



# **USER GUIDE**

## **JUNE 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 22,000 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.

**CDK's CRM platform has integrated our credit, compliance and soft pull, prescreen solution (QuickScreen) into their platform. This brief guide will walk you through how to pull credit, monitor your compliance and run a prescreen in the CDK CRM platform.**

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

## Adding a New Customer/Deal

Starting in the **"Prospect"** tab, choose the **"Add Prospect Wizard"** menu item and then click **"Add"** in the top tool bar. Ensure the consumer is not already in the system by entering their name and phone number into the search engine. If this is a new customer, click the **"Add New Sales Customer"** link, circled below.

**Add Prospect Wizard**

Begin Search | Scan License | Appointments For 3/19/2020

First Name:  Last Name:  Business:  Email Address:  Zip:

H-Phone:  C-Phone:  W-Phone:  Ext:

Search Results: No Match - Add New Sales Customer | No Match - Add New Service Customer

In Showroom	Match	Name	Home Phone	Primary Rep	Action
<input type="checkbox"/>	33.33%	Morgan, Jeff	850-111-0122	Salesperson, Gretchen	More Info   Add Me   View Service
<input type="checkbox"/>	33.33%	gill, Derek	877-859-0195	Dominick, SalesPerson	More Info   Add Me   View Service
<input type="checkbox"/>	33.33%	Hahn, Derek	850-111-1022	Stewart, BDC	More Info   Add Me   View Service

Fill out the customer's information. Information in a prospect's profile includes; Vehicles of Interest, Trade-In Vehicle Information, and Upcoming Activity/Meetings. Once completed, click **"Save"**.

**Add/Edit Prospect**

**Customer Information**

Prefix:  First:  Middle:  Last:  Nickname:

Street 1:  Do Not Mail: ☐ Preferred: ☐

Street 2:

City:  County:  State:  Zip:

Home #:  Evening:  Preferred: ☐

Cell #:  Day:

Business #:  Ext:

Primary Email:  Do Not Email: ☐

Secondary Email:

Birthday:  Dealer ID:  SSN:

**Vehicle of Interest**

VIN:  Mileage:

Class:  New/Used:

Year:  To:

Model:  Trim:

**Trade-In Information**

VIN:  Mileage:

Class:  Year:

Make:  Model:

Trim:  Transmission:

Color:

Lender:  Payoff:

Insurance Company:  Policy Number:

**Opportunity Information**

Salesperson:  Barber, Grace

BDC Agent:

Desk Manager:

Type:  Next Activity:

Source:  Next Activity Date:

Status:  Next Activity Time:

Date In:  Time In:  Time Out:

In Showroom: ☐

Comments:

Save | Cancel



To edit an existing customer's information, return to the search engine, and search the customer through first/last name and phone number.

Locate the customer, and click **"More Info"** to pull up their profile and make edits.

The screenshot displays the 'Add Prospect Wizard' search results in the 700Credit software. The interface includes a sidebar with navigation options like 'Inventory', 'Prospects', and 'Organizer'. The main area shows a search form with fields for First Name, Last Name, Business, Email Address, Zip, H-Phone, C-Phone, and W-Phone. Below the search form, there are 'Search Results' and a table of prospects. The table has columns for 'Showroom', 'Match', 'Name', 'Home Phone', 'Primary Rep', and 'Action'. The first row of results is highlighted, and the 'More Info' button in the 'Action' column is circled in red.

Showroom	Match	Name	Home Phone	Primary Rep	Action
	66.67%	Smith, Aaron	877-859-0195	Dominick, SalesPerson	<b>More Info</b> Add Me View Service
	33.33%	Smith, Chandler	850-111-0725	AStewart, ASalesPerson	More Info Add Me View Service
	33.33%	Smith, Charmaine	850-555-0921	Stewart, BDC	More Info New Sales View Service
	33.33%	Smith, Chelsea	850-111-0523	AStewart, ASalesPerson	More Info Add Me View Service
	33.33%	SMITH, CORY	407-748-5277	Simpson, Salesperson	More Info New Sales View Service
	33.33%	Smith, Courtney	850-111-1231	Simpson, Salesperson	More Info Add Me View Service
	33.33%	Smith, Craig	850-111-0131	AStewart, ASalesPerson	More Info Add Me View Service
	33.33%	Smith, Diana	877-859-0195	Dominick, SalesPerson	More Info Add Me View Service



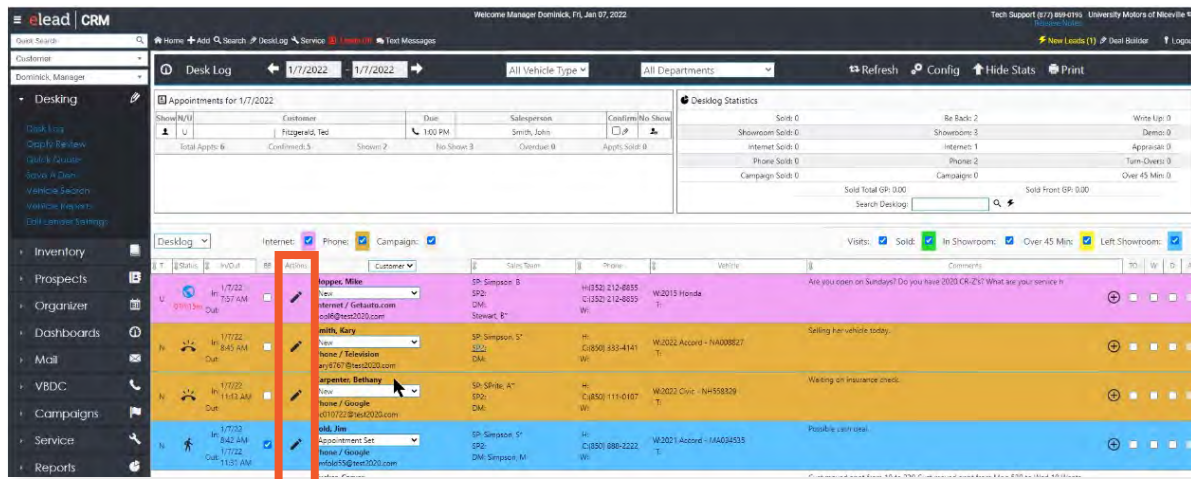
## Pulling Credit in Your CDK CRM

The access to a credit bureau is integrated within the **CDK CRM**, providing its users the ability to obtain credit information for potential customers. The customer's name and address are required to obtain a credit score and auto summary. The feature offers its dealers important visibility into the credit profile of the customer before a deal is negotiated, as well as provide a vehicle payment estimate.

From the main desktop, there are two points of 700Credit integration where dealers can pull credit; **(1) CRM's Desking Platform**, and **(2) CRM's Customer Profile**.

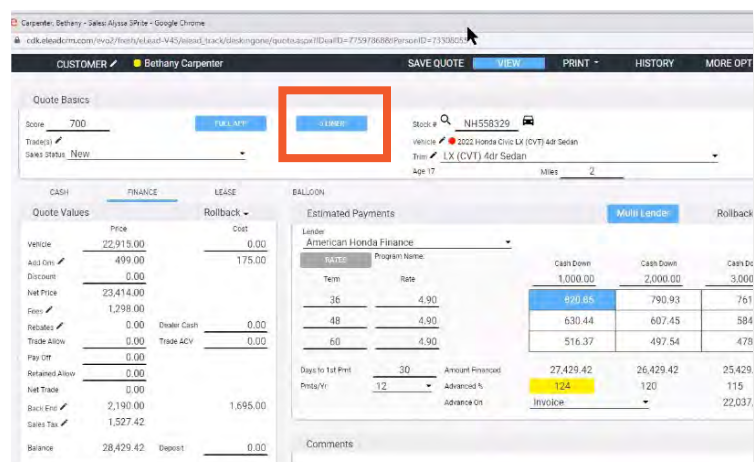
### Pulling Credit: CRM Desking Platform

If choosing to pull credit through the Desking Platform, starting in the main desking log, click the pencil icon next to a consumer's name, as shown below.



A window pop-up will appear with the customer's information.

To begin the credit pulling process, click the blue **"5 Liner"** button at the top of the window.



This will prompt a second pop-up to appear, where the dealer will fill out the consumers information to pull the credit file.

At the top of the pop-up screen, select which bureaus you would like to use in pulling the credit file, and then **"Request Credit Report"**.

**Note:** Any previously run credit reports on this consumer, will appear at the bottom of the pop-up under the title, **"Previously Requested Credit Reports"**.

## Pulling Credit: CRM Customer Profile

If choosing to pull credit through **CDK's CRM Customer Profile**, start in the main desking log and select the name of the desired applicant for the hard credit pull.

Users can filter the list utilizing the drop down (circled below). For this process, choose **"Customers"**.

A window pop-up will appear with the customer's information.

To begin the credit pulling process, click the icon at the top labeled **"5 Liner"**, highlighted below.

**Opportunity Details**

Navigation: eBrochure | Email | Letter | Phone | Text Message | Showroom | Schedule | Sales Quote | Credit App | **5 Liner** | Forms | Add Note | Print Info | Merge | Delete

**CUSTOMER**

Name: Jhon EIAVBT Wesley EIAVBT ID: 1558895500  
 Address: California Street, Florida Colony, NEW YORK, NY 10001  
 Home #: (702) 768-5300  
 Cell #: (702) 768-5300  
 Work #:   
 Preferred email: invegas@aol.com  
 Birthday:   
 Last Modified: 12/30/2021 12:45:35 PM  
 High Priority: ☐  
 Text Preferred: ☐

**OPPORTUNITY**

Vehicle: New 2021 BMW X5 M50i (A8) 4dr All-wheel Drive Sports Activity Vehicle  
 Stock #: SUJ4C02M9F47477  
 40270  
 Trade:   
 Sales Teams: Bangte, Jaime - Primary Salesperson  
 Digital, CDK - Primary Desk Manager  
 Auto, Admin - Desk Manager  
 Foster, Gregg - Desk Manager  
 UpType: Showroom Up  
 Source: Google  
 Date/Time Due: 1/7/2022 1:36:00 AM  
 Sales Status: Sold Deposit  
 Engage Customer with ACE  
 In Showroom: ☒ TO ☐ Write Up: ☒ Demo: ☐

This will prompt a second pop-up to appear, where the dealer will fill out the consumers information to pull the credit file.

At the top of the pop-up screen, select which bureaus you would like to use in pulling the credit file.

Upon completion, click **"Request Credit Report"**.

**Request Credit Report**

Agency: ☐ TransUnion ☐ Equifax ☐ Experian ☐ Red Flag ☐ OFAC

Inquiry: Customer

**Customer Information**

First: Jhon EIAVBT  
 Middle:   
 Last: Wesley EIAVBT  
 SSN: 077777777  
 Birthday:   
 Phone: 702-768-5300  
 Email: invegas@aol.com  
 DL#:   
 DLState:   
 Street 1: California Street  
 Street 2: Florida Colony  
 City: NEW YORK  
 State: NY  
 Zip: 10001

**Application Information**

First:   
 Middle:   
 Last:   
 SSN:   
 Birthday:   
 Phone:   
 Email:   
 DL#:   
 DLState:   
 Street 1:   
 Street 2:   
 City:   
 State:   
 Zip:   
 Co-Application Address

**Previously Requested Credit Reports**

Requested Date	Buyer	Co-Op	Agency	Credit Source	Saving User
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**Note:** Any previously run credit reports on this consumer, will appear at the bottom of the pop-up under the title, **"Previously Requested Credit Reports"**.



## Introduction to QuickScreen

Welcome to 700Credit's soft pull, prescreen solution, **QuickScreen**. Since it is a soft pull solution, you only need a consumer's name and address to pull their credit score and auto summary, with no adverse effect on their credit score.

QuickScreen gives you visibility into your customer's credit profile before you work a deal, so you can work the right deal, right away, saving time and preventing a potentially uncomfortable situation for your customer. QuickScreen can also help you provide the customer with a payment estimate based on the car they are interested in. In addition, knowing the customer's current car payment enables your team to have more meaningful budget conversation with the client, potentially shortening the sales process, getting you to the finish line faster.

### QuickScreen returns the following data to the user:

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

**QuickScreen Results**

**Result:** Consumer Passed Quick Screen Criteria **Score:** 727 (Tier 1)  
Powered by TU: FICO AUTO 08

**Consumer Information:**

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

**Auto Summary:**

Available Revolving Credit: \$3,881.00 Auto Inquiries last 30 days: 0

**Auto Trade Line 1** S R

Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	Monthly Payment
6.47%	\$12,886.00	60 Months	0	\$252.00
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
100%	\$0.00	0 Months	NO	
Loan Type:	Trade Status:	Trade Open Date:		
Auto	Closed	11/11/2012		

**Auto Trade Line 2** S P

Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	Monthly Payment
4.86%	\$18,045.00	61 Months	0	\$296.00
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
100%	\$0.00	0 Months	NO	
Loan Type:	Trade Status:	Trade Open Date:		
Auto	Closed	07/21/2011		

**Certificate Status:**

Printed By: N/A  
Confirmed By: N/A

[PRINT NOW](#)

### QuickScreen can be used in several scenarios within your dealership:

- To qualify and prioritize inbound and internet leads
- To mine for opportunities within your CRM
- To prequalify in-store and service lane customers



## Prescreen Results

After clicking “Prescreen”, there are four possible responses:

- **Pass/Score Provided** - The applicant met the score cutoff selected by the dealer and the prescreen criteria of the bureau.
- **Fail/No Score** - The applicant did not meet the cutoff score selected by the dealer.
- **Decline** - The applicant did not meet 1 or more of the following: (The reason for the decline is not returned/identified for your review)
  - Credit score is below 500 - automatic decline per credit bureau
  - Minimum age of 21
  - No open bankruptcies
  - Minimum 1 satisfactory trade
  - 1 open credit trade line 36 months old or older
  - Applicant has opted out of prescreen credit offers  
(<https://www.consumer.ftc.gov/articles/prescreened-credit-and-insurance-offers>)
- **No Hit** - The applicant could not be found.

## Prescreen Response: *Pass*

A new window will appear that displays the customer’s credit score, credit tier, and any payoff information that is available on their credit history. You will be able to print a Pre-Selected Certificate by clicking on the “**Print Now**” button that is circled on the prescreen results image to the right.

The dealer/user must then click on “**Yes**” or “**No**” if the Pre-Approval Certificate has been delivered to the customer.

**QuickScreen Results**

**Result:** Consumer Passed Quick Screen Criteria **Score:** 727 (Tier 1)  
Powered by TU: FICO AUTO 08

**Consumer Information:**

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

**Auto Summary:**

Available Revolving Credit: \$3,881.00 Auto Inquiries last 30 days: 0

Auto Trade Line 1				
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	Monthly Payment
5.47%	\$12,000.00	60 Months	0	\$252.00
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
100%	\$0.00	0 Months	NO	
Loan Type:	Trade Status:	Trade Open Date:		
Auto	Closed	11/11/2012		

Auto Trade Line 2				
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	Monthly Payment
4.65%	\$16,045.00	61 Months	0	\$296.00
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
100%	\$0.00	0 Months	NO	
Loan Type:	Trade Status:	Trade Open Date:		
Auto	Closed	07/21/2011		

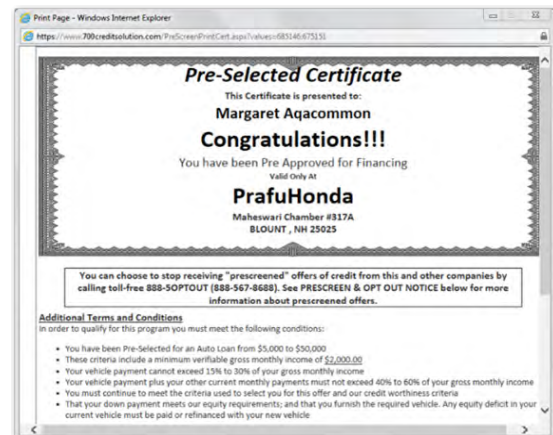
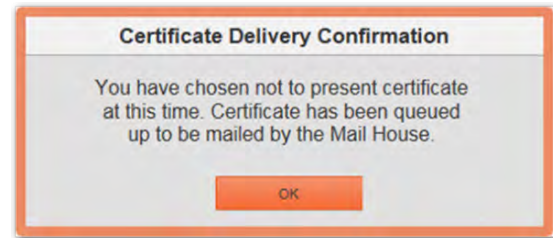
**Certificate Delivery Confirmation**

Has the Pre Approval Certificate been delivered to the consumer?

If for any reason, the dealer/user clicks **"No"**, then 700Credit will automatically send this certificate to our Mail House and the certificate will be mailed to the applicant.

The dealer will be charged for this mailing.

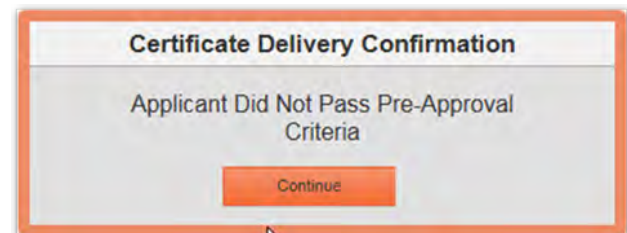
**Please Note:** Any certificates printed within 700Dealer.com to the dealership's local printer will not be charged. The dealer can print to their local printer for free.



## Prescreen Response: Fail

If the Prescreen inquiry returns as a **"Fail"**, the message will appear as:

In this case, no notice is required to be given to the consumer. In fact, the consumer doesn't have to know the process has taken place. Select **"Continue"** and the Applicant List is returned. The Applicant List will show all **"Fail"** returns as **QS** in **RED**, and the score/Tier will appear in parenthesis.



## Prescreen Response: *Decline or No Hit*

The other two possible return messages are “**Decline**” and “**No Hit**”. A “**No Hit**” signifies that no data was found on that particular consumer and a “**Decline**” means that data was found, however, the consumer did not meet the minimum criteria set up in the Configuration Guide.

In either case, no score will be shown in parenthesis in the Application List.

### No Hit:

**Certificate**

Customer was not found in database, please edit application and add additional information to search again.

### Decline:

**Certificate**

Applicant did not pass one or more of the pre-defined criteria in order to qualify.

Select “Continue” and the Applicant List is returned. The Applicant List will show all “**No Hit**” and “**Decline**” returns as **QS** in **GRAY** and a “**D**” will appear for a “**Decline**” and an “**NH**” will appear for “**No Hit**”. The screenshot below is from our [700Dealer.com](https://700Dealer.com) platform, which every dealer has access to.

If you do not have your credentials to log in to this platform, please call our support desk immediately: **(866) 273-3848**.





The **BENEFITS** of OpportunityAlerts! include:

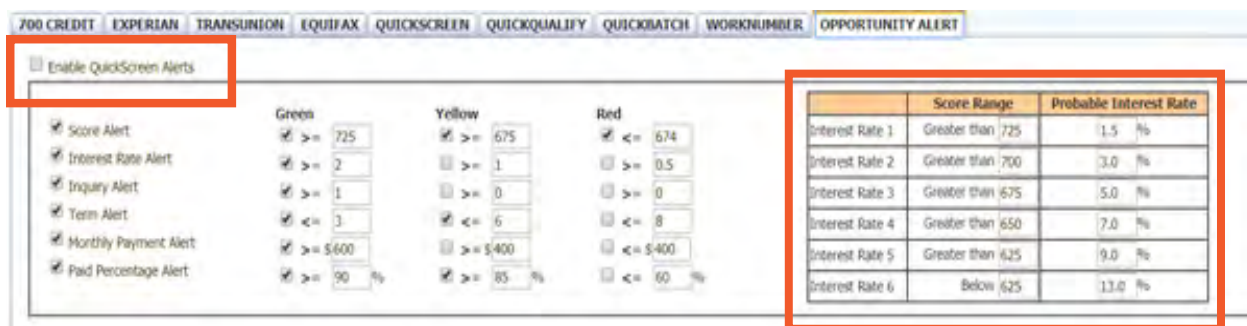
- Quickly identifies opportunities that exist in the QuickScreen results
- Makes the QuickScreen product easier to read and easier to use
- Helps the dealer to focus on the data that will help them work - and close - the best deal
- Adds value and complexity to our product that make it more difficult to compete against

## Set-Up Process

To enable **OpportunityAlerts!**, navigate to the proper tab, as shown below, and check the **"Enable QuickScreen Alerts"** box (circled).

OpportunityAlerts! are triggered when the values returned from the QuickScreen hit the ranges that are defined in the **"OpportunityAlerts!"** tab in the **"Data Access"** menu in 700Dealer, as shown below. The values will be set at default ranges, however, once the dealer gets comfortable with alerts, they may want to customize the ranges to fit their specific store needs.

Below you will see the default values for Green, Yellow, and Red alerts. Dealers will need to fill out the box below, paying close attention to their score ranges and interests.



	Score Range	Probable Interest Rate
Interest Rate 1	Greater than 725	1.5 %
Interest Rate 2	Greater than 700	3.0 %
Interest Rate 3	Greater than 675	5.0 %
Interest Rate 4	Greater than 650	7.0 %
Interest Rate 5	Greater than 625	9.0 %
Interest Rate 6	Below 625	13.0 %

## Running a Prescreen: “Opportunity Details” Page

To run a prescreen on a consumer, the user must have the proper permission/credentials to do so. If they do, launch the “Opportunity Details” page (within any module in the platform) and click “Prescreen”.

**Note:** If your permission isn’t turned on, the “Prescreen” icon will not show in the menu.

The screenshot shows the 'Opportunity Details' page. The top toolbar contains various icons, with the 'Prescreen' icon (a magnifying glass over a document) circled in red. The main content area is divided into two tabs: 'CUSTOMER' and 'OPPORTUNITY'. The 'CUSTOMER' tab is active, showing details for Vincent Atacommon, including his address (16 Walnut Dr, Fantasy Island, IL 60750), phone numbers, and email. The 'OPPORTUNITY' tab shows vehicle details (2013 Toyota 4Runner) and sales team information. Below the main details, there are sections for 'Scheduled Contact Activities' and 'Completed Opportunity Activity History'.

A dialog box will pop-up and have any existing customer’s information auto-filled into the form. Dealers are able to edit the information prior to transmission.

The screenshot shows the 'Request Credit Prescreen' dialog box. It is divided into two main sections: 'Customer Information' and 'Customer Address'. The 'Customer Information' section includes fields for First, Middle, Last, SSN, and Birthday. The 'Customer Address' section includes fields for Street 1, Street 2, City, State, and Zip. The information is auto-filled from the customer record, and the fields are highlighted with a red border.

After a user clicks on **"Request Credit Prescreen,"** the 700Credit QuickScreen results page is displayed. This screen provides the consumer's FICO score and auto credit summary.

Because QuickScreen is a soft-pull solution that does NOT require a consumer's consent, we are required by law to provide to the consumer a pre-approval certificate in one of three ways:

1. Click on the **"Print Now"** button at the bottom of the screen and hand to the consumer while they are in the store.
2. Click on the **"Email"** icon and have the certificate emailed to the consumer
3. If you do not choose either of these methods, a letter will be automatically mailed to the consumer's home address.

**QuickScreen Results**

**Result:** Consumer Passed Quick Screen Criteria **Score:** 727 (Tier 1)  
Powered by TU: FICO AUTO 08

**Consumer Information:**  
Name: John Doe Email: jdoe@email.com  
Address: 123 Main St, Farmington Hills, MI 48334 Phone: (909)-555-1234

**Auto Summary:**  
Available Revolving Credit: \$3,881.00 Auto Inquiries last 30 days: 0

**Auto Trade Line 1** S R

Interest Rate: 6.47%	Original Amount: \$12,886.00	Original Terms: 60 Months	No of Late Payments: 0	Monthly Payment: \$252.00
Percent Paid: 100%	Estimated Payoff: \$0.00	Remaining Terms: Joint: 0 Months	Trade Status: Closed	Trade Open Date: 11/11/2012

**Auto Trade Line 2** S P

Interest Rate: 4.66%	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: Joint: 0 Months	Trade Status: Closed	Trade Open Date: 07/21/2011

**Certificate Status:**  
Printed By: N/A  
Confirmed By: N/A

PRINT NOW

Following any prescreen request, Elead displays the request history under **"Previously Requested Credit Reports"**.

You may click on a previous request to display the 700Credit QuickScreen corresponding to the request.

**Request Credit Report - Google Chrome**

qa.eleadcrm.com/evo2/fresh/elead-v45/elead\_track/desking/RequestCreditReport.aspx?oppty=true&pid=162027223&did=201:

**Request Credit Prescreen**

Customer Information	Customer Address	Co-Application Information	Credit Report
First: Josey Middle: Last: Ad SSN: Birthday:	Street 1: 1402 Southmoor St Street 2: City: Fantasy Island State: IL Zip: 60750	First: Middle: Last: SSN: Birthday:	

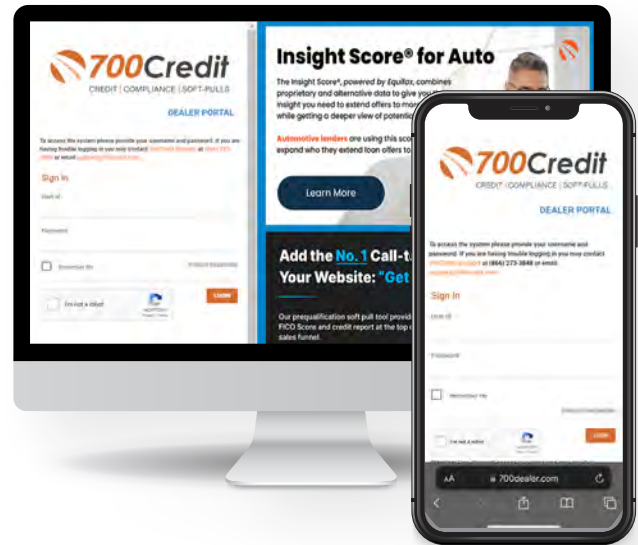
**Previously Requested Credit Reports**

Requested Date	Buyer	CoBuyer	Agency	Credit Score	Saving User
11/11/2016	Josey Ad		Prescreen	/84	I eam Nissan, +

## Introduction to 700Dealer.com

All 700Credit dealers have exclusive access to their own personal credit portal hosted at [700Dealer.com](https://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](mailto:support@700credit.com) | (866) 273-3848.



## Viewing Your Leads

After logging into your [700Dealer.com](https://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 soft pull, prescreen (QuickScreen) results, full credit report, red flag, and a link to their compliance dashboard.

**Applicant List**

First, Last Name	DOB	SSN	State	ZIP
Jane Aarden	11/01/1950	009-00-1234	ME	04062

**QuickScreen Results**

Result: Consumer Passed Quick Screen Criteria Score: 727 (Tier 1) Powered by TU FICO AUTO SB

**Consumer Information:**

Name: John Doe Email: johndoe@email.com  
Address: 123 Main St Farmington Hills, MI 48334 Phone: (866) 555-1234

**Auto Summary:**

Available Revolving Credit: \$3,881.00 Auto Inquiries last 36 days: 0

**Auto Trade Line 1**

Interest Rate	Original Amount	Original Terms	No of Late Payments	Monthly Payment
6.47%	\$12,000.00	60 Months	0	\$252.00

**Auto Trade Line 2**

Interest Rate	Original Amount	Original Terms	No of Late Payments	Monthly Payment
4.68%	\$14,045.00	61 Months	0	\$296.00

**Certificate Status:**

Printed By: N/A  
Confirmed By: N/A

**Credit Report**

JANE AARDEN DOB: 11/01/1950 Date: 05/02/20  
SSN: 009-00-1234 In File: 08-08-20  
Reported: 03/14/20  
Subscriber: FDC  
Sub Code: CS00512085

State: ZIP  
HAM ME 04062  
HAM MA 025171

02/15/10

**Score Factor Description**

credit inquiries, derogatory public record or collection file  
low score derogatory public record or collection file  
number of accounts with delinquency  
amount owed on delinquent accounts  
delinquency on bank or payment account  
average age of accounts  
too few accounts now current  
presence of revolving credit on accounts in lack of open accounts  
ratio of bank revolving payment to credit limit or lack of bank revolving account  
information of delinquent accounts  
presence of delinquent accounts  
recently active or lack of bank, retail or finance accounts  
presence of delinquent accounts

## Managing Users

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

1. Log in to your [700Dealer.com](https://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.

Hide Inactive	UserID	Name	User Level	User Type	Status	Dealer	City	State	Action
<input checked="" type="checkbox"/>	cartercountydcu01	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
<input checked="" type="checkbox"/>	cartercountydc02	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
<input checked="" type="checkbox"/>	cartercountydc03	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
<input checked="" type="checkbox"/>	cartercountyhyu01	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
<input checked="" type="checkbox"/>	cartercountyhyu02	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
<input checked="" type="checkbox"/>	cartercountyhyu03	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
<input checked="" type="checkbox"/>	fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
<input checked="" type="checkbox"/>	keystonechevy01	CJ DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
<input checked="" type="checkbox"/>	keystonechevy02	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
<input checked="" type="checkbox"/>	keystonechevy03	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>

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

Once complete, save the profile before exiting out.

**User Information**

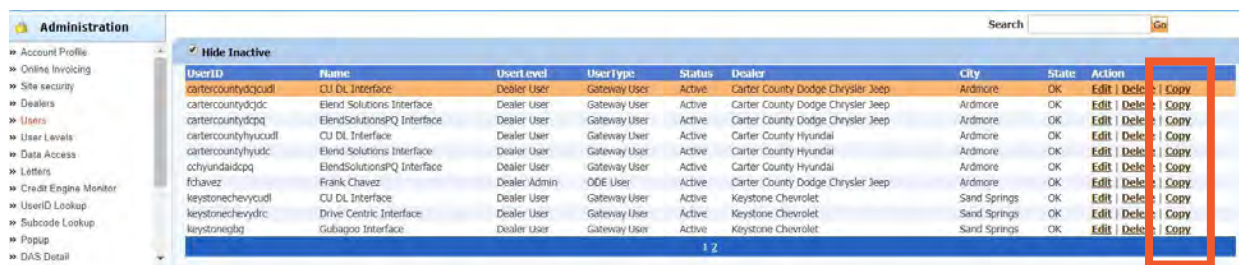
User ID:  Password:  Retype Password:   
 First Name:  Middle Name:  Last Name:   
 Address:   
 Zip:  City:  State:  Phone:   
 Email Address:  [Email Password](#)

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

**User Setup Information**

User Type:  User Level:  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:

## Creating a New User



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

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

**User Information**

UserId \*  Password \*  RetypePassword \*   
 First Name \*  Middle Name \*  Last Name \*   
 Address:  
 123 Main Street  
 Zip \*  City \*  State \*  Phone \*   
 Email Address \*  Email Password

**Password Rules:**  
 Password must be at least 10 characters long.  
 Password must contain an uppercase character.  
 Password must contain a lowercase character.  
 Password must contain a numeric character.  
 Password and Retype Password must match.  
 Password shouldn't match with last 3 password.

---

**User Setup Information**

User Type \*  User Level \*   
 Web User ☐ Dealer Admin ☐ AutoGenerate Letter is on ☒  
☐ Read Only

Dealer \*  Select Default Dealer:   
☐ Disable User

**From IP** No IP Ranges found      **To IP** [AddNewIpAddress](#)

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

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.

The screenshot shows the DealerSum 2009 website. On the left is a navigation menu with the following items: Administration (highlighted with a red box), Account Profile, Create Inventory, My Account, Invoice, View, User Levels, Data Access, Letters, Credit Engine Monitor, Used Car Lookup, Subside Lookup, Prep, and DAS Detail. The main content area is titled 'Billing Summary' and shows the following information:

- Invoice Date:** 11-11-2018
- Invoice Number:** 005347
- Feed 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

Below the invoice summary, there is a section for 'Payment History' with a table showing payments made over time. The table has columns for 'Date', 'Amount', and 'Description'. The first row shows a payment of \$1295.30 on 11/11/2018. The second row shows a payment of \$0.00 on 11/11/2018. The third row shows a payment of \$0.00 on 11/11/2018. The fourth row shows a payment of \$0.00 on 11/11/2018. The fifth row shows a payment of \$0.00 on 11/11/2018. The sixth row shows a payment of \$0.00 on 11/11/2018. The seventh row shows a payment of \$0.00 on 11/11/2018. The eighth row shows a payment of \$0.00 on 11/11/2018. The ninth row shows a payment of \$0.00 on 11/11/2018. The tenth row shows a payment of \$0.00 on 11/11/2018. The eleventh row shows a payment of \$0.00 on 11/11/2018. The twelfth row shows a payment of \$0.00 on 11/11/2018. The thirteenth row shows a payment of \$0.00 on 11/11/2018. The fourteenth row shows a payment of \$0.00 on 11/11/2018. The fifteenth row shows a payment of \$0.00 on 11/11/2018. The sixteenth row shows a payment of \$0.00 on 11/11/2018. The seventeenth row shows a payment of \$0.00 on 11/11/2018. The eighteenth row shows a payment of \$0.00 on 11/11/2018. The nineteenth row shows a payment of \$0.00 on 11/11/2018. The twentieth row shows a payment of \$0.00 on 11/11/2018. The twenty-first row shows a payment of \$0.00 on 11/11/2018. The twenty-second row shows a payment of \$0.00 on 11/11/2018. The twenty-third row shows a payment of \$0.00 on 11/11/2018. The twenty-fourth row shows a payment of \$0.00 on 11/11/2018. The twenty-fifth row shows a payment of \$0.00 on 11/11/2018. The twenty-sixth row shows a payment of \$0.00 on 11/11/2018. The twenty-seventh row shows a payment of \$0.00 on 11/11/2018. The twenty-eighth row shows a payment of \$0.00 on 11/11/2018. The twenty-ninth row shows a payment of \$0.00 on 11/11/2018. The thirtieth row shows a payment of \$0.00 on 11/11/2018. 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The forty-seventh row shows a payment of \$0.00 on 11/11/2018. The forty-eighth row shows a payment of \$0.00 on 11/11/2018. The forty-ninth row shows a payment of \$0.00 on 11/11/2018. The fiftieth row shows a payment of \$0.00 on 11/11/2018. The fifty-first row shows a payment of \$0.00 on 11/11/2018. The fifty-second row shows a payment of \$0.00 on 11/11/2018. The fifty-third row shows a payment of \$0.00 on 11/11/2018. The fifty-fourth row shows a payment of \$0.00 on 11/11/2018. The fifty-fifth row shows a payment of \$0.00 on 11/11/2018. The fifty-sixth row shows a payment of \$0.00 on 11/11/2018. The fifty-seventh row shows a payment of \$0.00 on 11/11/2018. The fifty-eighth row shows a payment of \$0.00 on 11/11/2018. The fifty-ninth row shows a payment of \$0.00 on 11/11/2018. The sixtieth row shows a payment of \$0.00 on 11/11/2018. The sixty-first row shows a payment of \$0.00 on 11/11/2018. The sixty-second row shows a payment of \$0.00 on 11/11/2018. The sixty-third row shows a payment of \$0.00 on 11/11/2018. The sixty-fourth row shows a payment of \$0.00 on 11/11/2018. The sixty-fifth row shows a payment of \$0.00 on 11/11/2018. The sixty-sixth row shows a payment of \$0.00 on 11/11/2018. The sixty-seventh row shows a payment of \$0.00 on 11/11/2018. The sixty-eighth row shows a payment of \$0.00 on 11/11/2018. The sixty-ninth row shows a payment of \$0.00 on 11/11/2018. The seventieth row shows a payment of \$0.00 on 11/11/2018. The seventy-first row shows a payment of \$0.00 on 11/11/2018. The seventy-second row shows a payment of \$0.00 on 11/11/2018. The seventy-third row shows a payment of \$0.00 on 11/11/2018. The seventy-fourth row shows a payment of \$0.00 on 11/11/2018. The seventy-fifth row shows a payment of \$0.00 on 11/11/2018. The seventy-sixth row shows a payment of \$0.00 on 11/11/2018. The seventy-seventh row shows a payment of \$0.00 on 11/11/2018. The seventy-eighth row shows a payment of \$0.00 on 11/11/2018. The seventy-ninth row shows a payment of \$0.00 on 11/11/2018. The eightieth row shows a payment of \$0.00 on 11/11/2018. The eighty-first row shows a payment of \$0.00 on 11/11/2018. The eighty-second row shows a payment of \$0.00 on 11/11/2018. The eighty-third row shows a payment of \$0.00 on 11/11/2018. The eighty-fourth row shows a payment of \$0.00 on 11/11/2018. The eighty-fifth row shows a payment of \$0.00 on 11/11/2018. The eighty-sixth row shows a payment of \$0.00 on 11/11/2018. The eighty-seventh row shows a payment of \$0.00 on 11/11/2018. The eighty-eighth row shows a payment of \$0.00 on 11/11/2018. The eighty-ninth row shows a payment of \$0.00 on 11/11/2018. The ninetieth row shows a payment of \$0.00 on 11/11/2018. The ninety-first row shows a payment of \$0.00 on 11/11/2018. The ninety-second row shows a payment of \$0.00 on 11/11/2018. The ninety-third row shows a payment of \$0.00 on 11/11/2018. The ninety-fourth row shows a payment of \$0.00 on 11/11/2018. The ninety-fifth row shows a payment of \$0.00 on 11/11/2018. The ninety-sixth row shows a payment of \$0.00 on 11/11/2018. The ninety-seventh row shows a payment of \$0.00 on 11/11/2018. The ninety-eighth row shows a payment of \$0.00 on 11/11/2018. The ninety-ninth row shows a payment of \$0.00 on 11/11/2018. The hundredth row shows a payment of \$0.00 on 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	#		%
Letters Mailed	43		78%
Letters Queued to be Mailed	4	View/Edit	9%
Letters Printed Locally	0		0%
Applicants with No Letter Delivered	5	View/Edit	12%
Adverse Letters Delivered/Scheduled	38		88%
<a href="#">Current Adverse Action Setup</a> <a href="#">Request Setup Changes</a>			
Risk Based Pricing Notice Program Monitor			
Total Applicants	#		%
Notices Mailed	43		81%
Notices Queued to be Mailed	8	View/Edit	14%
Notices Emailed	0		0%
Notices Printed Locally	0		0%
Applicants with No Notice Delivered	2	View/Edit	5%
RBPN Notices Delivered/Scheduled	41		95%
<a href="#">Current RBPN Setup</a> <a href="#">Request Setup Changes</a>			
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	View/Edit	
Alerts Resolved	7		
<a href="#">Work List Unresolved</a>			
Consumer Alerts			
Fraud Victim and Security Alerts	1	View	
Active Duty Alerts	0		
ID Verifications			
Complete	0		0%
Incomplete	42	View/Edit	100%
<a href="#">Work List Incomplete</a>			
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](#)

## 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: 1

According to our records, you previously lived in 34710 (2010). Please answer the up to five following questions to verify this record is correct.

☐ INDEPENDENCE  
☐ ALCOCKLAND  
☐ BANCROFT  
☐ HILLSBOROUGH  
☐ NONE OF THE ABOVE DOES NOT APPLY

Which one of the following small cities best describes the town nearest you? Please select ONE of the below.

☐ KESWICK  
☐ BUCKHART  
☐ ELLEN FARMER  
☐ DONNETT TRAILWAY MARKET  
☐ NONE OF THE ABOVE DOES NOT APPLY

Is this home listed as a mortgage loan in an annual fair credit history report that shows current status, either only in the regular monthly payment which includes principal, interest, and service charges made in full each month or in full for the entire term of the loan? Please select ONE of the following.

☐ \$750 - \$999  
☐ \$1000 - \$1499  
☐ \$1500 - \$1999  
☐ \$2000 - \$2499  
☐ NONE OF THE ABOVE DOES NOT APPLY

Is this home within a mile or less of the water? Please select ONE of the following.

☐ YES  
☐ NO  
☐ YES  
☐ NO  
☐ NONE OF THE ABOVE DOES NOT APPLY

Please select the county for this address in person.

☐ ELLEN  
☐ HILLSBOROUGH  
☐ KESWICK  
☐ BUCKHART  
☐ 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
- 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.

The screenshot shows a 700Credit OFAC report for David W Campbell. The report includes a summary section with a red flag score of 46 (High Risk) and a status of 'OFAC Resolution Required'. Below this is a table with columns for Section, Result, and Alert. The table shows results for OFAC, ID Match, Red Flag Alerts, Synthetic ID, MLA Search, and ID Verification. A 'Next Steps' link is highlighted in a red box. Below the table is a detailed report section with a red flag score summary and an OFAC search result table.

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

## OFAC Instructions

By clicking the highlighted link in the OFAC report (highlighted below), returns the user to the following U.S. Department of the Treasury page. **Question #5** on this page is the attached US Treasury Department OFAC Instructions document which provides more details than our 700Credit document.

The screenshot shows an OFAC Report for NICHOLE CHAO. The report includes a table with columns for Search Criteria, # of Hits, and Trans Id. A red arrow points to a link in the 'Information' section: [http://www.ustreas.gov/resource-center/faqs/Sanctions/Pages/faq\\_compliance.aspx#match](http://www.ustreas.gov/resource-center/faqs/Sanctions/Pages/faq_compliance.aspx#match). To the right is a screenshot of the OFAC Instructions page, which includes a 'Frequently Asked Questions' section.

Search Criteria	# of Hits	Trans Id
NICHOLE CHAO	1	CJ66qFiiWhTak2

## OFAC Cleared

After an OFAC hit has been cleared, the system will capture the user who cleared the OFAC, as well as the date and time.

The override reasons will also be captured.

The screenshot displays the 'Identity Verification' interface for a user named LEON SANCHEZ. The status is 'ID Verification Required'. The Red Flag Score is 41 (High Risk), and the Synthetic ID Level is Low Risk. A table lists verification sections: OFAC, ID Match, Red Flag Alerts, Synthetic ID, MLA Search, and ID Verification. The OFAC section shows a 'Clear' result. Below the table, a 'Hide Detail Report' button is visible. The 'Identity Verification Detailed Report' section shows a 'Red Flag Score Summary' with a 'Risk Level: High Risk' and a 'Status: ID Verification Required'. The 'OFAC Search' section shows a 'Clear' result for a match with 'MONTOYA SANCHEZ, Diego Leon'. The 'OFAC alert was cleared' section shows the 'Verified User Name: FinanceExpress Interface' and the 'Date and Time: 4/18/2023 1:53:57 PM'.

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

**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

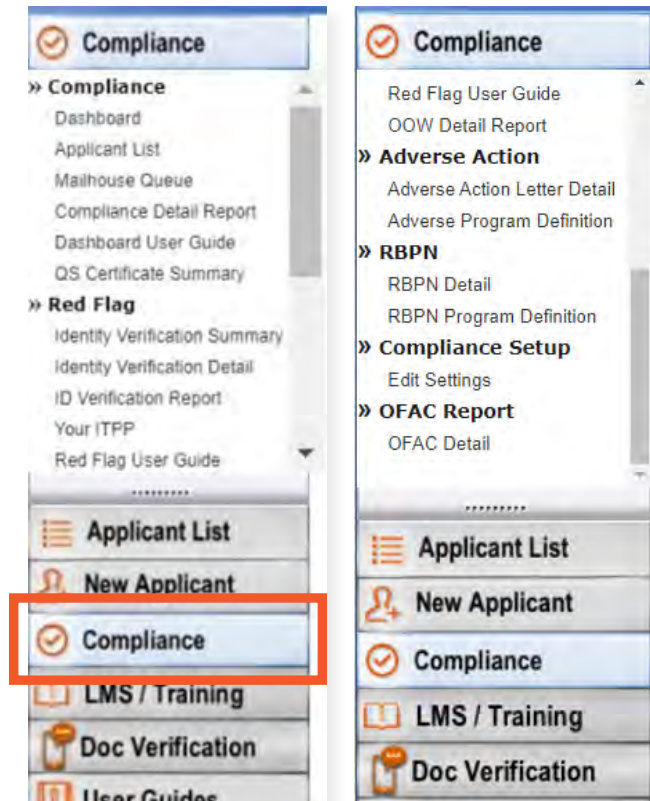
## Viewing Audit Reports

To access your audit reports, first log into your [700Dealer.com](https://700Dealer.com) platform.

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

From the “**Compliance**” menu bar, dealers have access and can view the following:

1. Out of Wallet Detail Report
2. Adverse Action Letter Detail
3. RBPB Detail
4. Compliance Setup
5. OFAC Detail



Click on the report you would like to view.

### RED FLAG REPORT:

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

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

**IDENTITY VERIFICATION REPORT:**

Date	Time	Dealer Name	Applicant Name	User Name	Status
09/01/2023	11:54:04		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

**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	119	
	09/01/2023	Ale			09/01/2023				EFX(669)TU(638)XPN(649)
	09/01/2023	Ale			09/01/2023				EFX(864)TU(XPN)
	09/01/2023	Bro			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(540)TU(492)XPN(502)

**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	Ale					09/17/2023	EFX(864)TU(XPN)
	09/01/2023	Bro					09/17/2023	EFX(842)TU(864)XPN(837)
	09/01/2023	Chu					09/17/2023	EFX(481)

**OFAC REPORT:**

1 of 1							
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](https://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](mailto:support@700Credit.com).