level: *

Web User

Dealer Admin

AutoGenerate Letter is on

Read Only

Disable User

Dealer: *

ABC Dealer

Select Default Dealer: *

ABC Dealer

From IP

To IP

No IP Ranges found

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:

favorite rooms in my house

Answer 1:

Music

Question 2:

state born in

Answer 2:

Alaska

Question 3:

pet

Answer 3:

Roadie

Viewing Invoices

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

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

Administration

Account Profile

Online Invoicing

Dealers

Users

User Levels

Data Access

Letters

Credit Engine Monitor

UserID Lookup

Subcode Lookup

PopUp

DAS Detail

Invoice Date: 11-11-2018

Monthly Bills are available for 6 months

Billing Summary

Invoice Number: 605347

Past Due Balance

\$0.00

Current Activity

\$1295.30

Invoice Total

\$1295.30

Online Payments

\$0.00

Auto Payments

\$0.00

Balance due by 12/11/2018

\$1295.30

Forms

700Credit Web Form

Auto (Pre-Schedule) Form

ACR One-Time Payment Authorization Form

CC One-Time Payment Authorization Form

Sale/Rep: HODG & ASSOCIATES LLC

NADA#: NESTIGE

Applicant List

New Applicant

Compliance

Usage Analysis

Administration

Dealer Summit

REGISTER NOW!

ELK GROVE VIA

8400 LAGUNA GROVE DR

ELK GROVE, CA 95757

INVOICE

700Credit

Invoice Number: 605347

Date: 11/11/2018

Introduction to Compliance Solutions with 700Credit

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

Compliance Dashboard

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

Items supported on the dashboard include:

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

Lead Summaries for:

- QuickQualify
- QuickApplication
- QuickScreen
- QuickScore
- QuickScan

How You Benefit

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

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

Risk Based Pricing Notice Program Monitor		
	#	%
Total Applicants	43	
Notices Mailed	35	81%
Notices Queued to be Mailed	6	14%
Notices Emailed	0	0%
Notices Printed Locally	0	0%
Applicants with No Notice Delivered	2	5%
RBP Notices Delivered/Scheduled	41	95%
Current RBP Setup Request Setup Changes		

Red Flag Program Monitor		
Red Flag Alert Status		
	#	%
Total Applicants With Red Flag	38	46
Red Flag Clear & Cautions	9	24%
Red Flag Alerts	29	76%
Alerts Unresolved	27	
Alerts Resolved	2	
Work on Unresolved		
Consumer Alerts		
Fraud Victim and Security Alerts	1	
Active Duty Alerts	0	
ID Verifications		
Complete	0	0%
Incomplete	42	100%
Work on Incompletes		

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

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

Compliance for Credit Reports

What must dealers have in place today:

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

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

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

Red Flag Regulation

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

What must dealers have in place today:

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

Red Flag: Key Components

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

Identity Verification

Name: TEST TEST
Red Flag Score: 99
Score Risk Level: Medium Risk

Status: Out of Wallet Required
Out of Wallet Questions

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

View Detail Report
700Credit

Out of Wallet (OOW) Questions

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

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

Out of Wallet Questions

Number of Questions: 5

1. According to our records, you previously lived in PATTERSON. Please choose the city from the following list where this street is located.
☐ PATTERSON
☐ ROCKLAND
☐ BANGOR
☐ HENNINGSDALE
☐ NONE OF THE ABOVE/DOES NOT APPLY

2. Which one of the following retail credit cards do you have? If there is not a matched retail credit card, please select "NONE OF THE ABOVE."
☐ KEBIAS
☐ WALSH BANK
☐ ELLEN FISHER
☐ DONNETT TRAVEL MART
☐ NONE OF THE ABOVE/DOES NOT APPLY

3. How many times have you opened a mortgage loan in or around July 2016? Please select the dollar amount range in which your monthly mortgage payment falls. Refer only to the regular monthly payment which includes principal, interest, and escrow (you could include taxes and insurance if collected by lender). If you have not had a mortgage payment now or in the past, please select "NONE OF THE ABOVE/DOES NOT APPLY."
☐ \$750-\$999
☐ \$1000-\$1249
☐ \$1250-\$1499
☐ \$1500-\$1999
☐ NONE OF THE ABOVE/DOES NOT APPLY

4. How many times have you opened a mortgage loan in or around July 2016?
☐ 1945
☐ 1946
☐ 1951
☐ 1956
☐ NONE OF THE ABOVE/DOES NOT APPLY

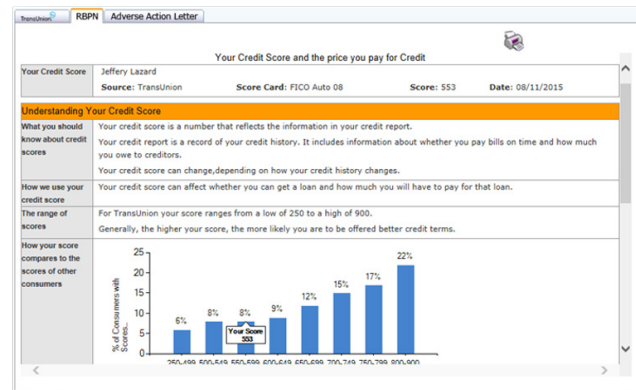
5. Please select the county for the address you provided.
☐ ESEB
☐ HENNINGSDALE
☐ HENNINGSDALE
☐ HENNINGSDALE
☐ HENNINGSDALE
☐ NONE OF THE ABOVE/DOES NOT APPLY

Submit Cancel

Risk-Based Pricing Notices

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

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



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

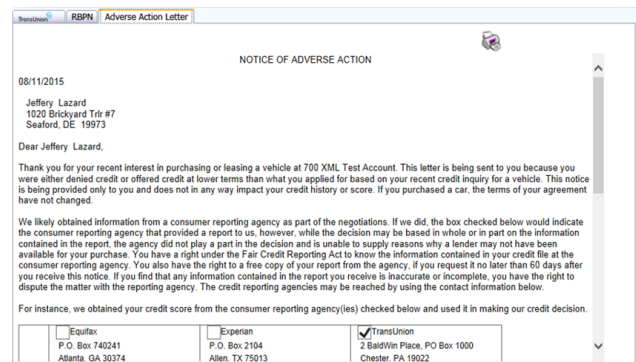
RBP: Recommended Best Practices

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

Adverse Action Notices

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

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



NOTICE OF ADVERSE ACTION

08/11/2015

Jeffery Lazard
1020 Brickyard Trl #7
Safford, DE 19973

Dear Jeffery Lazard,

Thank you for your recent interest in purchasing or leasing a vehicle at 700 XML Test Account. This letter is being sent to you because you were either denied credit or offered credit at lower terms than what you applied for based on your recent credit inquiry for a vehicle. This notice is being provided only to you and does not in any way impact your credit history or score. If you purchased a car, the terms of your agreement have not changed.

We likely obtained information from a consumer reporting agency as part of the negotiations. If we did, the box checked below would indicate the consumer reporting agency that provided a report to us, however, while the decision may be based in whole or in part on the information contained in the report, the agency did not play a part in the decision and is unable to supply reasons why a lender may not have been available for your purchase. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. You also have the right to a free copy of your report from the agency, if you request it no later than 60 days after you receive this notice. If you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency. The credit reporting agencies may be reached by using the contact information below.

For instance, we obtained your credit score from the consumer reporting agency(ies) checked below and used it in making our credit decision.

<input type="checkbox"/> Equifax P.O. Box 740241 Atlanta, GA 30374	<input type="checkbox"/> Experian P.O. Box 2104 Allen, TX 75013	<input checked="" type="checkbox"/> TransUnion 2 Baldwin Place, PO Box 1000 Chester, PA 19022
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Adverse Action: Recommended Best Practices

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



OFAC Search

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

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

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

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

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

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

Result	Alert
Alert	CAMPBELL, David (a.k.a. CAMPBELL LICONA, David Elias; a.k.a. PEREZ PAZ, Jorge Eduardo; a.k.a. YIEJO DAN; a.k.a. DON DAVID; Nicaraguan; DOB 18 Mar 1967; alt. DOB 20 Oct 1967; alt. DOB 02 Jan 1964; POB San Pedro Sula, Honduras; nationality Honduras; Numero de Identidad 0501-1967-02094 (Honduras); Gender Male; (Linked To: MS-13) DAVID W CAMPBELL (TCO) Match Score:12.50

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.

Search Result	Search Criteria	# of Hits	Trans ID
HIT	NICHOLE CHAO	1	C766gF1WHTAK2

Name:	IL-U CHO
Score:	Not Available
Program:	DPRK2
Aliases:	a.k.a., Il Woo CHO a.k.a., CHOI CHO a.k.a., Choi JO
Addresses:	Korea, North

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

U.S. DEPARTMENT OF THE TREASURY
Office of Foreign Assets Control

Home | FREQUENTLY ASKED QUESTIONS

Special Designated Nationals List (SDN List)
SDN List Data Formats & Data Schemas
Consolidated Sanctions List (Non-SDN List)
Additional Sanctions Lists
Search OFAC's Sanctions Lists
Sanctions Programs and Country Information
Recent Actions
OFAC License Application Page
Additional OFAC Resources

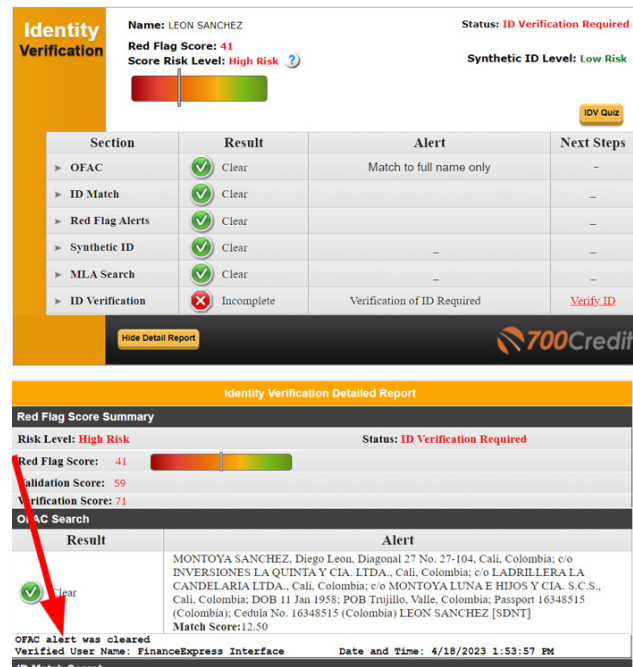
Frequently Asked Questions
OFAC Penalties and Enforcement Information
OFAC Reporting System
Selected General Licenses Issued

1133. For the purposes of the determination of August 23, 2021, made pursuant to Executive Order 13818, what is meant by the term "net fuel sales of the Business economy?"
For the purposes of the determination of August 23, 2021, made pursuant to E.O. 13818, OFAC interprets the net fuel sales of the Business economy "to include sales related to the transportation, distribution, storage, supply, or transport, etc., of fuel."

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

Section Result Alert Next Steps

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

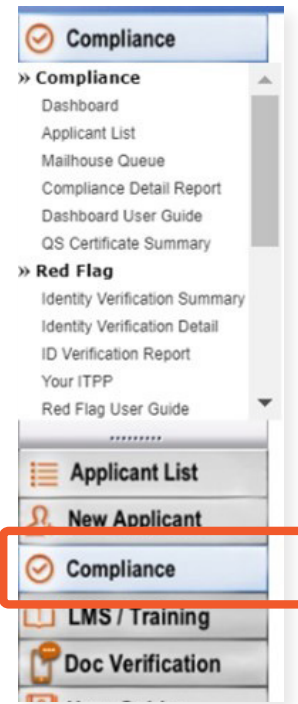
OFAC Search: Recommended Best Practices

- 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

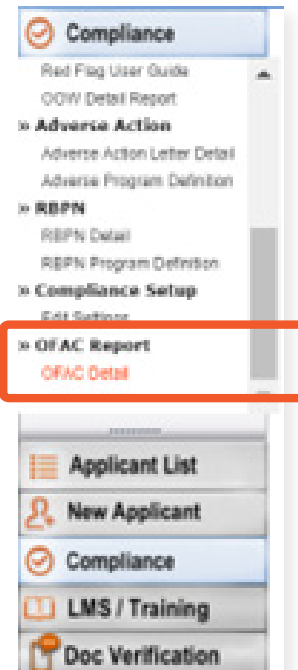
To access your audit reports, first log into your 700Dealer.com platform.

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. RPBH Detail
4. OFAC Detail



Click on the report you would like to view.

RED FLAG REPORT:

Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Resolution Method	Description	SSN
276		141	51%	11					
Red Flag Alerts									
Mad				Alert	9/1/2023 1:00:46 PM				XXX-XX
Alex				Alert	9/1/2023 1:03:34 PM				XXX-XX
Timc				Clear	9/1/2023 4:25:53 PM		OCW		XXX-XX
Mig				Alert	9/1/2023 6:01:39 PM				XXX-XX
Robi				Alert	9/1/2023 6:14:25 PM				XXX-XX
Cigi				Alert	9/1/2023 6:20:54 PM				XXX-XX

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

IDENTITY VERIFICATION REPORT:

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

OUT OF WALLET REPORT:

Dealer Name	No of Applicants	Counts	Percentage	Created date	User Name
14					
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	Anr			09/01/2023				EFX(864)TU()XPN()
	09/01/2023	Bre			09/01/2023				EFX(842)TU(864)XPN(837)
	09/01/2023	Chi						09/17/2023	EFX(481)
	09/01/2023	Cig						09/17/2023	EFX(549)TU(492)XPN(502)
	09/01/2023	De			09/01/2023				EFX(624)TU(645)XPN(640)

ADVERSE ACTION REPORT:

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

OFAC REPORT:

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

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