



USER GUIDE

SEPTEMBER 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 23,000 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

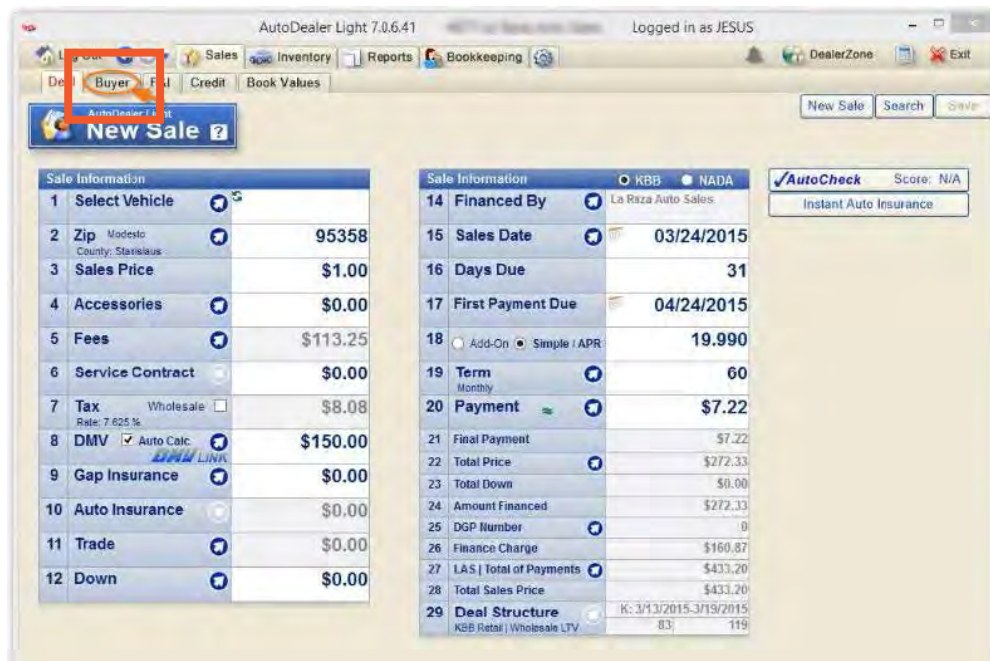
ID Drive provides dealers with the most comprehensive physical driver's license scanning solution for automotive dealers today. This platform combines our prescreen and prequalification platforms, as well as our suite of Identity Verification tools (*Red Flag and Synthetic Fraud detection*) to deliver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

ASNSoftware has integrated our credit, compliance and soft pull prescreen solution (QuickScreen) into their platform. This brief guide walks you through how to pull, view and print credit/prescreen reports from within your ASNSoftware platform. If you have any questions, please feel free to reach out. If you have any questions, please call our 24/7/365 support desk at: (866) 273-3848 or email us at: support@700credit.com.

700Credit & ASN Software Integration

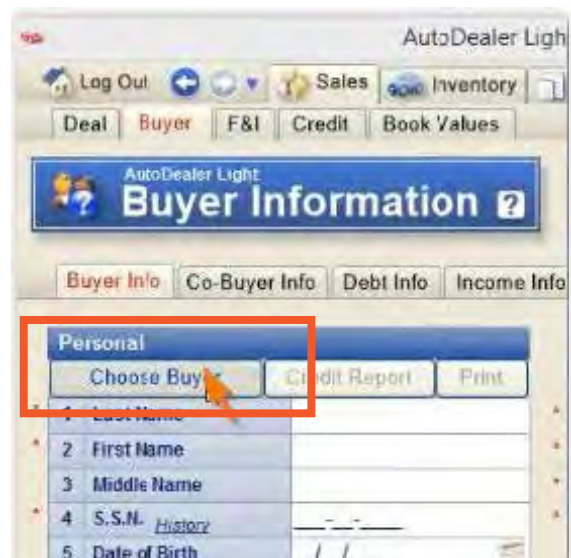
Pulling Credit in AutoDealer Plus, AutoDealer Light & PRcoPower

From within the Sales screen, click on the “Buyer” tab.



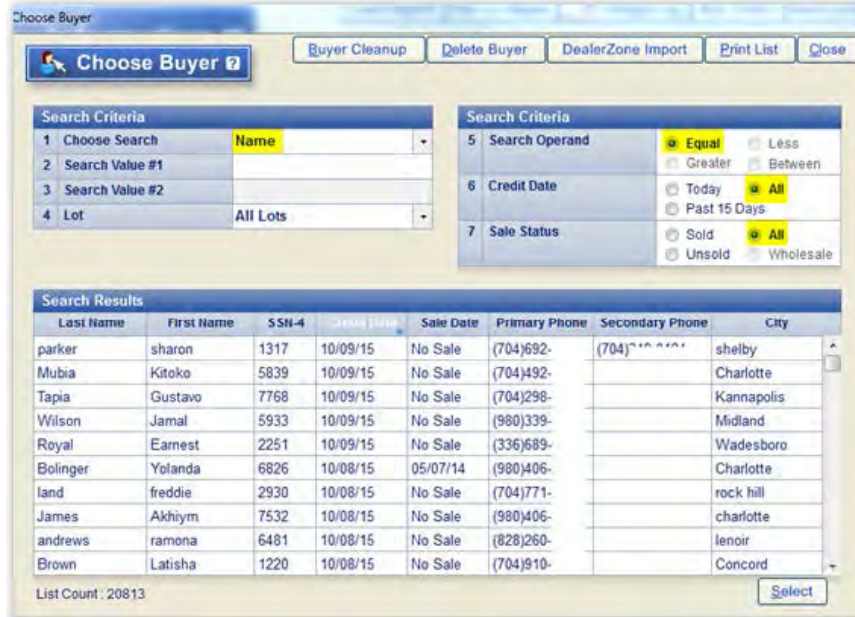
Sale Information		Sale Information	
1 Select Vehicle		14 Financed By	La Raza Auto Sales
2 Zip Modesto	95358	15 Sales Date	03/24/2015
3 Sales Price	\$1.00	16 Days Due	31
4 Accessories	\$0.00	17 First Payment Due	04/24/2015
5 Fees	\$113.25	18 Add-On Simple / APR	19.990
6 Service Contract	\$0.00	19 Term Monthly	60
7 Tax Wholesale	\$8.08	20 Payment	\$7.22
8 DMV Auto Calc	\$150.00	21 Final Payment	\$7.22
9 Gap Insurance	\$0.00	22 Total Price	\$272.33
10 Auto Insurance	\$0.00	23 Total Down	\$0.00
11 Trade	\$0.00	24 Amount Financed	\$272.33
12 Down	\$0.00	25 DGP Number	9
		26 Finance Charge	\$160.87
		27 LAS Total of Payments	\$433.20
		28 Total Sales Price	\$433.20
		29 Deal Structure	K: 3/13/2015-3/19/2015
			KBB Retail Wholesale LTV

Click on “Choose Buyer” within the “Buyer” tab.



Personal	
1 Choose Buyer	Credit Report
2 First Name	
3 Middle Name	
4 S.S.N. History	
5 Date of Birth	

Pick your Search Criteria to generate a list of prior Customers, then choose a customer from the Search Results.



Choose Buyer

Buyer Cleanup Delete Buyer DealerZone Import Print List Close

Search Criteria

1 Choose Search **Name**

2 Search Value #1

3 Search Value #2

4 Lot **All Lots**

Search Criteria

5 Search Operand **Equal** ☐ Less ☐ Greater ☐ Between

6 Credit Date ☐ Today ☒ All ☐ Past 15 Days

7 Sale Status ☐ Sold ☒ All ☐ Unsold ☐ Wholesale

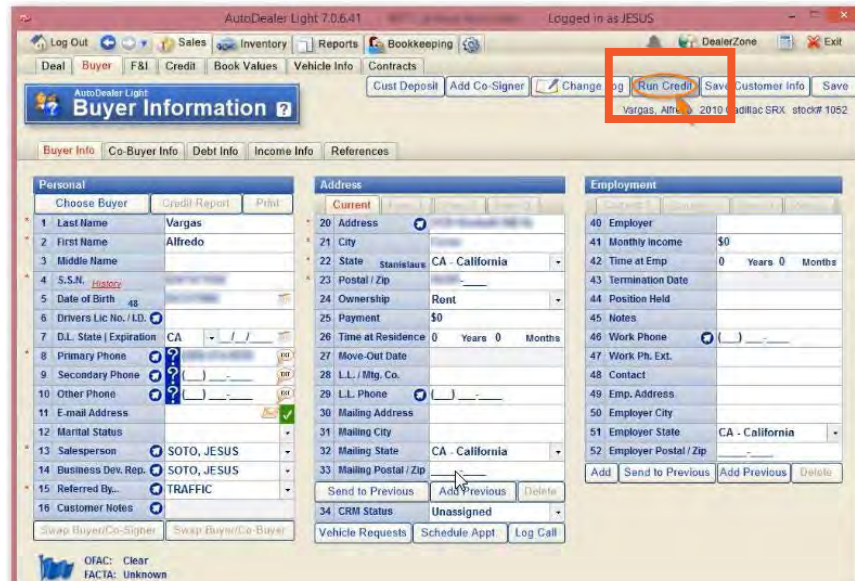
Search Results

Last Name	First Name	SSN-4	Sale Date	Primary Phone	Secondary Phone	City
parker	sharon	1317	10/09/15	No Sale	(704)692-	shelby
Mubia	Kitoko	5839	10/09/15	No Sale	(704)492-	Charlotte
Tapia	Gustavo	7768	10/09/15	No Sale	(704)298-	Kannapolis
Wilson	Jamal	5933	10/09/15	No Sale	(980)339-	Midland
Royal	Earnest	2251	10/09/15	No Sale	(336)689-	Wadesboro
Bolinger	Yolanda	6826	10/08/15	05/07/14	(980)406-	Charlotte
land	freddie	2930	10/08/15	No Sale	(704)771-	rock hill
James	Akhiym	7532	10/08/15	No Sale	(980)406-	charlotte
andrews	ramona	6481	10/08/15	No Sale	(828)260-	lenoir
Brown	Latisha	1220	10/08/15	No Sale	(704)910-	Concord

List Count : 20813

Select

Here is the Buyer Tab when a customer is selected. Click on **“Run Credit”** on the upper right.



AutoDealer Light 7.0.6.41 Logged in as JESUS

Log Out Sales Inventory Reports Bookkeeping DealerZone Exit

Deal Buyer F&I Credit Book Values Vehicle Info Contracts

Cust Deposit Add Co-Signer Change **Run Credit** Save Customer Info Save

Vargas, Alfredo 2010 Cadillac SRX stock# 1052

Buyer Information

Buyer Info Co-Buyer Info Debt Info Income Info References

Personal

Choose Buyer Credit Report Print

1 Last Name **Vargas**

2 First Name **Alfredo**

3 Middle Name

4 S.S.N. **History**

5 Date of Birth **eg**

6 Drivers Lic No. / LD

7 D.L. State / Expiration **CA** / /

8 Primary Phone **?** **?** **?**

9 Secondary Phone **?** **?** **?**

10 Other Phone **?** **?** **?**

11 E-mail Address

12 Marital Status

13 Salesperson **SOTO, JESUS**

14 Business Dev. Rep. **SOTO, JESUS**

15 Referred By **TRAFFIC**

16 Customer Notes

Swap Buyer/Co-Signer Swap Buyer/Co-Buyer

OFAC: Clear
FACTA: Unknown

Address

Current

20 Address **Stanislaus**

21 City

22 State **CA - California**

23 Postal / Zip

24 Ownership **Rent**

25 Payment **\$0**

26 Time at Residence **0** Years **0** Months

27 Move-Out Date

28 L.L. / Mtg. Co.

29 L.L. Phone **?** **?** **?**

30 Mailing Address

31 Mailing City

32 Mailing State **CA - California**

33 Mailing Postal / Zip

Send to Previous Add Previous Delete

34 CRM Status **Unassigned**

Vehicle Requests Schedule Appt Log Call

Employment

40 Employer

41 Monthly Income **\$0**

42 Time at Emp **0** Years **0** Months

43 Termination Date

44 Position Held

45 Notes

46 Work Phone **?** **?** **?**

47 Work Ph. Ext.

48 Contact

49 Emp. Address

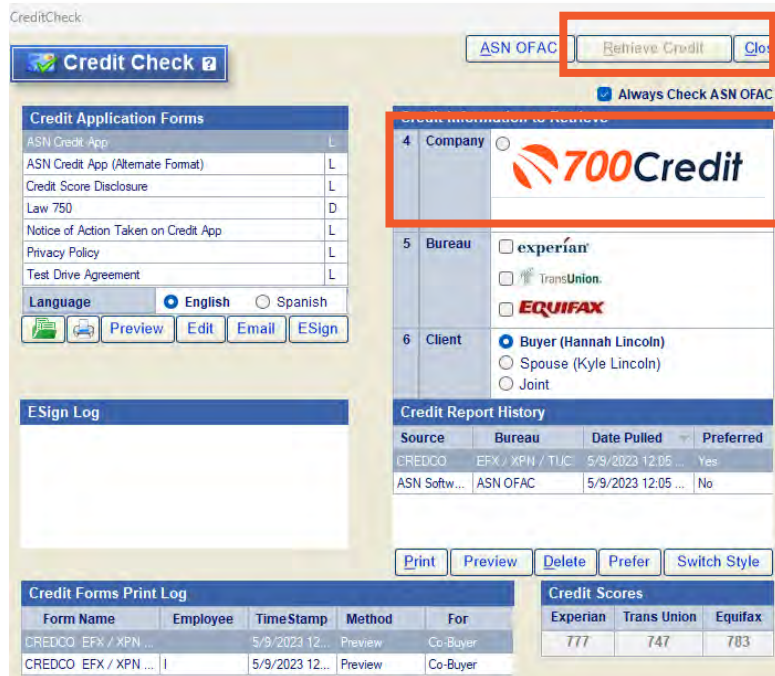
50 Employer City

51 Employer State **CA - California**

52 Employer Postal / Zip

Add Send to Previous Add Previous Delete

In the Credit Check window, please be sure to select **"700Credit"** as the Company (4.), choose the bureau(s) needed (5), then click **"Retrieve Credit"**.



CreditCheck

Credit Check

ASN OFAC Retrieve Credit Close

Always Check ASN OFAC

Credit Application Forms

ASN Credit App	L
ASN Credit App (Alternate Format)	L
Credit Score Disclosure	L
Law 750	D
Notice of Action Taken on Credit App	L
Privacy Policy	L
Test Drive Agreement	L

Language ☒ English ☐ Spanish

Preview Edit Email ESign

ESign Log

Credit Report History

Source	Bureau	Date Pulled	Preferred
CREDCO	EFX / XPN / TUC	5/9/2023 12:05	Yes
ASN Softw...	ASN OFAC	5/9/2023 12:05	No

Print Preview Delete Prefer Switch Style

Credit Forms Print Log

Form Name	Employee	Time Stamp	Method	For
CREDCO EFX / XPN ...		5/9/2023 12:...	Preview	Co-Buyer
CREDCO EFX / XPN ...	I	5/9/2023 12:...	Preview	Co-Buyer

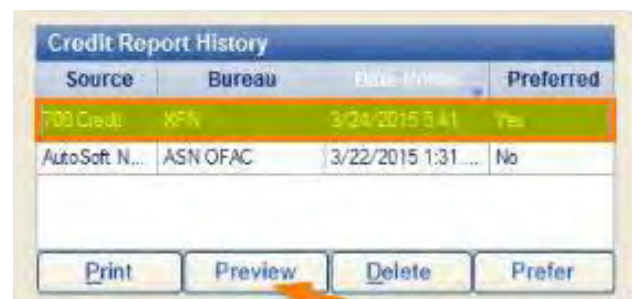
Credit Scores

Experian	Trans Union	Equifax
777	747	783

A small confirmation box will appear **"Credit Report Successful"**. Click on **"OK"**.



You will see a new entry in the Credit Report History at the bottom right. Click on the **"Preview"** button to view the Credit Report.



Credit Report History

Source	Bureau	Date Pulled	Preferred
700 Credit	XPN	3/24/2015 3:41	Yes
AutoSoft N...	ASN OFAC	3/22/2015 1:31	No

Print Preview Delete Prefer

If the format of the Credit Report looks like the ASN format, you can easily switch to 700Credit's custom format by clicking on the **"Switch Style"** button in the upper right hand corner.

ASN Software Format	(700Credit)
CREDIT BUREAU POINT SCORE	
Subject Score = 540	(XPN) FICO AUTO V8
Serious delinquency	
Proportion of balances to credit limits on bank/national revolving or other revolving accounts is too high	
Number of accounts with delinquency	
Lack of recent installment loan information	

Introduction to QuickScreen (Prescreen)

Welcome to 700Credit's **QuickScreen** soft pull prescreen solution. QuickScreen is integrated with your platform, so it is easy to access and easy to pull. 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:	\$252.00	
6.47%	\$12,886.00	60 Months	0		
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:		
100%	\$0.00	0 Months	NO		
Loan Type:	Trade Status:	Trade Open Date:			
Auto Loan	Closed	11/11/2012			

Auto Trade Line 2				S	P
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	\$296.00	
4.66%	\$16,045.00	61 Months	0		
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:		
100%	\$0.00	0 Months	NO		
Loan Type:	Trade Status:	Trade Open Date:			
Auto Loan	Closed	07/21/2011			

Certificate Status:

Printed By:	N/A	<input type="button" value="PRINT NOW"/>
Confirmed By:	N/A	

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 at the bottom of 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

Address: 123 Main St.
Farmington Hills, MI 48334

Email: jdoe@email.com

Phone: (999)-555-1234

Auto Summary:

Available Revolving Credit: \$3,881.00

Auto Inquiries last 30 days: 0

Auto Trade Line 1

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

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:

Certificate Delivery Confirmation

Has the Pre Approval Certificate been delivered to the consumer?

Yes

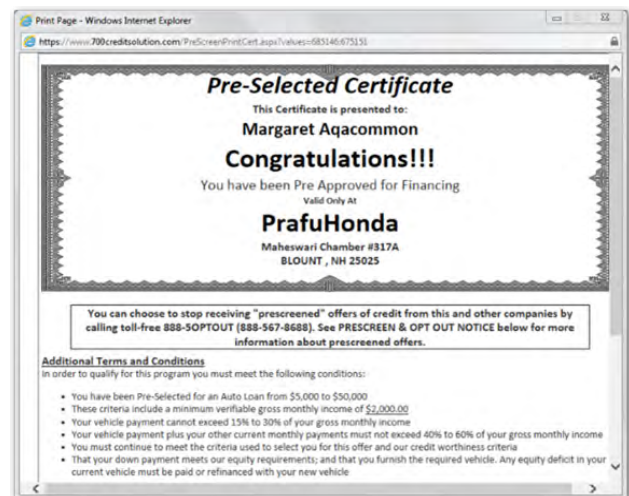
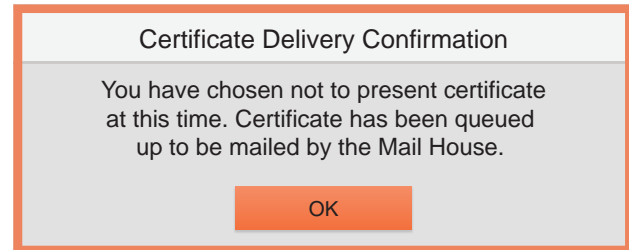
No

PRINT NOW

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.



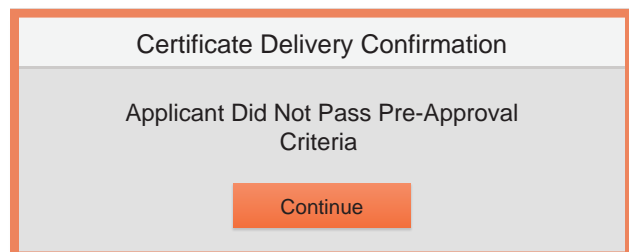
Prescreen Response: **Fail**

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 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**.



700Credit
CREDIT | COMPLIANCE | SOFT PULLS

DEALER PORTAL

Sign In

Forgot Password

Don't Leave Your Dealership Exposed.

Important Links:

- Account Setup & Assistance with CDR
- ESM
- Business of State 2019/2020/2021/2022
- Compliance Center
- Privacy Policy

START PREQUALIFYING CUSTOMERS RIGHT AWAY

NEW VIDEO & BANNER ASSETS AVAILABLE FOR USE NOW

ENHANCE MY WEBSITE

THE 2022 FTC SAFEGUARDS RULE IS NOW IN EFFECT

Don't Leave Your Dealership Exposed.

Driver's License Authentication

Mobile Scanner QuickScan

Physical Scanner

700Credit

Applicant List

Applicant	First Name	Last Name	DOB	SSN	Score	Status
10000000000000000000	John	Doe	1/1/1980	123-45-6789	750	Declined
10000000000000000000	Jane	Doe	2/2/1980	123-45-6789	750	No Hit
10000000000000000000	John	Doe	3/3/1980	123-45-6789	750	Declined
10000000000000000000	Jane	Doe	4/4/1980	123-45-6789	750	No Hit
10000000000000000000	John	Doe	5/5/1980	123-45-6789	750	Declined
10000000000000000000	Jane	Doe	6/6/1980	123-45-6789	750	No Hit

Applicant List

Home Applicant

Compliance

Usage Analytics

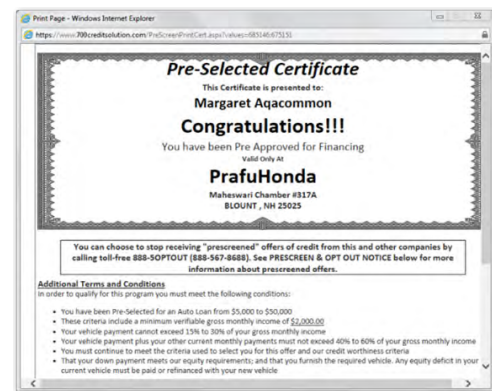
Firm Offer of Credit - Compliance Requirement

Because a prescreen (QuickScreen) is performed without consumer consent, dealers are required by law to send a **"Pre-Selected Certificate"** and must be delivered to all consumers who **"Pass"** the prescreen inquiry AND the dealer must be able to prove the offer was delivered. The dealer has three options for certificate delivery. They can:

- Print the certificate at their local printer in the dealership and drop in the mail to the consumer
- Email the certificate to the consumer
- 700Credit can print and mail the Certificate on your behalf for **\$1.05/letter**.

Because we are the compliance experts in this industry, our system automatically monitors all prescreens that are run, and if the dealership does NOT print or email the certificate within 15 days of running, our system will automatically generate and mail the certificate to your customer. Dealers will be charged \$1.05/letter if this event occurs.

To the right is an example of our certificate template which will be customized to your store - and your clients.




OpportunityAlerts!

OpportunityAlerts! are graphic icons that alert the dealer to potential opportunities in the soft pull results based on the color of the alert: Green/Yellow/Red.

A proprietary algorithm reads data from the QuickScreen results and presents the appropriate alerts accordingly. Alerts are available for the following data points:

- Credit Score (**S**)
- Interest Rate (**R**)
- Inquiries (**I**)
- Loan Term (**L**)
- Monthly Payment (**M**)
- Paid Percentage (**P**)

QuickScreen Results



Result:

Consumer Passed Quick Screen Criteria

Score:

727 (Tier 1)

Powered by TU: FICO AUTO 08

Consumer Information:

Name:

John Doe

Address:

123 Main St.
Farmington Hills, MI 48334

Email:

jdoe@email.com

Phone:

(999)-555-1234

Auto Summary:

Available Revolving Credit:

\$3,881.00

Auto Inquiries last 30 days:

0

Auto Trade Line 1

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:

0 Months

Joint:

NO

Loan Type:

Auto Loan

Trade Status:

Closed

Trade Open Date:

11/11/2012

Auto Trade Line 2

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:

0 Months

Joint:

NO

Loan Type:

Auto Loan

Trade Status:

Closed

Trade Open Date:

07/21/2011

Certificate Status:


Printed By:

N/A

Confirmed By:

N/A

PRINT NOW



The **BENEFITS** of OpportunityAlerts! include:

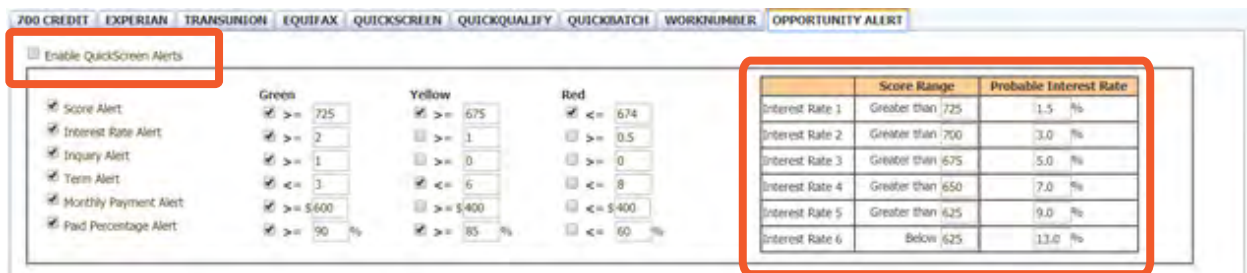
- Quickly identifies opportunities that exist in the QuickScreen results
- Makes the QuickScreen product easier to read and easier to use
- Helps the dealer to focus on the data that will help them work - and close - the best deal
- Adds value and complexity to our product that make it more difficult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

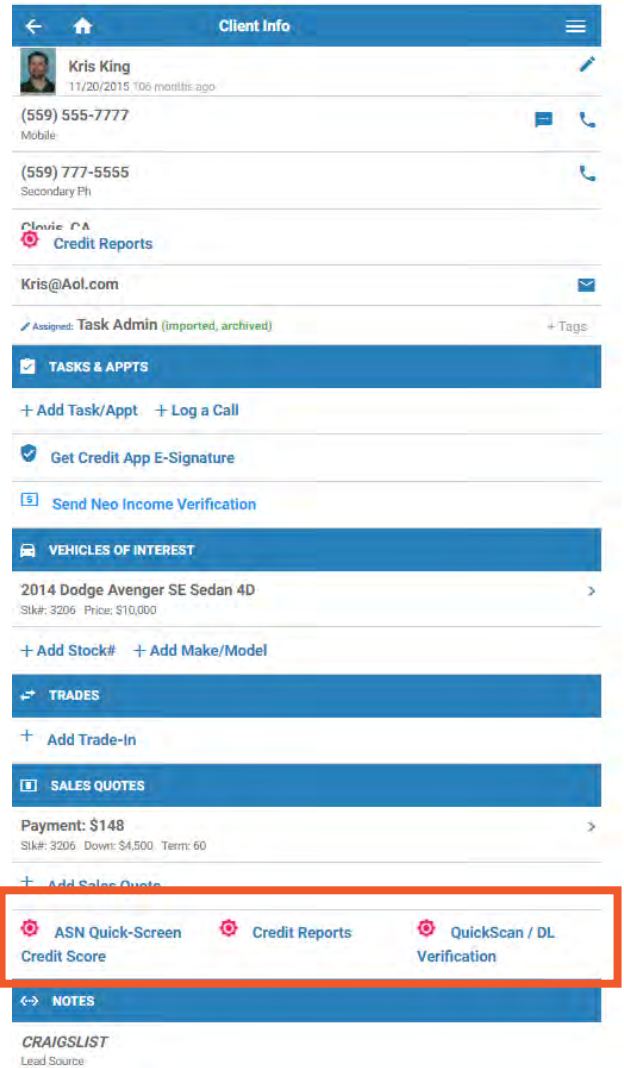
Below you will see the default values for Green, Yellow, and Red alerts. Dealers will need to fill out the box below, paying close attention to their score ranges and interests.



	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 %

Pulling Prescreens & Credit in Your ASNSoftware Platform

Open “**Client Info**” screen in ASN CRM and scroll down to “**ASN Quick Screen Credit Score**” & “**Credit Reports**”.

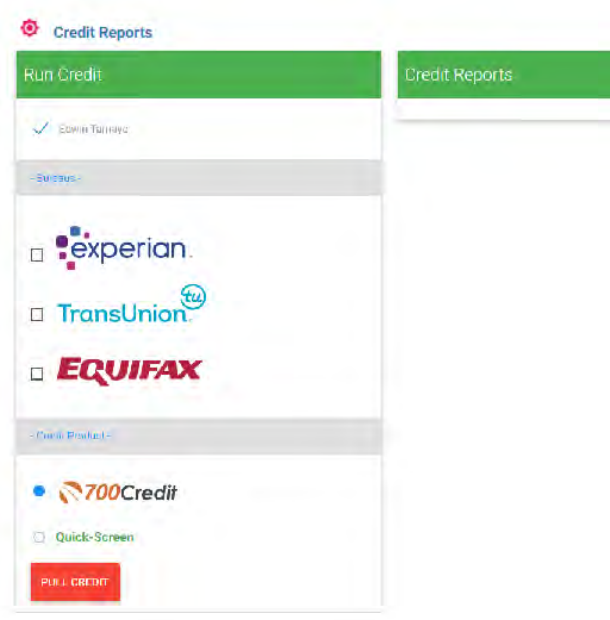


If pulling a prescreen, the user will see the following screen. Select “**Request Pre Screen Now**”.

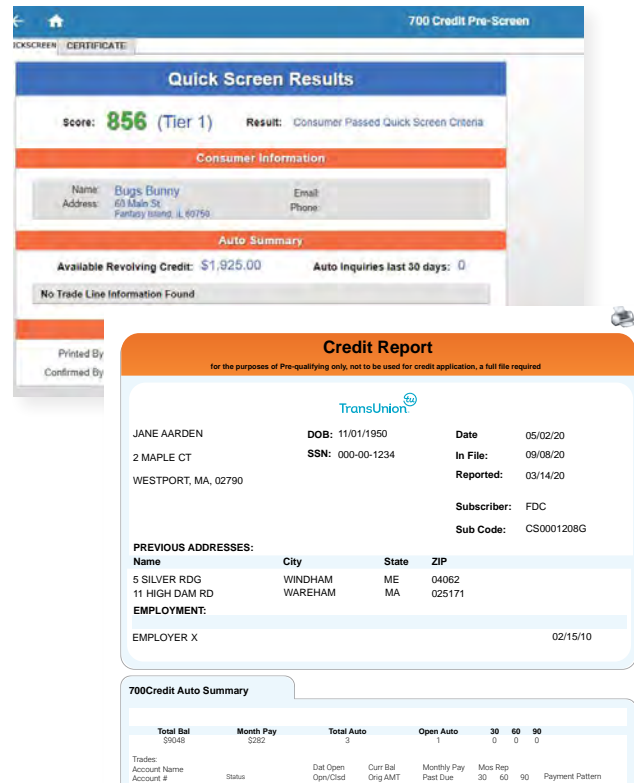


If the user is pulling credit, they will see the following screen.

Select which bureaus to use in the full credit application, ensure **"700Credit"** is selected, and then click **"Pull Credit"**.



Depending on the report pulled, either the Prescreen results or full credit application will show up on the following page.



Quick Screen Results

Score: **856** (Tier 1) Result: Consumer Passed Quick Screen Criteria

Consumer Information

Name: Bugs Bunny
Address: 63 Main St
Fairbury Island, IL 60759
Email:
Phone:

Auto Summary

Available Revolving Credit: \$1,925.00 Auto Inquiries last 30 days: 0
No Trade Line Information Found

Credit Report
for the purposes of Pre-qualifying only, not to be used for credit application, a full file required

TransUnion

JANE AARDEN DOB: 11/01/1950 Date: 05/02/20
2 MAPLE CT SSN: 000-00-1234 In File: 09/08/20
WESTPORT, MA, 02790 Reported: 03/14/20
Subscriber: FDC
Sub Code: CS0001208G

PREVIOUS ADDRESSES:

Name	City	State	ZIP
5 SILVER RDG	WINDHAM	ME	04062
11 HIGH DAM RD	WAREHAM	MA	02517

EMPLOYMENT:

EMPLOYER X 02/15/10

700Credit Auto Summary

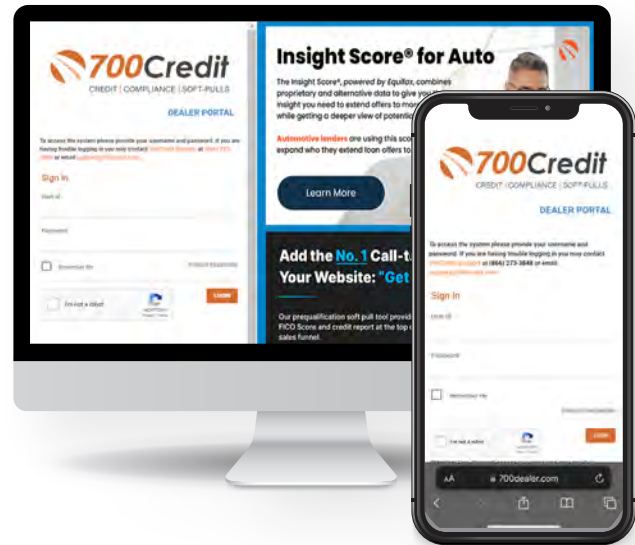
Total Bal	Month Pay	Total Auto	Open Auto	30	60	90
\$3045	\$252	3	1	0	0	0

Trades:
Account Name Status Dat Open Opn/Cld Curr Bal Monthly Pay Mos Rep Past Due 30 60 90 Payment Pattern

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.

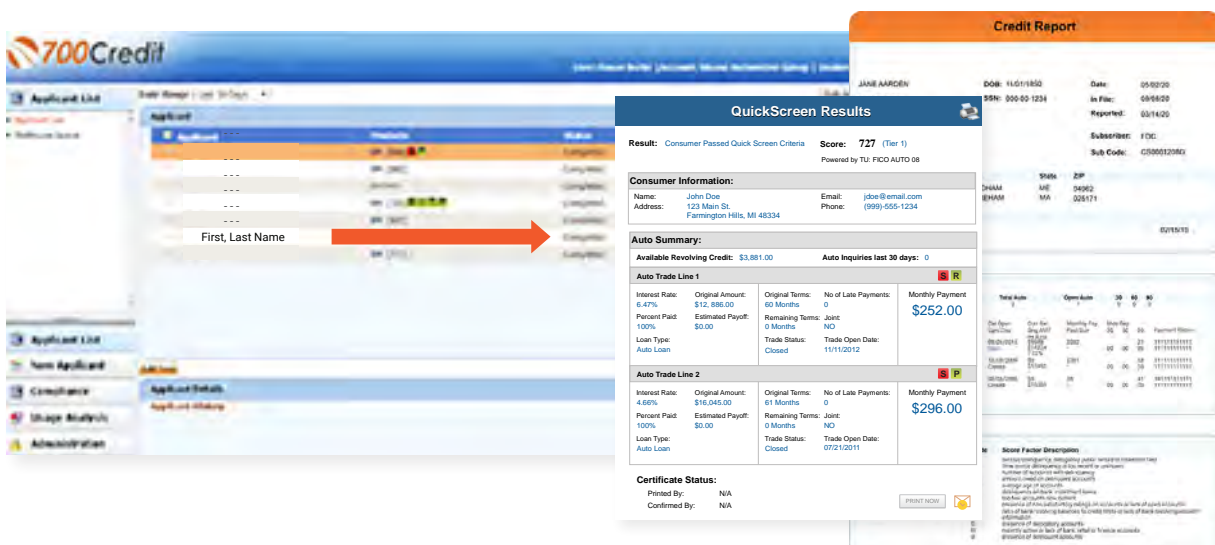
You should have received your username and password in a welcome email from our team. If you did not receive this email, or have misplaced it, please contact our support department at: support@700credit.com | (866) 273-3848.



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 soft pull, prescreen (QuickScreen) results, full credit report, red flag, and a link to their compliance dashboard.



Applicant List

First, Last Name	DOB	SSN	Phone	Status
John Doe	12/12/1980	123-456-7890	(999) 555-1234	Completed
Jane Aarden	05/01/1950	555-000-1234	(999) 555-1234	Completed

QuickScreen Results

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

Consumer Information:

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

Auto Summary:

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

Auto Trade Line 1

Interest Rate:	Original Amount:	Original Term:	No of Late Payments:	Monthly Payment
6.47%	\$12,886.00	60 Months	0	\$252.00

Auto Trade Line 2

Interest Rate:	Original Amount:	Original Term:	No of Late Payments:	Monthly Payment
4.86%	\$16,045.00	61 Months	0	\$296.00

Certificate Status:

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

Credit Report

DOB: 11/01/1950 Date: 05/02/20
SSN: 000-00-1234 In File: 04/06/00
Reported: 03/14/00
Subscriber: FIC
Sub Code: C00002002

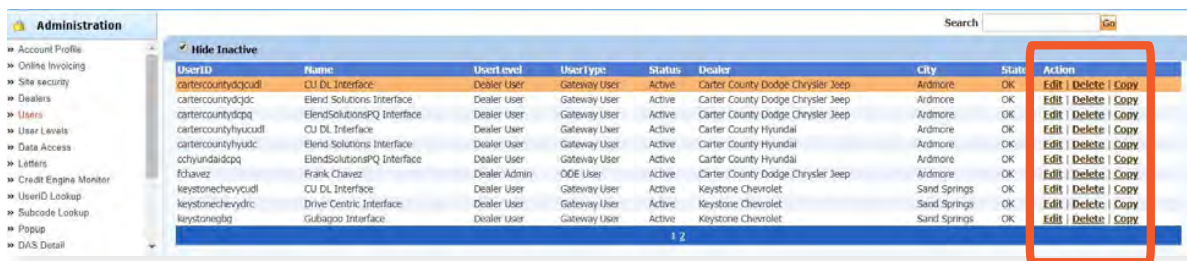
Score Factor Descriptions

Score Factor Descriptions

Managing Users

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

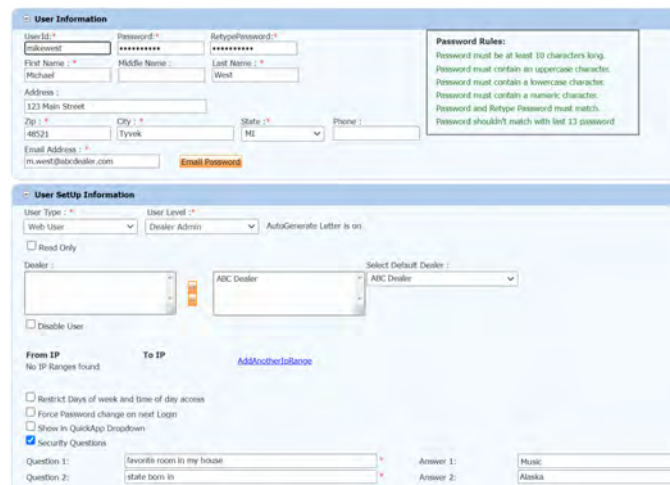
1. Log in to your 700Dealer.com platform using your provided credentials.
2. Click on the “Users” link in the left-hand navigation Administration panel.
3. If editing a user’s credentials, click the “Edit” link attached to the user’s “Action” column.
4. To delete a user, click the “Delete” link.
5. If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



User ID	Name	User Level	User Type	Status	Dealer	City	State	Action
cartercountydcu01	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydc02	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydc03	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyhyu01	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyhyu02	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyhyu03	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
keystonechevy01	CJ DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevy02	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevy03	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy

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

Once complete, save the profile before exiting out.



User Information

User ID: Password: Retype Password:
 First Name: Middle Name: Last Name:
 Address:
 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

User ID: Password: RetypePassword:

First Name : Middle Name : Last Name :

Address :
123 Main Street

Zip : * City : * State : * Phone :
45678 Tyvak NE

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 :
 ABC Dealer

☐ Disable User

From IP No IP Ranges found

To IP AddNewtoRange

☐ 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"/> Favorite room in my house *	Answer 1:	<input type="text"/> Must: *
Question 2:	<input type="text"/> state born in *	Answer 2:	<input type="text"/> Alaska *
Question 3:	<input type="text"/> pet *	Answer 3:	<input type="text"/> Snake *

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 Holder

Online Banking

Dealers

Users

User Levels

Data Access

Letters

Credit Engine Monitor

UserID Lookup

Subsidiary Lookup

Payment

DAS Detail

Applicant List

New Applicant

Compliance

Usage Analysis

Administration

Invoice Date: 11-11-2018

Monthly bills are available for 6 months

Billing Summary

Invoice Number: 805347

Post Due Balance \$0.00

Current Activity \$1,295.30

Invoice Total \$1,295.30

Online Payments \$0.00

Auto Payments \$0.00

Balance due by 12/15/2018 \$1,295.30

View Profile

View Item

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

Invoice Details

ELK GROVE RD

808 LASLUNA DRIVE DR

ELK GROVE CA 95767

Invoice Number: FDSMT

700Credit

INVOICE

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

	#	%
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%

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

	#	%
Total Applicants With Red Flag	38	46%
Red Flag Clear & Cautions	9	24%
Red Flag Alerts	29	76%
Alerts Unresolved	22	
Alerts Resolved	2	
Consumer Alerts		
Fraud Victim and Security Alerts	1	
Active Duty Alerts	0	
ID Verifications		
Complete	0	0%
Incomplete	42	100%

	#	%
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%

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

Compliance for Credit Reports

What must dealers have in place today:

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

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

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

Red Flag Regulation

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

What must dealers have in place today:

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

Red Flag: Key Components

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

Identity Verification

Name: TEST TEST

Red Flag Score: 99

Score Risk Level: Medium Risk

Status: Out of Wallet Required

Out of Wallet Questions

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

View Detail Report

Out of Wallet (OOW) Questions

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

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

Out of Wallet Questions

Number of Questions: 1

3. According to our records, you previously lived in: (H/T/DC/PA). Now choose the city from the following for where you want to live:

☐ PHOENIX
☐ ROCKLAND
☐ DANFORTH
☐ MISSISSAUGA
☐ NONE OF THE ABOVE/DOES NOT APPLY

4. What was the last vehicle you drove? If there is no existing vehicle card, please select NONE OF THE ABOVE.

☐ VEHICLES
☐ BOAT/BOATS
☐ CLEVER FISHING
☐ TRAILER/ TRAILERS
☐ NONE OF THE ABOVE/DOES NOT APPLY

5. Have you ever spent a night here in a shared life style villa? (Please select the most recent night you spent your vacation overnight outside of FL, with only the most recent night spent when you were present, home, and never spent night before you returned to Florida by airfare). If you have not had a overnight guest over in the past, please select NONE OF THE ABOVE/DOES NOT APPLY.

☐ \$750-\$999
☐ \$999-\$1,199
☐ \$1,199-\$1,399
☐ \$1,399-\$1,599
☐ NONE OF THE ABOVE/DOES NOT APPLY

6. How many other people are in the pool of the villa below.

☐ 1-10
☐ 11-20
☐ 21-30
☐ 31-40
☐ NONE OF THE ABOVE/DOES NOT APPLY

7. Please select the county for the address you provided.

☐ COSON
☐ HAWAIIAN
☐ MIAMI
☐ MIAMI-DADE
☐ MONTESSA
☐ NONE OF THE ABOVE/DOES NOT APPLY

Risk-Based Pricing Notices

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

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



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

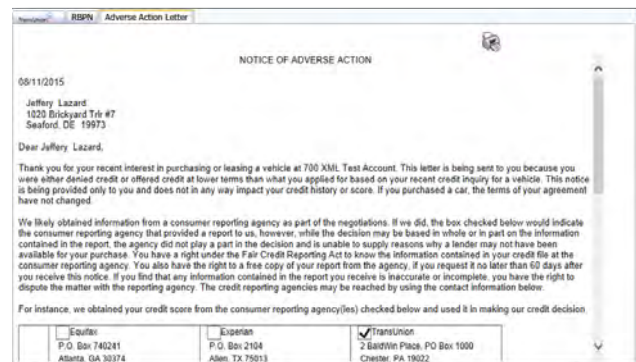
RBPB: Recommended Best Practices

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

Adverse Action Notices

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

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



Adverse Action: Recommended Best Practices

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

OFAC Search

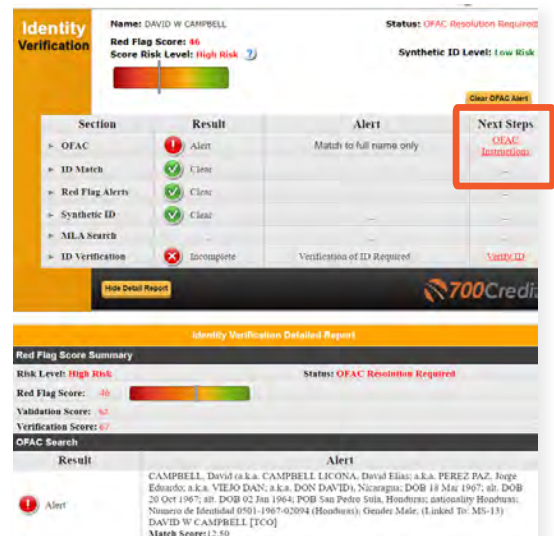
OFAC is a department within the U.S. Treasury, the Office of Foreign Assets Control (OFAC), and is responsible for administering and enforcing economic sanctions against suspected terrorists, drug dealers and money launderers.

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

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

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

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



Identity Verification

Name: DAVID W CAMPBELL
Red Flag Score: 46
Score Risk Level: High Risk
Status: OFAC Resolution Required
Synthetic ID Level: Low Risk

Section | **Result** | **Alert**

OFAC	Alert	Match to full name only
ID Match	✓	Clear
Red Flag Alerts	✓	Clear
Synthetic ID	✓	Clear
MLA Search	—	—
ID Verification	✗	Incomplete Verification of ID Required

Next Steps
OFAC Instructions

Red Flag Score Summary


Risk Level: High Risk
Red Flag Score: 46
Validation Score: 62
Verification Score: 67

OFAC Search

Result	Alert
Alert	CAMPBELL, David a.k.a. CAMPBELL, LICONA, David Elias a.k.a. PEREZ PAZ, Jorge Eduardo a.k.a. YERO DAN, a.k.a. DON DAVID, Nicaragua; DOB 18 Mar 1967; alt. DOB 20 Oct 1967; alt. DOB 02 Jun 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: 12.59

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.

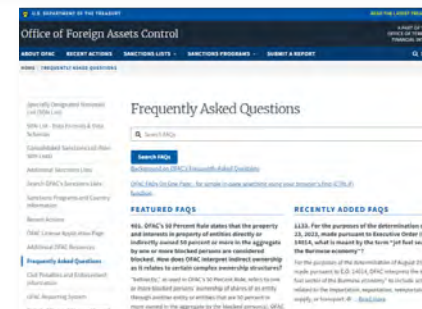


OFAC Report

Search Results

Name	Score	Program	Aliases	Addresses	Information
NICHOLE CHAO	Not Available	DPRK2	a.k.a., Il WOO CHO a.k.a., CHOI CHO a.k.a., Choi JO	Korea, North	To get more information on what to do w/ OFAC Hits, go to the below link provided by the US Government: http://www.us-treas.gov/resource-center/facts/Sanctions/Pages/faq_compliance.aspx#match

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.



Office of Foreign Assets Control

Frequently Asked Questions

Search FAQs

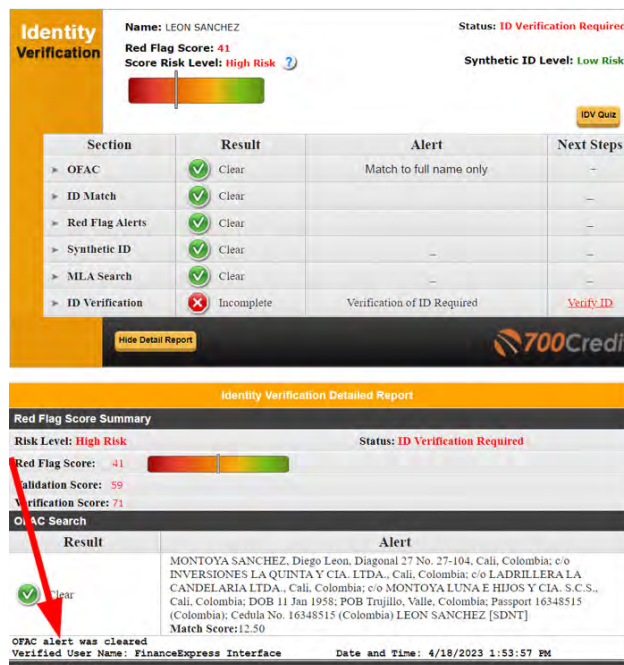
FEATURED FAQs

RECENTLY ADDED FAQs

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.



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, and the Score Risk Level is High Risk. The Synthetic ID Level is Low Risk. A table lists the verification sections: OFAC, ID Match, Red Flag Alerts, Synthetic ID, MLA Search, and ID Verification. The OFAC section shows a 'Clear' result with a green checkmark. Below the table, the 'Identity Verification Detailed Report' is shown, including a 'Red Flag Score Summary' and an 'OFAC Search' section. The OFAC Search section shows a 'Clear' result with a green checkmark. A red arrow points to the 'Clear' button in the OFAC Search section. The bottom of the report shows the 'OFAC alert was cleared' message, 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

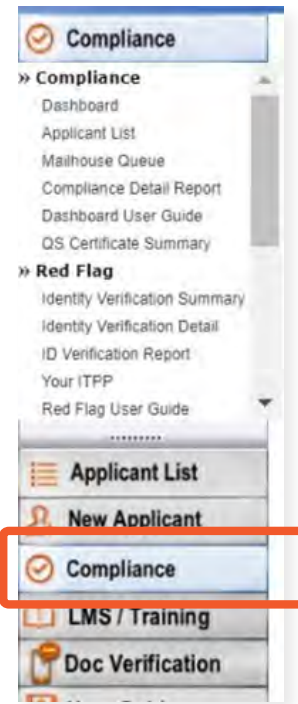
OFAC Search: Recommended Best Practices

- 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

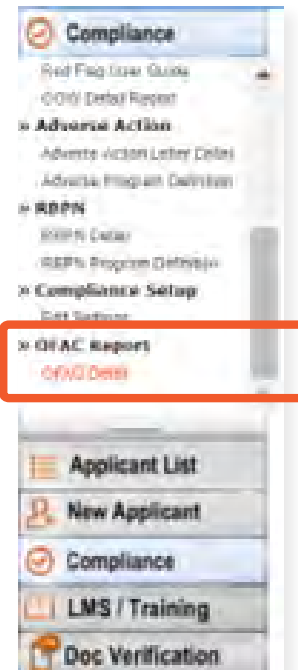
To access your audit reports, first log into your 700Dealer.com platform.

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



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

1. Out of Wallet Detail Report
2. Adverse Action Letter Detail
3. RPBN Detail
4. OFAC Detail



Click on the report you would like to view.

RED FLAG REPORT:

Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Resolution Method	Description	SSN
276		141	51%	11					
<input checked="" type="checkbox"/> Red Flag Alerts									
Mad				Alert	9/1/2023 1:00:46 PM				XXX-XX
Alor				Alert	9/1/2023 1:03:34 PM				XXX-XX
Emc				Clear	9/1/2023 4:25:53 PM		OOV		XXX-XX
Mig				Alert	9/1/2023 6:01:39 PM				XXX-XX
Rubi				Alert	9/1/2023 6:14:25 PM				XXX-XX
Cgi				Alert	9/1/2023 6:20:54 PM				XXX-XX

Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Resolution Method	Description	SSN
276		141	51%	11					
<input checked="" type="checkbox"/> Red Flag Alerts									
<input checked="" type="checkbox"/> OFAC Alerts									
		2	1%	0					

IDENTITY VERIFICATION REPORT:

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

OUT OF WALLET REPORT:

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

RISK-BASED PRICING NOTICE REPORT:

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

ADVERSE ACTION REPORT:

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

OFAC REPORT:

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

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