



Deal Jacket Integration Overview



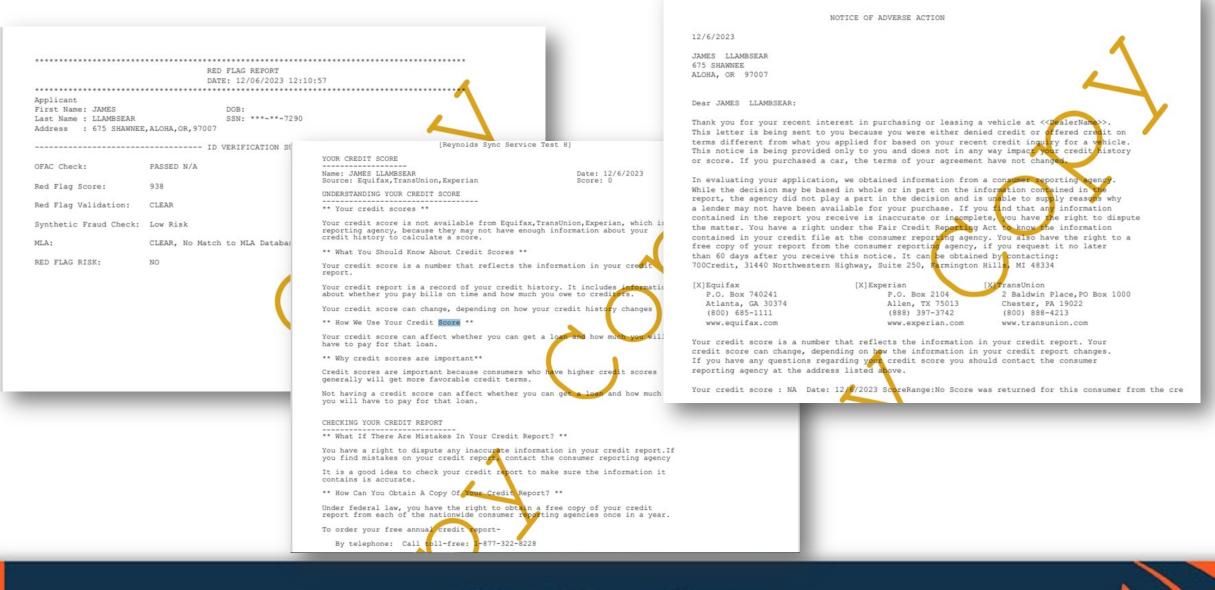
Automatically Store CBI Activities to Deal Jacket

Overview

- In order to use this feature dealers need:
 - Credit Bureau Inquiry (CBI)
 - At least of one the products that grants access to Deal Jacket (docuPAD, IDM, eDocs, or DEALsign)
 - F&I Spec enabled to auto-upload CBI information to Deal Jacket functionality
- The documents in the Deal Jacket are broken out by:
 - Credit Report
 - OFAC
 - Red Flag Report
 - Adverse Action Notice (AAN)
 - Risk Based Pricing Notice (RBPN)

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Sample Documents



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Automatically Store CBI Activities to Deal Jacket

Credit and compliance activities performed within ERA-IGNITE will now automatically store to the Deal Jacket.

Benefits include:

- Eliminates time-consuming manual scanning of credit reports into the Deal Jacket potentially exposing PII data and missing pages in the scanning process.
- Helps the dealership adhere to the retention requirements that the state and federal government imposes.
- Streamlines the process for reviewing deal documentation by making it easier to locate the specific document they're looking for.
- Reduces the need for maintaining physical files that can be expensive particularly for large volume dealers that may have to maintain mass storage off-site.
- Provides secure access to documents reducing risk of misused, or stolen files.

Additional Details

- In order to use this feature, dealership must be profiled with the following products:
 - Credit Bureau Inquiry (CBI) -and-
 - At least of one the products that grants access to Deal Jacket (docuPAD, IDM, eDocs, or DEALsign)
- There is a new spec located in F&I Area Specs>Spec 2 tab that enables the autoupload to Deal Jacket functionality
 - The new spec is turned off by default. Dealers will need to manually turn on the feature if desired once they upgrade to the 33.00 release.
- The upload occurs when the CBI report is attached to a deal.
 - If the report is not attached to a deal or credit is being pulled outside of ERA-IGNITE, the CBI documents will not be uploaded to Deal Jacket

Reynolds Integration Overview

- To enable the integration on the Reynolds platform:
 - From the menu bar in the Reynolds F&I go to System Tools > Specs > F&I Area Specifications > Spec 2:

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Additional Details

- Each individual component of a CBI report will be uploaded separately into Deal Jacket, making it easier for users to locate the specific document they're looking for. The documents are broken out by
 - Credit Report
 - OFAC
 - Red Flag Report
 - Adverse Action Notice (AAN)
 - Risk Based Pricing Notice (RBPN)
- A new 'Credit Reports and Compliance' document type has been added to Deal Jacket
- This new doc type is used for each CBI document uploaded to Deal Jacket
- Dealers cannot include documents using the 'Credit Reports and Compliance' doc type in the docuPAD 'Save to USB' function due to compliance regulations
- Users need appropriate SEC access to view CBI Reports in order to view CBI documents in both Deal Jacket and IDM
 - Must have access to F&I/Desking>Actions>CBI View Report

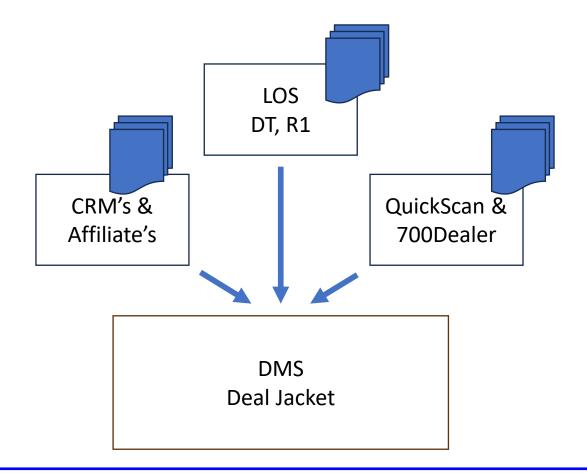


Awareness Service Integration





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Compliance Components

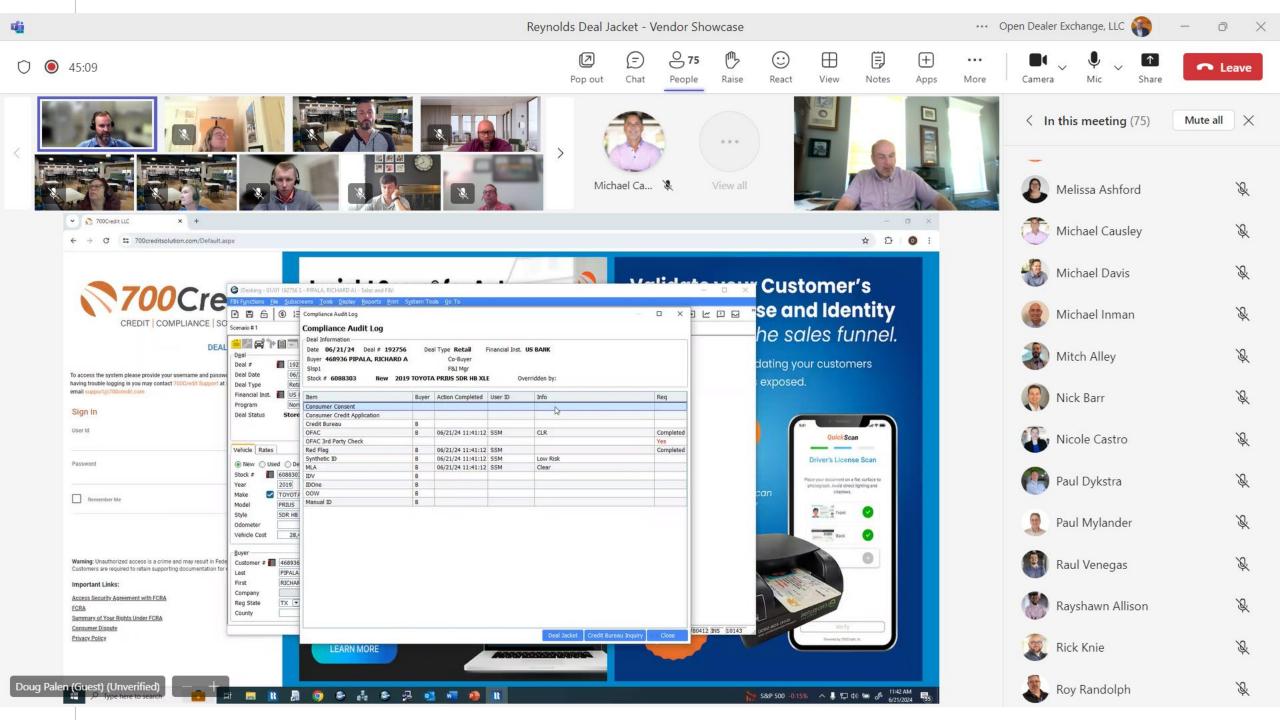
- 1. Credit Reports.
- 2. Identity Verification, Red Flag, OFAC etc. Results and Remediations.
- 3. Adverse Action, RBPN, Privacy Letters and how they were delivered.
- 4. Drivers License Capture and Validation.
- 5. Consumer Consent for Credit Applications.

700Credit Awareness Service Integration

- In order to use this feature dealers need:
 - Credit Bureau Inquiry (CBI) (profiled for CBI and 5810 transaction turned on)
 - F&I Spec enabled "Enable Credit and Compliance Integration with 700Credit" (System Tools > Specs > F&I Area Specification > Spec 2)
 - Proper security access
- Recommend the following as well:
 - Automatically Attach Credit Report to Deal
 - Automatically Upload CBI Documents to Deal Jacket. Access to at least of one the products that grants access to Deal Jacket i.e. docuPAD, IDM, eDocs, or DEALsign.

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700Credit Awareness Service Integration

- View credit and compliance activities pulled using 700Credit in the Credit Bureau Inquiry Screen:
 - App Consent
 - Credit reports
 - OFAC
 - Red Flag report including Military and Synthetic ID
 - IDV
 - IDOne
 - QuickScan
 - Out of Wallet questions
 - Risk Based Pricing Notices
 - Adverse Action Letters

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700	***-**-9258	AOACOMMON, JOAN					CLR	Clear	Clear	Quiz Required		
700	***-**-1614	FRANCIS, ALAMEDA				664	CLR	Product Not	Clear	Quiz Required	Pass 5/5	
700	***-**-7880	DDUSTYMILLER, ALVIN					CLR	Product Not	Clear	Quiz Required		
700	***-**-6375	YYEW, ALICE					CLR	Product Not	Clear	Quiz Required		
700	***-**-9258	AOACOMMON, JOAN				645	CLR	Clear	Clear	Quiz Required		
700	***-**-1706	BLACKWELL, PHILLIP			820		CLR	Clear	Clear	OK To Proceed	Pass 3/5	
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700	***-**-9298	BLOUNT, KATHLEEN					CLR	Clear	Clear	OK To Proceed		
700	***-**-1706	BLACKWELL, PHILLIP					CLR	Clear	Clear	OK To Proceed	Fail 1/5	
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700	***-**-1706	BLACKWELL, PHILLIP		599	820	592	CLR	Clear	Clear	OK To Proceed	Pass 3/5	
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700	***-**-1706	BLACKWELL, PHILLIP					CLR	Clear	Clear	OK To Proceed		
700	***-**-2113	PIPALA, RICHARD					CLR	Product Not	Clear	OK To Proceed	Pass 5/5	
700	***-**-9298	BLOUNT, KATHLEEN		745	839	696	CLR	Caution	Clear	ID Verification Required		
700	***-**-6249	GILBERT, JOSEPH					CLR	Clear	Clear	ID Verification Required		
700 <	***-**-9298	BLOUNT, KATHLEEN	1		839		CLR	Clear	Clear	ID Verification Required	Fail 0/5	>

700Credit Awareness Service Integration

- Saves time by not having to jump into a third-party system to view status.
- Provides a consolidated view of all activities even if they are performed on different platforms.
- Creates an easier, faster, and seamless deal process for the end user in IGNITE F&I.

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700	***-**-1706	BLACKWELL, PHILLIP			820		CLR		Clear	Clear	Quiz Required	
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CBI	***-**-7220	JOSEPH, VALSAMMA T		840	813	596	CLR		Low Risk	Clear		
CBI	***-**-7220	JOSEPH, VALSAMMA T		840			CLR		Low Risk	Clear		
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700	NONE											
700	NONE											
700	NONE											
700	***-**-2808	APPLE, BETTE										
700	***-**-2808	ANDERSON, ALVIN P										
CBI	***-**-1706	BLACKWELL, PHILLIP		599	861	601	CLR		Low Risk	Clear		
CBI	***-**-1706	BLACKWELL, PHILLIP		599	861	601	CLR		Low Risk	Clear		
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700Credit Awareness Service Integration – CBI Screen

- Quickly view the status of Risk Based Pricing Notifications
- Print, email or send the RBPN to the Mail House.

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CBI	***-**-1706	BLACKWELL, PHILLIP							
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700	***-**-1706	BLACKWELL, PHILLIP				Queued	700Credit	06/10/24	
700	***-**-6789	MACARTHUR, SHERYL							
700	***-**-6789	MACARTHUR, SHERYL							
700	***-**-6789	MACARTHUR, SHERYL							
700	***-**-2113	PIPALA, RICHARD A				Queued	700Credit	06/10/24	
700	***-**-1706	BLACKWELL, PHILLIP				Queued	700Credit	06/07/24	
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700Credit Awareness Service Integration – Deal Jacket

Credit and compliance activities automatically store to the Deal Jacket.

Benefits:

- Eliminates time-consuming manual scanning of credit reports into the Deal Jacket potentially exposing PII data and missing pages in the scanning process.
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Date 06/05/24 Deal # 192606 Stock # Cost	
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Sales Mgr F&I Mgr	
Fin. Inst. CASH Deal Type Retail - Normal Trade1	
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Deal Status and Dates	
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App Consent - AXACOMMON, RICH Credit Reports and Compliance Import View SMITHFRA 06/05/24 12:42:41	
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700Credit Awareness Service Integration – Sample Documents

Credit Report Data											
Synthetic Identity											
	Ing	out Data			Message						
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[CURRENT EMPLOYER AND THINK NTWRK TECH	ADDRESS]	[POSITION	[VERF]	[RPTD]		► MLA Set			Clear		-
[FORMER EMPLOYER AND A VASAVSEC EMP INC ROCKY MOUNT NC.	DDRESS]	VP	4/24V 4/24V			▹ ID Verif	ication View Detail	Report	Incomplete		Verification of ID
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					-				Identity Ve	rification D	letailed Report
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PR=0 COL=0 NEG=0 HST HTGH CRED	NEG=0 TRD=26 CRED LIM BALA			OPN=1 INQ		dation Score:	64				
REVOLVING: \$1400 INSTALLMENT: \$23.3K	\$10.8K \$840 \$ \$662	\$0	\$20 \$377	92%		fication Score:	68				
OPEN: \$0	S S	\$0	\$	0%	OFA	C Search					
MORTGAGE: \$444K TOTALS: \$468K	\$ \$427 \$10.8K \$434		\$3028 \$3425			Result					Alert
TRADES						Clear					
SUBNAME SUBCODE ACCOUNT#	OPENED HIGHCRE VERFIED CREDLIM			PAYPAT 1-12 PAYPAT 13-24		atch Search	_				
ECOA COLLATRL/LOANTYPE AMEX B 656N011	CLSD/PD BALANCE			MO 30/60,	/		Inn	ut Data		Seerch	Result Data
62379000	2/24A \$5000	\$0			Nor		•		T VAT		
I LINE OF CREDIT AMEX N 656N001	10/23C \$0	CLOSED		48 0/0, 1X1111X11111		dress	KATHLEE 25 HANNA	AH DR	25 F	HLEEN M	R
48636600 I CREDIT CARD	2/24A 2/24 \$0	\$0		111111XXX111 47 0/ 0,			DAYTON,1 666-12-929		DAY	TON,NJ 08	810
CITI B 64DB003	12/14 \$0 2/244 \$9100	MIN20		1111111111111				-			
					Pho	-					
					Not	es					
					Red	Flag Alerts					
					Ked	Hug Alons					Message
							New	Ideace birth	risk informa	tion found	message
					Add	dress	Singl	e family dy			

IDOne Plus Results **IDOne Summary** Applicant: Ahmed Darraji Sensitivity: Low IDOne Score: 555 Result: Passed Alerts: OFAC Result: Alert Alerts: 2 DARRAJI, Kamal Ben Mohamed Ben Ahmed (a.k.a. DARRAJI, Kamel), Arsizio, Varese, Italy; DOB 22 Jul 1967; POB Menzel Bouzelfa, Tunisia; nationality L029899 issued 14 Aug 1995 expires 13 Aug 2000; Italian Fiscal Code DRRKML67L Fiscal Code DRRKLB67L22Z352S (Individual) [SDGT] Military Lending Act (MLA) Alert: Applicant Not Found in MLA Database Synthetic ID Alert: Low Risk for Synthetic Fraud **700**Cred Message Match to full name and address match performed using SSN DOB not provided on search request

NOTICE OF CONSUMER CONSENT

Prepared For:

Phillip Blackwell 800 Rice Valley Rd N Tuscaloosa, AL 35406

By clicking on the I Agree checkbox and typing in your name, you are confirming that you have read and understand the Privacy Policy and Electronic Signature Disclosure, and you are authorizing Reynolds SyncService Dealer 8 under all applicable federal and state laws, including the Fair Credit Reporting Act, to obtain information from your personal credit profile. Also, you are confirming you understand that any pre-approval is subject to review and acceptance of credit information.

I Agree	Electronic Blackwell	Signature:	Phillip Date: 5/22/2024	IP Address: 206.180.38.20
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Electronic Signature Disclosure

Consent for Electronic Disclosures Electronic Signatures in Global and National Commerce Act.

Introduction: You are submitting a request for a loan pre-qualification, a loan application or form through us (a "Request"). We can only give you the benefits of our service by conducting our business through the Internet. In order to do this, we need you to consent to our giving you certain disclosures electronically. This document informs you of your rights when receiving legally required disclosures, notices and information ("Disclosures") from us and the lenders to whom your Request is submitted. By completing and submitting a Request through us, you acknowledge receipt of this document and consent to the electronic delivery of such Disclosures.

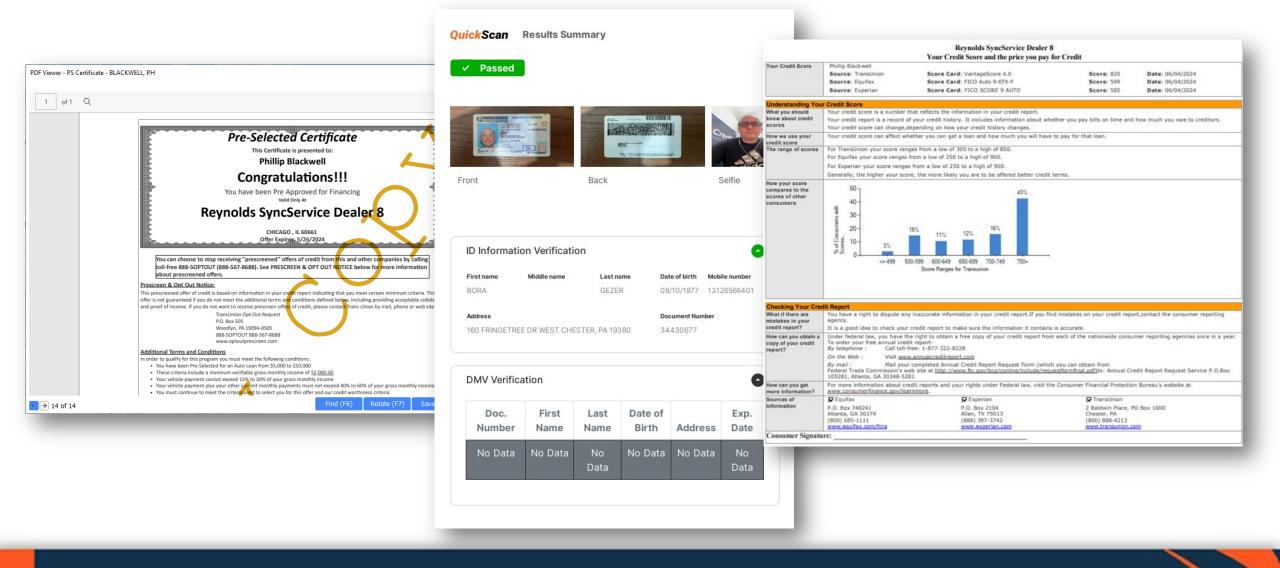
Electronic Communications: Any Disclosures related to your Request will be provided to you electronically through our technology provider, 700 Credit, Inc. However, if you wish to obtain a paper copy of any of the Disclosures, you may write to 700Credit LLC, 31440 Northwestern Highway, Suite 250, Farmington Hills, MI 48334 with the details of your request. Paper copies will be provided to you at no charge.

Consenting to Do Business Electronically: Before you decide to do business electronically with us, you should consider whether you have the required hardware and software capabilities described in this document

Scope of Consent: Your consent to receive Disclosures and to do business electronically, and our agreement to do so, only applies to this Request. You will receive Disclosures from our technology provider 700 Credit, Inc., and you may also receive Disclosures and other communications from our participating Lenders. After your Request is transmitted to one or more of our participating Lenders, and after you decide to continue to pursue your Request, then you and the Lender should discuss how subsequent Disclosures will be delivered.

Hardware and Software Requirements: To access and retain the Disclosures electronically, you will need to use the following computer software and hardware: IE 11.0 or above, Mozilla Firefox 30.0 and above. Goodle Chrome 30.0 and above. Safari 7.0 and above. Netscape Navigator 9.0 or

700Credit Awareness Service Integration – Sample Documents





Hard Stop



Field and Compliance Requirement Spec 33.50

Ability to set a deal "hard stop" (phase 1) if OFAC, OFAC 3rd Party and ID Verification check were not run (within IGNITE or outside from 700).

(FIN Specs) - Sales and F&I	– 🗆 X
Functions File Subscreens Tools Display Print System Tools	а <u>G</u> o To
Field and Compliance Requirements Field Requirements Compliance Requirements	SSM 09N 05/24/24 08:39:36
Enable Task Grac Buyer/Co-Buyer	Require Prior to Deal Type Close, DP Menu, Credit App Cash, Finance, Lease
Image: OFAC 3rd Party Check Image: Image: Description of the state of the sta	Close,DP Menu,Credit App Cash,Finance,Lease Close,DP Menu,Credit App Cash,Finance,Lease
Multi-Select // // // Multi-Select // // Select // // Select // // Spot Deliver // // // // // // // // // // // // //	-Select

New OFAC Third Party Check – 33.50

Ability to ensure OFAC is checked for all parties involved with the deal.

The OFAC 3rd party check is a manual confirmation and is on the honor basis that the user actually performed the action.

arch			
inquiry Info—		Customer	
Inquiry Date	3 Days	 Last Name 	
Origin	Linked	First Name	
inquiries and	Reports		
	Inquiry Ir	ıfo	
Origin	SSN	Name	Date Time
700	NONE		
700	NONE		
700	***-**-1706	BLACKWELL, PHILLIP	05/20/24 16:54
700	***-**-9298	BLOUNT, KATHLEEN	05/20/24 16:54
700	NONE		
700	NONE		
700	NONE		
700	***-**-1706	BLACKWELL, PHILLIP	05/20/24 16:52
700	***-**-9298	BLOUNT, KATHLEEN	05/20/24 16:52
700	NONE		05/20/24 04:38
700	NONE	GEZER, BORA	05/20/24 04:38
CBI	***-**-1706	BLOUNT, KATHLEEN	05/20/24 15:10
CBI	***-**-1706	BLOUNT, KATHLEEN	05/20/24 15:07
700	***-**-1706	BLACKWELL, PHILLIP	05/20/24 14:57
CBI	***-**-7220	JOSEPH, VALSAMMA T	05/20/24 12:48
700	***-**-1706	BLACKWELL, PHILLIP	05/20/24 12:22
700	***-**-1706	BLACKWELL, PHILLIP	05/20/24 09:04
700	***-**-1706	BLACKWELL, PHILLIP	05/20/24 08:58
700 <	***-**-1706	BLACKWELL, PHILLIP	05/20/24 08:55
	CKWELL, PHILLIP	Inquiry Statu	s COMPLETE
Deal # 1925		Inquiry Type	

Multi-Select	_		×
OFAC 3rd Party Check I certify that OFAC has been checked a parties and/or business entities associa			
Person who owns Trade-In Person who will provide down pays Business and Principal of Business	ment or d	eposit	
Certified by: 123456789-12 01/01/	/24 12:4	3:12	
C	ancel	Certify ((F12)

Field and Compliance Requirements 33.50

When a user performs an action that is tied to an incomplete requirement they are prompted with a Validation Report listing incomplete items.

From the Validation Report they can access a Compliance Log, Override a compliance item, the Deal Jacket or the Credit Bureau Inquiry Screen.

Validation Report -	×
Requirements	
Required Fields	
All Fields Required for attaching dP Menu have been entered.	
Required Compliance Tasks	ode
Unable to attach dP Menu. The following tasks must be completed before proceeding.	
OFAC Buyer/Co-Buyer	
MUST COMPLETE OFAC FOR BUYER & CO-BUYER	
OFAC 3rd Party Check MUST COMPLETE OFAC 3RD PARTY CHECK	
ID Verification (Red Flag, IDV, IDone)	
MUST COMPLETE ID VERFICATION FOR BUYER & CO-BUYER	
Select Action to resolve incomplete tasks.	
Compliance Audit Log Override Compliance Deal Jacket Credit Bureau Inq	uiry
	e

Compliance Log – 33.50

- A new Compliance Audit Log that provides an overview of various compliance items and their status.
- The log tracks other compliance tasks, such as when credit was pulled, in addition to the OFAC and ID Verification checks that can be required

Compliance Audit Log -Deal Information -Date 05/31/24 Deal # 192587 Buyer 468915 BLACKWELL, PHILLIP SIsp1 Stock # Item Consumer Consent Consumer Credit Application		al Type Retail F	Financial Inst.	CASH		
Date 05/31/24 Deal # 192587 Buyer 468915 BLACKWELL, PHILLIP Sisp1 Stock # Item Consumer Consent			Financial Inst.	CASH		
Buyer 468915 BLACKWELL, PHILLIP Sisp1 Stock # Item Consumer Consent			Financial Inst.	CASH		
Buyer 468915 BLACKWELL, PHILLIP Sisp1 Stock # Item Consumer Consent						
Sisp1 Stock # Item Consumer Consent		co bajo				
Stock # Item Consumer Consent		F&I Mgr				
Item Consumer Consent		i da nigi	0	erridden by:		
Consumer Consent			0	erndden by.		
	Buyer	Action Completed	User ID	Info	F	Req
Consumer Credit Application						
Credit Bureau	В					
OFAC	В					/es
OFAC 3rd Party Check						/es
Red Flag	В				۱	/es
Synthetic ID	В					
MLA	В					
IDV	В					/es
IDOne	В				١	/es
OOW	В					
Manual ID	В					
Deal Information						
Deal Information Date 05/31/24 Deal # 192587 Buyer 468915 BLACKWELL, PHILLIP Slsp1	Dea	al Type Retail Co-Buyer F&I Mgr	Financial Inst.		[- × =
Deal Information Date 05/31/24 Deal # 192587 Buyer 468915 BLACKWELL, PHILLIP Slsp1 Stock #		Co-Buyer F&I Mgr	O	erridden by:		
Deal Information Date 05/31/24 Deal # 192587 Buyer 468915 BLACKWELL, PHILLIP SIsp1 Stock #	Dea	Co-Buyer				□ ×
Deal Information Date 05/31/24 Deal # 192587 Buyer 468915 BLACKWELL, PHILLIP SIsp1 Stock # Item Consumer Consent		Co-Buyer F&I Mgr	O	erridden by:		
Deal Information Date 05/31/24 Deal # 192587 Buyer 468915 BLACKWELL, PHILLIP Slsp1 Stock # Item Consumer Consent Consumer Credit Application	Buyer	Co-Buyer F&I Mgr	O	erridden by:		
Deal Information Date 05/31/24 Deal # 192587 Buyer 468915 BLACKWELL, PHILLIP Slsp1 Stock # Item Consumer Consent Consumer Credit Application Credit Bureau	Buyer B	Co-Buyer F&I Mgr	Ov User ID	Info	F	2eq
Deal Information Date 05/31/24 Deal # 192587 Buyer 468915 BLACKWELL, PHILLIP Slsp1 Stock # Item Consumer Consent Consumer Credit Application Credit Bureau OFAC	Buyer	Co-Buyer F&I Mgr Action Completed 05/31/24 10:37:22	Ov User ID SSM	Info	F	Req Completed
Deal Information Date 05/31/24 Deal # 192587 Buyer 468915 BLACKWELL, PHILLIP SIsp1 Stock # Item Consumer Consent Consumer Credit Application Credit Bureau OFAC OFAC 3rd Party Check	Buyer B B B	Co-Buyer F&I Mgr	Ov User ID SSM	Info	F	Req Completed Completed
Deal Information Date 05/31/24 Deal # 192587 Buyer 468915 BLACKWELL, PHILLIP Slsp1 Stock # Item Consumer Consent Consumer Credit Application Credit Bureau OFAC OFAC 3rd Party Check Red Flag	Buyer B B B B B	Co-Buyer F&I Mgr Action Completed 05/31/24 10:37:22	Ov User ID SSM	Info	F	Req Completed
Deal Information Date 05/31/24 Deal # 192587 Buyer 468915 BLACKWELL, PHILLIP Slsp1 Stock # Item Consumer Consent Consumer Credit Application Credit Bureau OFAC OFAC 3rd Party Check Red Flag Synthetic ID	Buyer B B B B B B B	Co-Buyer F&I Mgr Action Completed 05/31/24 10:37:22	Ov User ID SSM	Info	F	Req Completed
Deal Information Date 05/31/24 Deal # 192587 Buyer 468915 BLACKWELL, PHILLIP Slsp1 Stock # Item Consumer Consent Consumer Credit Application Credit Bureau OFAC OFAC 3rd Party Check Red Flag Synthetic ID MLA	Buyer B B B B B B B B B B	Co-Buyer F&I Mgr Action Completed 05/31/24 10:37:22	Ov User ID SSM	Info	F ((()	Req Completed Completed Yes
Deal Information Date 05/31/24 Deal # 192587 Buyer 468915 BLACKWELL, PHILLIP Sisp1 Stock # Item Consumer Consent Consumer Credit Application Credit Bureau OFAC OFAC 3rd Party Check Red Flag Synthetic ID MLA IDV	Buyer B B B B B B B B B B B	Co-Buyer F&I Mgr Action Completed 05/31/24 10:37:22	Ov User ID SSM	Info		Completed Completed Completed (es
Date 05/31/24 Deal # 192587 Buyer 468915 BLACKWELL, PHILLIP Sisp1 Stock # Item Consumer Consent Consumer Credit Application Credit Bureau OFAC OFAC 3rd Party Check Red Flag Synthetic ID	Buyer B B B B B B B B B B	Co-Buyer F&I Mgr Action Completed 05/31/24 10:37:22	Ov User ID SSM	Info		Req Completed Completed Yes



Marketing Strategy



Microsite

https://www.700credit.com/reynolds/

Thank you for your i enter your contact in	interest in 700Credit. nformation below.	Please	
First Name*	Last Name*		Credit & Compliance
Dealership Name*			
Email*		22	
			Pre-Screen
Street Address*			
			Reynolds Xtrea
City*	State* Alabama	~	Gubag
Zip Code*	Phone*	~	Gubag
Zip Gode-			One dit Demonte
Reynolds Account Mar	nager		Credit Reports
			700Credit provides the following service
CIF#			IGNITE customers:
Product Type*			Dealers can seamlessly pull
Credit Reports		~	credit reports within the Credit
Notes			Bureau Interface
			(CBI) • Pre-Screen (soft-
			pull) services integrated with the
			Contact Manager
	Submit		 platform Single sign-on
			access to RouteOne with
			direct routing to
			captives • Provider of
			RouteOne's IDOne solution
			Solaton
			EQUIFAX experian. Transl
			Grandog Stillstatisfepart das selfer Telepone pri jakonen par spece parte pri typer tak prim
			······································