



# **USER GUIDE**

## **DECEMBER 2024**

**Finio®**

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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.

**Finio has integrated our credit, compliance, soft pull prequalification (QuickQualify) solutions into their platform. This brief guide will walk you through the consumer's experience getting prequalified and how to pull/view applicant's credit reports and/or prequalification reports.**

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

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

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



# QuickQualify Results

Result:

Appliant Found

Score:

618

Powered by:

EX: FICO AUTO V8

Consumer Information:

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

Auto Summary:

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

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


Auto Trade Line 2

Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	Monthly Payment
4.66%	\$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 Status:

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

PRINT NOW



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

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

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

Score Summary

**EQUIFAX**

FICO Auto V5F

A circular gauge with a green-to-red color gradient. The needle points to the number 750.

**xperian**

FICO AUTO V8

A circular gauge with a green-to-red color gradient. The needle points to the number 761.

**TransUnion<sup>TM</sup>**

FICO Auto 08

A circular gauge with a green-to-red color gradient. The needle points to the number 780.

## Credit Report

### 700Credit Auto Summary

JANE AARDEN

DOB: 11/01/19

2 MAPLE CT

SSN: 000-00-

WESTPORT MA, 02790

#### PREVIOUS ADDRESSES:

Name	City
5 SILVER RIDGE RD	WINDHAM
11 HIGH DAM RD	WAREHAM

EMPLOYMENT:  
  
EMPLOYER X

Total Bal	Month Pay	Total Auto	Open Auto	30	60	90
\$7048	\$265	3	1	G	G	G
Trades Account Name	Status	Dat Open Opn/Cld	Curr Bal Org AMT	Mis Rep	Miss Pmt	Payment Pattern
TD BANK N.A. (0416M00)	Paid or paying on agreed	06/26/2015 Open	\$15,500 \$14,234	3882	00 00 00	111111111111
OZINGSBORNA (0421500)	Paid or paying on agreed	10/08/2009 Open	7100	\$301	00 00 00	48 111111111111
PNC V LEASING (0790001)	Paid or paying on agreed	03/04/2006 Closed	\$10525	-	00 00 00	41 111111111111

### Score Summary

Score Card	Score	Code	Score Factor Description
FICO Risk V2	700	22	serious delinquency; derogatory public record or collection filed
		10	time since delinquency or last lawsuit or unresolved
		18	number of accounts with delinquency
		18	amount owed on delinquent accounts
National Risk Model	502	19	average age of accounts
		35	derogatory on bank establishment issues
		03	too few accounts now current
		08	presence of non-satisfactory ratings on accounts or lack of open accounts
Bankruptcy	625	K	ratio of bank revolving balances to credit limits or lack of bank revolving account information
		C	presence of derogatory accounts
		H	recently active or lack of bank, retail or finance accounts
		B	presence of delinquent accounts

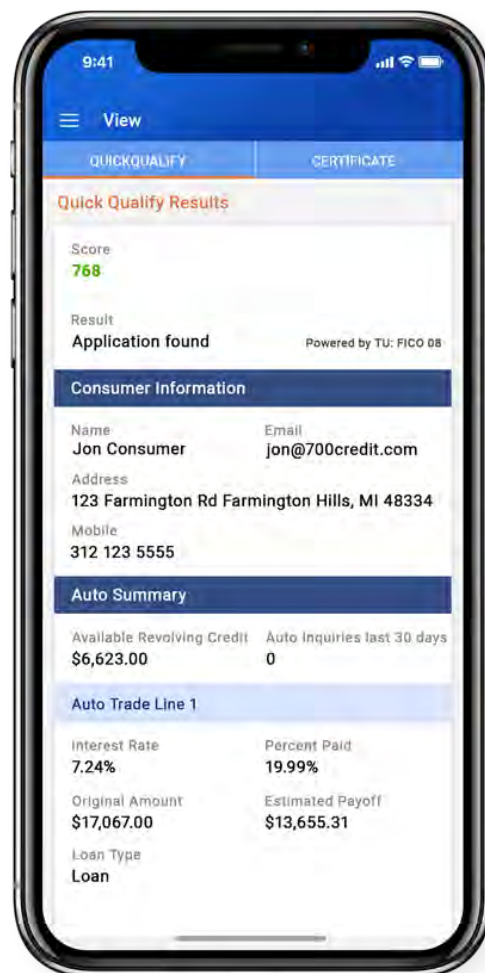
*Above is an example of our HTML Credit Report. This image was split for display purposes but will normally provide dealers with a complete, single view.*

## QuickMobile App (Dealer Mobile App)

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

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

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



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

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

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



## 700Credit & Finio Integration

### Consumer Experience Getting Prequalified

To get prequalified, a consumer will first locate and select a prequalification CTA (banner/button) on the dealership/dealer group/OEM website or marketplace. They will be brought to a new page with a prequalification form to complete. Provide all required information, and then click **“Continue”**.

Finio has included a two-step verification within the prequalification process. A pop-up will appear to the consumer prompting them to enter the 6-digit code sent to their mobile phone.

Click **“Confirm”** once complete.

**Note:** This is a configurable feature that may or may not be enabled depending on the source's (e.g., *dealership*) preference.



Once the consumer self-authenticates, they will be asked for additional details, including their SSN and DOB. Agree to the terms and conditions and click **"Accept & Submit"**.

The screenshot shows the 'Additional Details' step of a prequalification process. On the left, under 'Terms of Service', there is a paragraph about the soft inquiry and a 'I have read and agree to the Consent to Use Electronic Reports and Statements, Terms of Service and Privacy Policy, and authorize the retailer to contact you via phone, text and/or email.' checkbox. Below this is a 'Social Security Number' field with a masked input 'XXX-XX-XXXX' and a 'Date of Birth' field. A 'View Status' button is visible. On the right, a progress bar indicates 'Step 2 of 2 Additional Details'. Below the progress bar, the user's name 'John Smith' is displayed. A motorcycle image is shown with the text '2024 Ducati Diavel Bentley Edition New'. At the bottom right, the Finio DEMO address is listed: '530 Technology Dr, Suite 100, Irvine, CA 92618, (949) 800-8141'.

The user is then provided a confirmation message that their requested has been submitted, as well as a reference code. This reference code allows the user to re-enter the prequalification experience at a later time, such as to the view the status of their prequalification request.

The screenshot shows the 'Confirmation' page. It features a 'Thank you!' message stating 'Your request is being reviewed. For further information, please contact the retailer and provide the reference number below.' Below this, a 'Reference Code' is displayed as 'XXCM3-B6NKY' with a 'Copy' icon. A 'View Status' button is located to the right of the reference code. The right side of the page is identical to the previous screenshot, showing the user's name 'John Smith', the motorcycle image, and the Finio DEMO contact information.

If a dealer prefers, one or more responses can be displayed directly to the consumer.



CREDIT | COMPLIANCE | SOFT PULLS

## Consumer Experience Submitting a Credit Application

To submit a credit application for financing, a consumer will first locate and select a financing CTA (banner/button) on the dealership/dealer group/OEM website or marketplace. They will be brought to a new page with a full credit application to complete. Provide all required information, and then click “Continue”.

The screenshot shows the Finio credit application interface. On the left, the 'Applicant Information' section includes fields for 'Applying as an individual or a business?' (Individual selected), 'Who is the primary applicant?' (First Name: John, Last Name: Smith), 'Mobile Phone' (with a US flag icon), 'Email', and 'ZIP Code'. A 'Continue' button is at the bottom right. On the right, a sidebar displays 'Step 1 of 6: Applicant Information', a motorcycle image, and contact information for 'Finio DEMO' (530 Technology Dr, Suite 100, Irvine, CA 92618, (949) 800-8141).

Finio has included a two-step verification within the financing process. A pop-up will appear to the consumer prompting them to enter the 6-digit code sent to their mobile phone.

Click “Confirm” once complete.

**Note:** This is a configurable feature that may or may not be enabled depending on the source’s (e.g., dealership) preference.

The screenshot shows a 'Verify Mobile' pop-up window. It states 'We sent a verification code to number ending in "9064"'. Below this are six input boxes for the code, with the first box containing the digit '1'. There are links for 'Resend' and 'Go back'. A 'Confirm' button is at the bottom right.

On the final step, the user is asked to provide their SSN and DOB, as well as agree to the terms and conditions. once complete, select **"Accept & Submit"**.

Upon completion, the user is provided a confirmation message that their application has been submitted, as well as a reference code..



CREDIT | COMPLIANCE | SOFT PULLS

A source (e.g., dealer) can choose to configure their implementation to display responses directly to the consumer. By selecting **“View Status”** the consumer is brought to a new page of lending options.

If a dealer prefers, one or more responses can be displayed directly to the consumer.

Finio®

Credit Application

Status

HAN SOLO

**Han Solo Financial**  
60 months - \$15,000.00 - 7.99%  
Reference: 6cLkZezeYBoWYRVvH8-Dr  
Expires Jun 18, 2025

Approved

VADER

**Vader Lending**  
60 months - \$15,000.00 - 9.99%  
Reference: HgUpad\_MdtEcq86xZej08  
Expires Jun 18, 2025

Approved

KENOBI

**Kenobi Financial Services**  
60 months - \$15,000.00 - 3.99%  
Reference: df4wi0PTM4b0QrNvbqNp82e  
Expires Jun 18, 2025

Approved

SKYWALKER

**Skywalker Bank**  
Reference: PcLuoY-i3IPg5ox729mvApJ

Pending

Refresh

Exit

This is not an advertisement or offer of credit. Pricing and terms are provided for illustrative purposes only. Additional fees and incentives may apply. Pricing does not include dealer installed accessories which can be purchased for an additional cost. Pricing also does not include government fees and taxes, any finance charges, any dealer document processing charge, any electronic filing charge, and any emission testing charge. You must apply for and qualify for credit. Not all customers will qualify. Please contact the dealer for further information.

All inventory subject to prior sale.


We make every effort to provide accurate information but please verify before purchasing.

Reference Code

6XNj6-3KEMW

John Smith

Primary Applicant



2024 Ducati Diavel Bentley Edition

New

\$70,000.00 Dealer Price

VIN: ZDMGAR1W0R8005336

STK: ABCD1234


Finio DEMO

530 Technology Dr

Suite 100

Irvine, CA 92618

(949) 800-8141

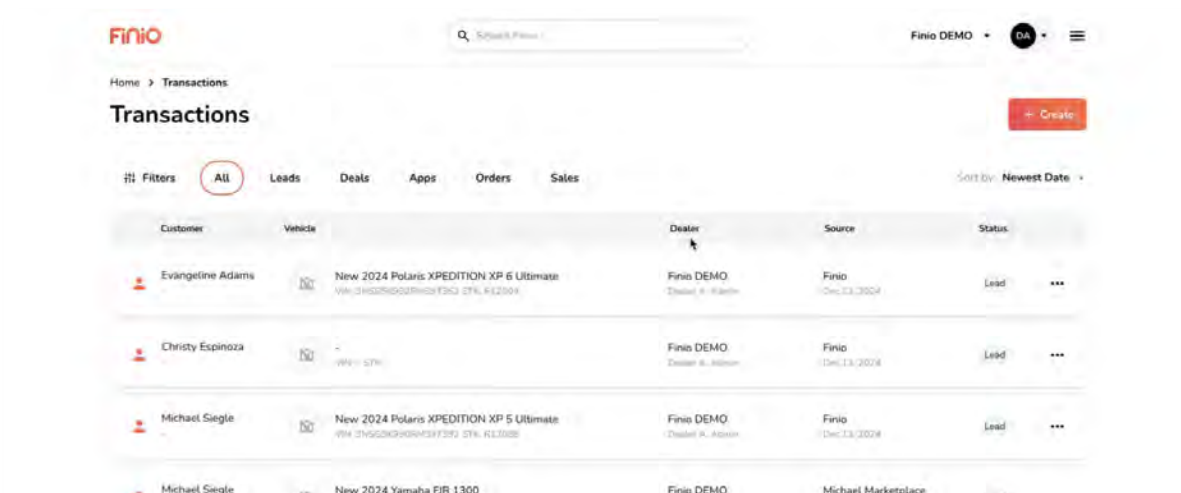
 **700Credit**  
CREDIT | COMPLIANCE | SOFT PULLS

[support@700Credit.com](mailto:support@700Credit.com) | (866) 273-3848

## Running a Soft Pull in the Finio Back-End Portal

Consumers also have the option to get prequalified through the Finio platform (ex. *at the dealership working alongside a sales person*). Dealers can initiate this process by either creating a new transaction, or opening a pre-existing one.

In the case this is a new customer at the dealership, open the **"Transactions"** page, and then select the **"Create"** button in the top-right corner of the page.



Provide the consumer's first/last name, mobile phone number and email address.

Once complete, select **"Continue"**.

The screenshot shows the 'Create Transaction' form. The form includes fields for First Name, Last Name, Mobile Number, and Email Address. The 'Individual' tab is selected, and the 'Continue' button is highlighted.

The new customer's profile will open on screen. To run a soft pull, select the **"Desking"** drop-down, and then **"Prequal"**.

Next, select the **"+ Soft Pull"** button, as shown below..

The screenshot shows the Finio CRM interface. On the left, a sidebar menu has 'Desking' expanded, with 'Prequal' highlighted. The main area displays the profile for 'Christy Espinoza'. In the 'Credit Bureau' section, there is a button labeled '+ Soft Pull'. A message at the top of the main area says: 'Please contact support@finio.com to add this functionality to your subscription.'

The soft pull prequalification form will appear in a pop-up on screen.

Working alongside the consumer, gather and enter the required information, such as DOB, SSN, and address, and finally, agree to the terms and conditions.

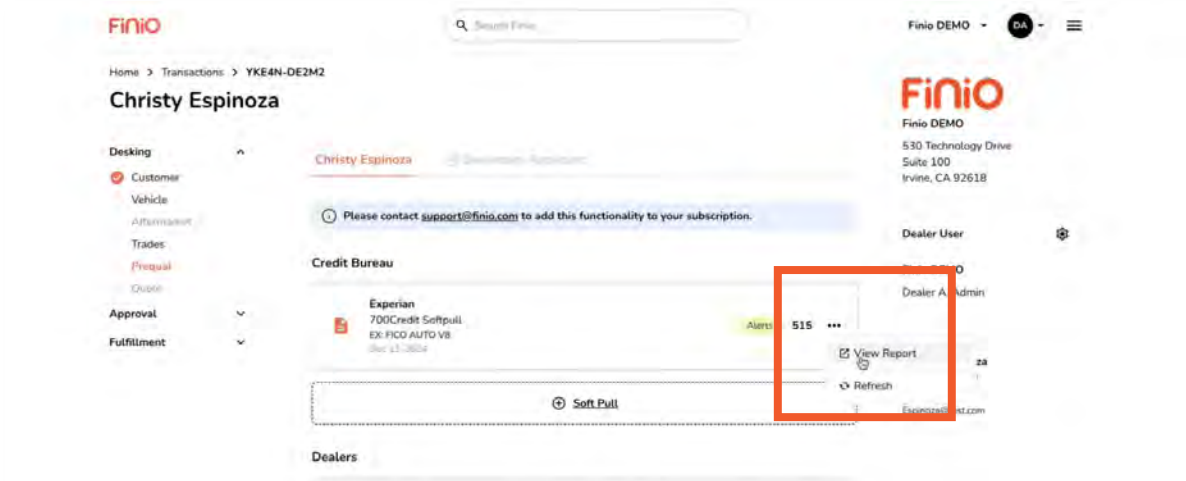
Once complete, select **"Submit"**.

The 'Soft Pull' form is a pop-up window with the following fields: 'Applicant Type' (Primary), 'Applicant Name' (Christy Espinoza), 'Provider' (700Credit Softpull), 'Credit Bureau' (Experian), 'Date of Birth' (masked with \*\*/\*\*/\*\*\*\*), 'Social Security Number' (masked with \*\*\*\*-\*\*-\*\*\*\*), and 'Street Address'. At the bottom right, there are 'Cancel' and 'Submit' buttons.



The dealer and consumer are returned to the consumer's profile, where the soft pull report has now been returned and listed under **"Credit Bureau"** (as shown below).

To view the report, select the 3 dots and then **"View Report"**.



700Credit's soft pull prequalification report (QuickQualify) will appear in a new window within an iframe. Dealers can utilize the tabs at the top of the iframe to view both the QuickQualify results and full credit report.

QUICKQUALIFY CREDIT REPORT

QuickQualify Results

Result: Applicant Found

Score: 515

Powered by EX: FICO AUTO V8

Consumer Information:

Name: Christy Espinoza

Address: 185 Blake Hill Rd  
East Northport, NY 11731

Auto Summary:

Available Revolving Credit: \$0.00

Auto Inquiries last 30 days: 0

Auto Trade Line1 - GM A/C

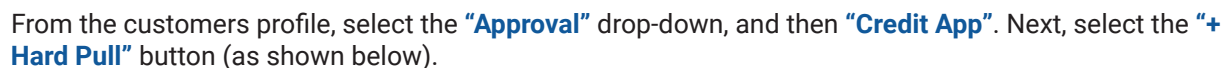
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	Monthly Payment
0%	\$16,107.00	60 Months	N/A	\$0.00
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
100%	\$0.00	0 Months	NO	
Date Reported:	Last Payment Date:	Trade Status:		
10/01/2019	N/A	Closed		
Loan Type:	Auto			

Auto Trade Line2 - GMAC

Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	Monthly Payment
0%	\$15,451.00	36 Months	N/A	\$0.00
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
100%	\$0.00	0 Months	NO	
Date Reported:	Last Payment Date:	Trade Status:		
11/01/2020	N/A	Closed		
Loan Type:	Auto			



To pull credit in Finio, locate and open the desired customer from the **“Transactions”** list.



The hard pull, credit application will appear in a pop-up on screen.

Select **"700Credit Hardpull"** and the desired bureau from the drop-downs menus.

Agree to the terms and conditions and then select **"Submit"**.

The screenshot shows a 'Credit Report' modal window. At the top, it says 'Credit Report' with a close button. Below, there are fields for 'Applicant Type' (set to 'Primary'), 'Applicant Name' (Evangeline Adams), 'Provider' (700Credit Hardpull), and 'Credit Bureau' (Experian). A checkbox is checked, indicating agreement to terms. Below the checkbox is a detailed disclaimer about the credit inquiry and its potential impact on the applicant's credit score. At the bottom, there are 'Back', 'Cancel', and 'Submit' buttons.

The dealer is returned to the customer's profile where a new credit report is listed. To view the credit application, select the 3 dots on the right-hand side of the credit app preview tile (as shown below).

Click **"View Report"**.

The screenshot shows the customer profile for 'Evangeline Adams'. On the left is a sidebar with navigation options: Desking, Approval, Credit App (selected), Lenders, Decision, Slipstream, and Validator. The main content area shows a 'Credit App' section with a 'Hard Pull' button. A red box highlights the 'View Report' and 'Refresh' options in the 'Dealer User' section. Below this, there is a 'Matched Lenders' section listing 'Skywalker Bank' and 'Kenobi Financial Services'. On the right, there is a 'Finio DEMO' contact information block and a 'New' vehicle listing for a '2024 Polaris RZR RZR XP 1000 Ultimate'.

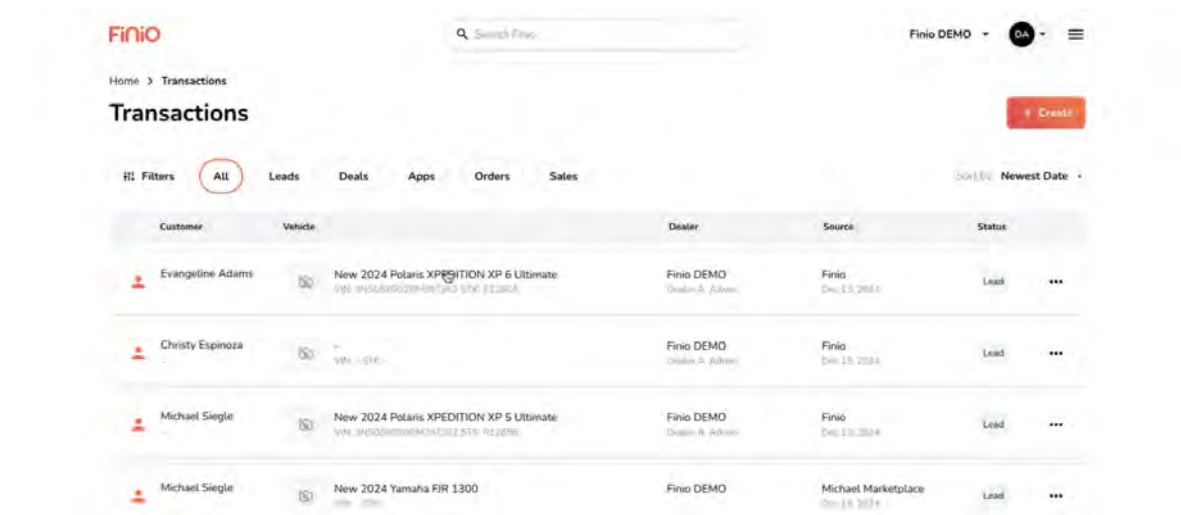
700Credit's HTML credit application will appear in a new window within an iframe.

From here, the dealer can view the Identity Verification table, full credit application, RBP, Adverse Action and compliance dashboard.



## View Previously Pulled Reports

To view both the lead prequalification data and full credit applications, locate and open the desired customer from the **"Transactions"** list.

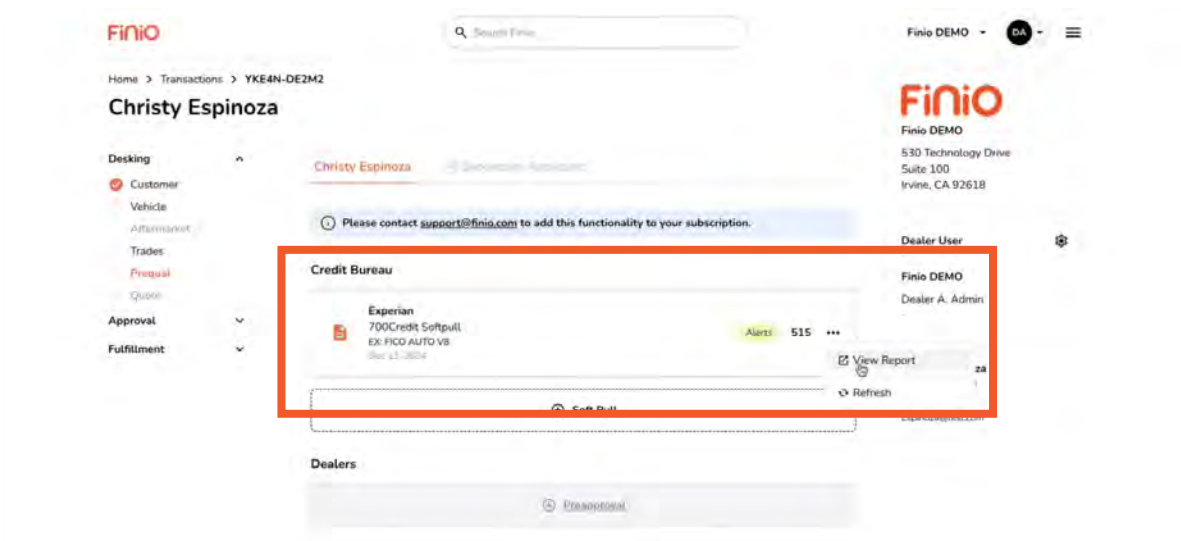


The screenshot shows the Finio Transactions page. At the top, there is a search bar and a 'Create' button. Below the search bar, there are tabs for 'Filters', 'All', 'Leads', 'Deals', 'Apps', 'Orders', and 'Sales'. The 'All' tab is selected. The table below lists transactions with columns for Customer, Vehicle, Dealer, Source, and Status.

Customer	Vehicle	Dealer	Source	Status
Evangeline Adams	New 2024 Polaris XPEDITION XP 6 Ultimate VIN: 1H5UB8G28A7A3 57K \$12,864	Finio DEMO Dealer A Admin	Finio Dec 13, 2024	Lead
Christy Espinoza	VIN: 1-57K...	Finio DEMO Dealer A Admin	Finio Dec 13, 2024	Lead
Michael Siegle	New 2024 Polaris XPEDITION XP 5 Ultimate VIN: 1H5UB8G28A7A3 57K \$12,864	Finio DEMO Dealer A Admin	Finio Dec 13, 2024	Lead
Michael Siegle	New 2024 Yamaha FJR 1300	Finio DEMO	Michael Marketplace Dec 13, 2024	Lead

Once the applicant's profile has been opened, select the **"Deskings"** drop-down, and then **"Prequal"**. If the consumer has been previously prequalified, the dealer will see a 700Credit Soft Pull report located under the **"Credit Bureau"** section (as shown below).

To view the report, select the 3 dots on the right-hand side of the prequalification listing. Click **"View Report"**..



The screenshot shows the Finio Customer Profile page for Christy Espinoza. The left sidebar has a 'Deskings' dropdown menu with options: Customer, Vehicle, Altmarket, Trades, Prequal, Quote, Approval, and Fulfillment. The 'Prequal' option is selected. The main content area shows the 'Credit Bureau' section with a 700Credit Soft Pull report. The report details include: Experian, 700Credit Softpull, EX: FICO AUTO VS, and a score of 515. There is a 'View Report' button and a 'Refresh' button. The right sidebar shows the dealer information: Finio DEMO, Dealer A Admin.

Customer	Vehicle	Dealer	Source	Status
Christy Espinoza	VIN: 1-57K...	Finio DEMO Dealer A Admin	Finio Dec 13, 2024	Lead

700Credit's soft pull prequalification report (QuickQualify) will appear in a new window within an iframe. Dealers can utilize the tabs at the top of the iframe to view both the QuickQualify results and full credit report.

QUALITY CREDIT REPORT

QuickQualify Results

Result: Applicant Found

Score: 515

Powered by EX: PICO AUTO V8

Consumer Information:

Name: Christy Espinoza

Address: 185 Blake Hill Rd  
East Sloat, NY 14052

Auto Summary:

Available Revolving Credit: \$4.00

Auto Inquiries last 30 days: 0

Auto Trade Line1 - GMAC

Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	Monthly Payment
0%	\$16,107.00	60 Months	N/A	\$0.00
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
100%	\$0.00	0 Months	NO	
Date Reported:	Last Payment Date:	Trade Status:		
10/01/2019	N/A	Closed		
Loan Type:				
Auto				

Auto Trade Line2 - GMAC

Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	Monthly Payment
0%	\$15,451.00	36 Months	N/A	\$0.00
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
100%	\$0.00	0 Months	NO	
Date Reported:	Last Payment Date:	Trade Status:		
11/01/2020	N/A	Closed		
Loan Type:				
Auto				

To view the full credit application, select the **"Approval"** drop-down, and then **"Credit App"** and **"Lenders"**. The dealer will see a report listed under the consumer's name (as shown below).

To view the report, select the 3 dots on the right-hand side of the credit application listing. Click **"View Report"**.

The screenshot shows the Finio web application interface. On the left, there is a sidebar with navigation tabs: Desking, Approval, Credit App, Lenders, Dismissals, Stipulations, and Versions. The 'Approval' tab is selected. The main content area displays a credit application for Evangeline Adams. The application is listed under the 'Approval' tab, and a 'View Report' button is highlighted next to it. The application details include: Experian 700Credit Hardpull, FICO SCORE 9 AUTO, Dec 13, 2024. Below the application listing, there is a section for 'Matched Lenders' showing Skywalker Bank and Kenobi Financial Services. The right sidebar contains contact information for Evangeline Adams and a 'Send' button.

700Credit's HTML credit application will appear in a new window within an iframe.

From here, the dealer can view the Identity Verification table, full credit application, RBP, Adverse Action and compliance dashboard.

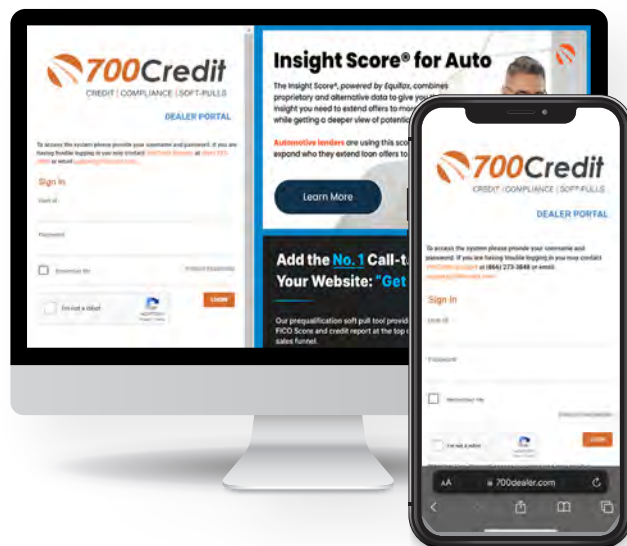




## Introduction to 700Dealer.com

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

**QuickQualify Results**

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

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

**Auto Summary:**  
Available Revolving Credit: \$1,453.00 Auto Inquiries last 30 days: 0

Auto Trade Line	Interest Rate	Original Amount	Original Terms	No of Late Payments	Monthly Payment
Auto Trade Line 1	17.52765%	\$17,079.00	73 Months	N/A	\$382.00
Auto Trade Line 2	4.66%	\$16,045.00	61 Months	0	\$296.00

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

**Credit Report**

JANE AARDEN  
2 MAPLE CT  
WESTPORT, MA 02710

DOB: 11/11/1953  
SSN: 000-00-1234

Date: 05/02/20  
In File: 09/09/20  
Reported: 03/14/20  
Subscriber: FDC  
Sub Code: C-8600-12065

State: ZIP  
MA 02710 MA 02710

**Score Factor Description:**  
The credit score is a numerical representation of your creditworthiness. It is based on the information in your credit report, including your payment history, credit utilization, and length of credit history. The score is used by lenders to determine the interest rate and terms of a loan. A higher score indicates a lower risk of default, which typically results in a lower interest rate and more favorable loan terms.

## 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.

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	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
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>
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>
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>
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>
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>
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>
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>
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>
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:

City:  State:  Zip:  Phone:

Email Address:  [Email Password](#)

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

**User Setup Information**

User Type:  User Level:  AutoGenerate Letter is on: ☐

☐ Read Only

Dealer:  Select Default Dealer:

☐ Disable User

From IP:  To IP:  [Add Another IP Range](#)

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

☒ Security Questions

Question 1:  Answer 1:

Question 2:  Answer 2:



Administration										Search		Go	
<ul style="list-style-type: none"> <li>Account Profile</li> <li>Online Invoicing</li> <li>Site security</li> <li>Dealers</li> <li><b>Users</b></li> <li>User Levels</li> <li>Data Access</li> <li>Letters</li> <li>Credit Engine Monitor</li> <li>UserID Lookup</li> <li>Subcode Lookup</li> <li>PopUp</li> <li>DAS Detail</li> </ul>													
<div> <input checked="" type="checkbox"/> Hide Inactive         </div>													
UserID	Name	User level	User type	Status	Dealer	City	State	Action					
cartercountydcpl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit	Delete	Copy			
cartercountydcpc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit	Delete	Copy			
cartercountydcpcq	ElendSolutionsQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit	Delete	Copy			
cartercountyhyudcl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit	Delete	Copy			
cartercountyhyudcl	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit	Delete	Copy			
cchylundadpcq	ElendSolutionsQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit	Delete	Copy			
fkchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit	Delete	Copy			
keystonechevycul	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit	Delete	Copy			
keystonechevydcid	Driver Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit	Delete	Copy			
keystoneqblq	Galupago Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit	Delete	Copy			
1 2													

**User Information**

UserId : \* Password : \* RetypePassword : \*

First Name : \* Middle Name : \* Last Name : \*

Address :  
123 Main Street

Zip : \* City : \* State : \* Phone : \*

48521 Nyevik HI

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 must contain a non-alpha character.
- Password and Retype Password must match.
- Password shouldn't match with last 13 password.

---

**User Setup Information**

User Type : \* User Level : \*

Web User Dealer Admin AutoGenerate Letter is on

☐ Read Only

Dealer :  Select Default Dealer :

AIC Dealer AIC Dealer

☐ Disable User

**From IP To IP**

No IP Ranges found

[Add another ip range](#)

☐ Restrict Days of week and time of day access

☐ Force Password change on next Login

☐ Show in QuickApp Dropdown

☒ Security Questions

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

## Viewing Invoices

**Administration**

- Account Profile
- Online Invoicing**
- Clients
- Vendors
- User Levels
- Data Access
- Letters
- Quick Expense Monitor
- Online Card Lookup
- Subcode Lookup
- Paying
- DAS Detail

**Applicant List**

- New Applicant
- Compliance
- Usage Analysis

**Adminstration**

**REGISTER NOW!**

---

**Invoice Date:** 11-11-2018      **MONEY BILLS are available for 6 months**

### Billing Summary

<b>Invoice Number:</b> 605347		<b>Form:</b>
Full Balance	\$0.00	200 Credit, 90% Cash
Current Activity	\$1,295.30	Audi One Sales Dept.
		Audi One Time Payment Activation Fee
		QC One Time Payment Activation Fee
		Sending: PERKINS & ASSOCIATES LLC
		NASH, REGIST.
<b>Invoice Total</b>	<b>\$1,295.30</b>	
<b>Online Payments</b>	<b>\$0.00</b>	
<b>Auto Payments</b>	<b>\$0.00</b>	
<b>Balance due by 12/11/2018</b>	<b>\$1,295.30</b>	

[Invoice Profile](#)      [Print Invoice](#)

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

[Invoice](#)    [Details](#)

ELK GROVE WA  
8401 LAUREL GROVE DR  
ELK GROVE CA 95757

**INVOICE**

**700Credit**

Invoice Number: 605347      Date: 11-11-2018



CREDIT | COMPLIANCE | SOFT PULLS

## Introduction to Compliance Solutions with 700Credit

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

## Compliance Dashboard

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

### Items supported on the dashboard include:

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

### Lead Summaries for:

- QuickQualify
- QuickApplication
- QuickScreen
- QuickScore
- QuickScan

## How You Benefit

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

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

Risk Based Pricing Notice Program Monitor		
	#	%
Total Applicants	43	
Notices Mailed	35	81%
Notices Queued to be Mailed	8	14%
Notices Emailed	0	0%
Notices Printed Locally	0	0%
Applicants with No Notice Delivered	2	5%
RBPN Notices Delivered/Scheduled	41	95%
<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	
Alerts Resolved	2	
<a href="#">Work List Unresolved</a>		
Consumer Alerts		
Fraud Victim and Security Alerts	1	
Active Duty Alerts	0	
ID Verifications		
Complete	0	0%
Incomplete	42	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 at 1234567890. Please answer the up to five following questions to verify this record is correct.

☐ 1234567890  
☐ 1234567891  
☐ 1234567892  
☐ 1234567893  
☐ NONE OF THE ABOVE DOES NOT APPLY

Which one of the following most closely describes you? (Select one)

☐ KID  
☐ ADULT  
☐ SENIOR  
☐ OTHER  
☐ NONE OF THE ABOVE DOES NOT APPLY

How many times have you moved in the last 12 months? (Select one)

☐ 0  
☐ 1  
☐ 2  
☐ 3  
☐ 4  
☐ 5  
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## 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

NOTICE OF ADVERSE ACTION

08/11/2015

Jeffery Lazard  
1025 Brickyard Trl #7  
Seaford, DE 19973

Dear Jeffery Lazard,

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

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

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

<input type="checkbox"/> Equifax P.O. Box 740281 Atlanta, GA 30374	<input type="checkbox"/> Experian P.O. Box 2104 Allen, TX 75013	<input checked="" type="checkbox"/> TransUnion 2 BaitWin Place, PO Box 1000 Chester, PA 19022
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## Adverse Action: Recommended Best Practices

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



## OFAC Search

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

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

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

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

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

## OFAC Instructions

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

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

## OFAC Cleared

After you clear an OFAC hit, the system will capture who cleared the ofac, date and time.

The override reasons will also be captured.

The screenshot displays the 700Credit Identity Verification interface. At the top, the user's name is LEON SANCHEZ, and the status is 'ID Verification Required'. A 'Red Flag Score' of 41 is shown with a 'High Risk' level. A 'Synthetic ID Level' of 'Low Risk' is also indicated. Below this, a table lists various 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. The ID Verification section shows an 'Incomplete' result with a red X. A red arrow points to the 'Clear' button in the OFAC section. Below the table, a 'Hide Detail Report' button is visible. The bottom section, 'Identity Verification Detailed Report', shows a 'Red Flag Score Summary' with a 'Risk Level: High Risk' and a 'Status: ID Verification Required'. It also displays 'Red Flag Score: 41', 'Validation Score: 59', and 'Verification Score: 71'. The 'OFAC Search' section shows a 'Clear' result with a green checkmark. The 'Alert' section lists several entities: 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]. The 'Match Score' is 12.50. At the bottom, it states 'OFAC alert was cleared', 'Verified User Name: FinanceExpress Interface', and 'Date and Time: 4/18/2023 1:53:57 PM'.

## OFAC Search: Recommended Best Practices

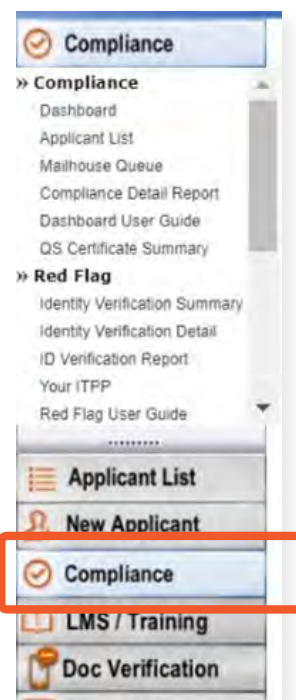
- OFAC Should be pulled on every person you sell a car to. It is included in 700Credit's Identity Verification product.
- You need to ensure you are running OFAC on cash deals
- If an OFAC hit occurs, click on the details link and evaluate the result details
- Look for DOB and compare to the DOB of your 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

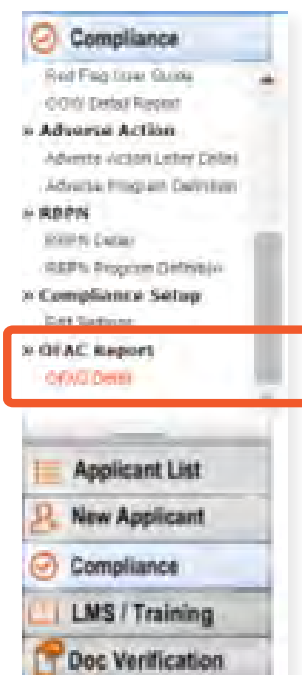
To access your audit reports, first log into your [700Dealer.com](https://700Dealer.com) platform.

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



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. RPB 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](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).