



**USER GUIDE**  
**MARCH 2025**



**SmartPath**

# TABLE OF CONTENTS

<b>Welcome to 700Credit .....</b>	<b>4</b>
Credit Report Solutions .....	4
Compliance Solutions .....	4
Soft Pulls .....	4
QuickQualify ( <i>prequalification</i> ) .....	4
QuickScreen ( <i>prescreen</i> ).....	4
Identity Verification & Fraud Detection.....	5
Identity Verification .....	5
Synthetic ID Fraud .....	5
Income & Employment Verification .....	5
Driver's License Authentication Solutions .....	5
<i>Mobile Scanner</i> .....	5
<i>In-Store</i> .....	5
<b>Introduction to QuickQualify .....</b>	<b>6</b>
Credit Report Option .....	6
QuickMobile App (Dealer Mobile App) .....	7
<b>Running a Hard/Soft Credit Pull in SmartPath .....</b>	<b>8</b>
Viewing Lead Data in the Deal Jacket .....	11
<b>Introduction to QuickScan.....</b>	<b>13</b>
Benefits of Mobile QuickScanning .....	13
Initiating a QuickScan.....	14
Option One: <i>700Dealer.com</i> .....	14
Option Two: <i>QuickMobile App</i> .....	15
Consumer Experience .....	16
QuickMobile App (Dealer Mobile App) .....	19
Understanding Your QuickScan Results.....	20
(1) Images Submitted.....	20
(2) ID Information Verification .....	20
(3) Identity Verification .....	21
(4) Synthetic ID Fraud Check .....	21
(5) Device Identification .....	21
(6) DMV Verification .....	22

(7) OFAC Check .....	22
Example Interface .....	23
QuickScan Monitor .....	24
Recommendations Based on Results .....	25
DMV-Lookup .....	26
QuickScan FAQ's .....	27
<b>Driver's License Authentication within SmartPath .....</b>	<b>28</b>
Initiating a Scan .....	28
Consumer Experience .....	28
Viewing Your Results.....	30
<b>Introduction to 700Dealer.com.....</b>	<b>31</b>
Viewing Your Lead Information .....	31
Managing Users.....	32
Creating a New User.....	33
Viewing Invoices.....	33
<b>Introduction to Compliance Solutions with 700Credit .....</b>	<b>34</b>
Compliance Dashboard.....	34
How You Benefit .....	34
Compliance for Credit Reports .....	35
Red Flag Regulation.....	35
Red Flag: Key Components .....	36
Out of Wallet Questions: OOW Questions .....	36
Risk-Based Pricing Notices .....	37
Adverse Action Notices.....	38
OFAC Search.....	39
OFAC Instructions.....	39
OFAC Cleared.....	40
Viewing Audit Reports .....	41

## 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 230+ 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.

**Toyota has integrated our credit, compliance, soft pull prequalification and mobile driver's license authentication solutions into their SmartPath platform. This brief guide walks you through requesting a hard/soft pull and viewing its lead data in the deal jacket, as well as how to perform a driver's license scan and view its results.**

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



## Introduction to QuickQualify

**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:

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

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

QuickQualify Results			
Result: Applicant Found		Score: 618	
Powered by EX: FICO AUTO V8			
<b>Consumer Information:</b>			
Name: Jane Doe	Address: 123 Main St. Farmington Hills, MI 48334		Email: jdoe@email.com Phone: (999)-555-1234
<b>Auto Summary:</b>			
Available Revolving Credit: \$1,459.00		Auto Inquiries last 30 days: 0	
<b>Auto Trade Line 1</b>			
Interest Rate: 17.52765%	Original Amount: \$17,079.00	Original Terms: 73 Months	No of Late Payments: N/A
Percent Paid: 81.12%	Estimated Payoff: \$3,224.00	Remaining Terms: 6 Months	Joint: NO
Loan Type: Auto		Trade Status: Open	Trade Open Date: 11/19/2015
		Monthly Payment: \$382.00	
<b>Auto Trade Line 2</b>			
Interest Rate: 4.86%	Original Amount: \$16,045.00	Original Terms: 61 Months	No of Late Payments: 0
Percent Paid: 100%	Estimated Payoff: \$0.00	Remaining Terms: 0 Months	Joint: NO
Loan Type: Auto		Trade Status: Closed	Trade Open Date: 07/21/2011
		Monthly Payment: \$296.00	
<b>Certificate Status:</b>			
Printed By:	N/A		
Confirmed By:	N/A		
			PRINT NOW

## Credit Report Option

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																																																										
<b>EQUIFAX</b> FICO Auto V5F	<b>Experian</b> FICO AUTO V8	<b>TransUnion</b> FICO Auto 08																																																								
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Credit Report																																																										
<b>JANE AARDEN</b> 2 MAPLE CT WESTPORT, MA, 02790 DOB: 11/01/1955 SSN: 000-00-0000																																																										
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<b>700Credit Auto Summary</b> <table border="1"> <thead> <tr> <th>Total Bal</th> <th>Month Pay</th> <th>Total Auto</th> <th>Open Auto</th> <th>30</th> <th>60</th> <th>90</th> </tr> </thead> <tbody> <tr> <td>\$20,000</td> <td>\$300</td> <td>\$20,000</td> <td>\$20,000</td> <td>0</td> <td>0</td> <td>0</td> </tr> </tbody> </table>			Total Bal	Month Pay	Total Auto	Open Auto	30	60	90	\$20,000	\$300	\$20,000	\$20,000	0	0	0																																										
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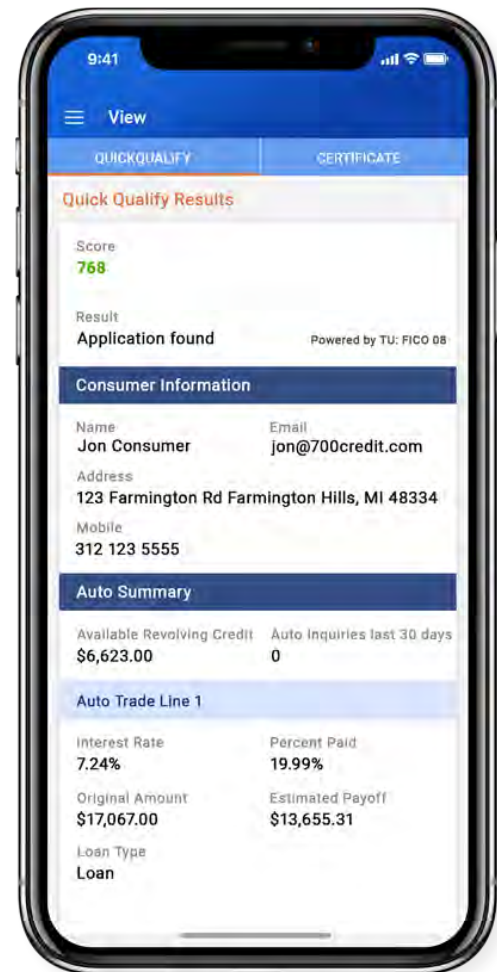
Above is an example of our HTML Credit Report. This image was split for display purposes but will normally provide dealers with a complete, single view.

## 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.

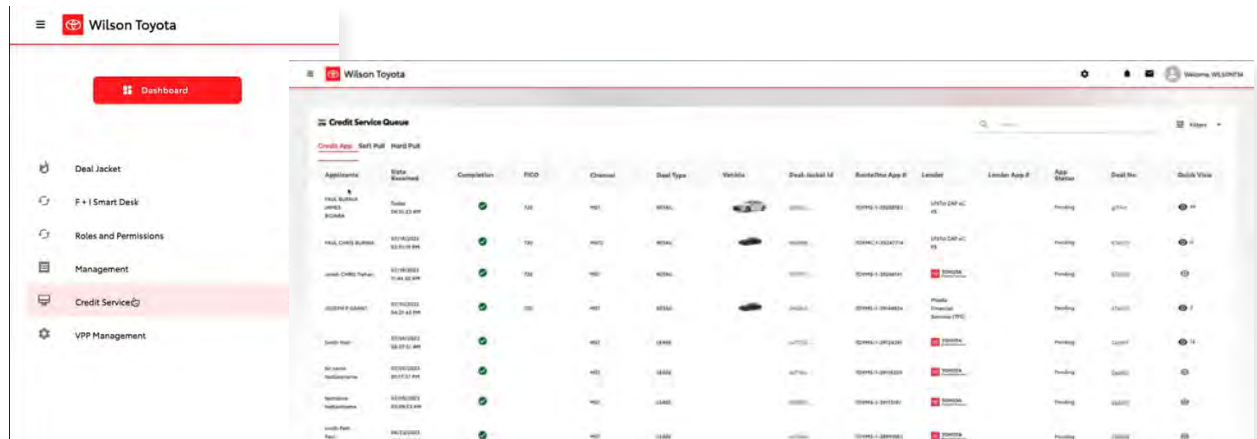
**Note:** Installing the app does require your correct email address or cell phone be setup on your account to verify your user ID.

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

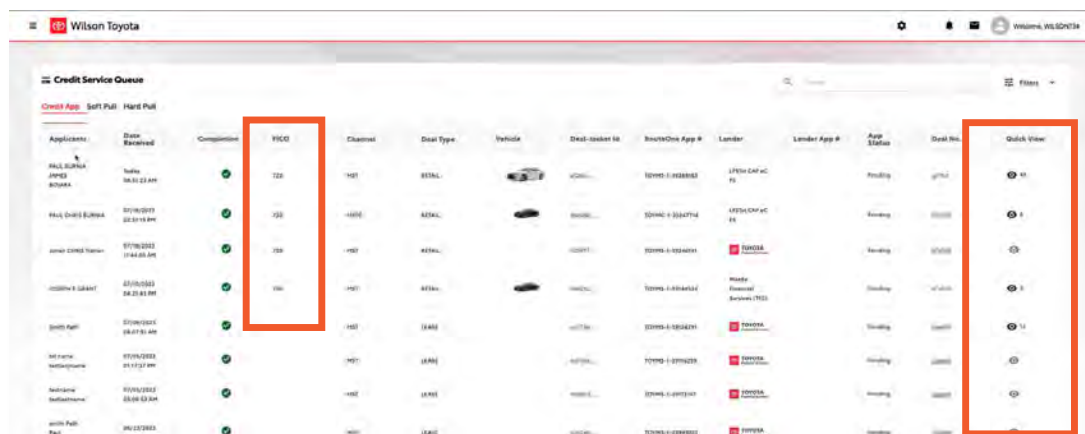


## Running a Hard/Soft Credit Pull in SmartPath

Starting in the home dashboard of Toyota's backend, select the menu icon in the top-left corner and select **"Credit Service Queue"** from the navigation panel. The dealer is immediately presented with a list of all leads in SmartPath.



Locate the desired applicant you would like to obtain a credit report on and select the eye icon in the far-right column labeled **"Quick View"** to open the **"Control Panel"**.



**Note:** If a Credit Report was previously pulled the FICO score will appear in the FICO column. To view further details, select the **"eye"** icon in the far-right column of the lead's details labeled **"Quick View"** to open the **"Control Panel"**.





This will open the consumers credit profile in the “**Control Panel**”, which offers dealers options to add a co-applicant and request hard or soft credit pulls.

To run a soft/hard pull on a consumer, select either the “**Request Soft Credit**” (soft pull, prequalification) or “**Request Hard Credit**” (hard pull, credit application) button, as highlighted below.

The screenshot shows the 'Control Panel' for a consumer named PAUL BURNIA. The left sidebar contains a 'Request Soft Credit' button and a 'Request Hard Credit' button, both highlighted with a red box. The main area displays the consumer's information, including name, date of birth, and contact details. The 'Request Hard Credit' button is also highlighted with a red box.

**Note:** A disclaimer will appear at the top of the digital deal jacket informing the dealer that the hard credit pull services will be enabled once the consumer has submitted a credit application. If the user has completed this step, the dealer can re-pull a hard credit report.



Below are the two pop-up windows that will occur on screen when requesting a hard or soft pull inquiry. In the case of a soft pull, simply select **"Request Soft Credit"**, type in the consumer's name, and select **"Lookup"**.

In the case of the hard pull inquiry, given the consumer has already filled out a credit application, select **"Request Hard Credit"**, select which bureau(s) you want to perform the credit check through, provide the name of the consumer, check the **"Hard Credit Pull Consent"** checkbox, and click **"Lookup"**.

## Soft Pull, Prequalification Consent

The screenshot shows a pop-up window titled "Verify Your Customers Credit Score" with a close button (X) in the top right corner. Below the title, it says "Retrieve your customer credit reports instantly with no impact on your customers credit score." There is a dropdown menu labeled "Primary Owner" with a person icon. Below this are two text input fields containing the names "Paul" and "Burnia". At the bottom, there is a "Cancel" button and a red "Lookup" button. A small disclaimer at the bottom of the window states: "By submitting this form, I consent and authorize Toyota Financial Services, a service mark used by Toyota Motor Credit Corporation ("TFC"), to request and receive information about me from third parties, including but not limited to a copy of your consumer credit report and score from consumer reporting agencies in accordance to the Fair Credit Reporting Act and other applicable law. I further authorize TFS to share my credit score range with Toyota Motor North America and affiliated dealer(s). To learn more on how this site handles your personal information, please [check here](#). US residents only."

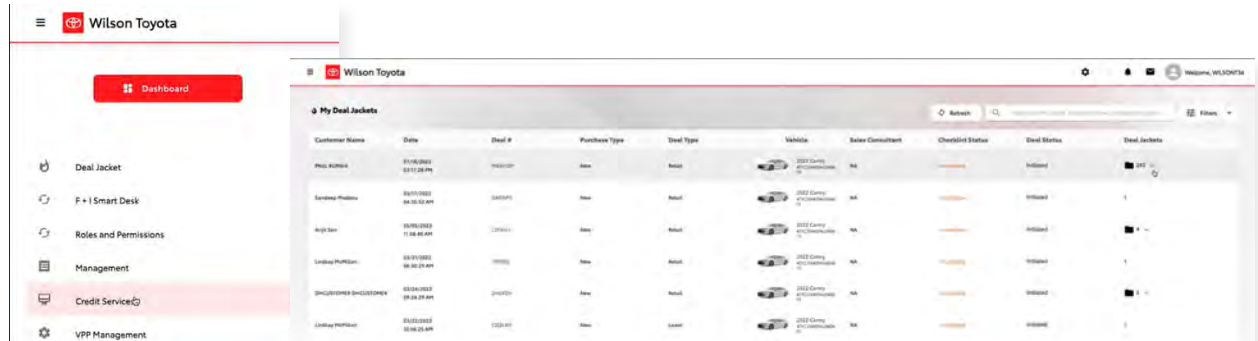
## Hard Pull, Credit App Consent

The screenshot shows a pop-up window titled "Request Your Customers Compliance Reports" with a close button (X) in the top right corner. Below the title, there is a disclaimer: "Disclaimer: If no Bureau(s) selected report will run against Experian by default." It then says "Retrieve your customer credit reports instantly. This Hard Pull will impact your customer credit score." There is a section "Select Bureau(s):-" with four checkboxes: "All", "Experian", "Transunion", and "Equifax". Below this is a dropdown menu labeled "Primary Owner" with a person icon. Below this are two text input fields containing the names "Paul" and "Burnia". There is a checkbox labeled "Hard Credit Pull Consent. Please note this will impact the customer credit journey." At the bottom, there is a "Cancel" button and a "Lookup" button. A small disclaimer at the bottom of the window states: "By submitting this form, I consent and authorize Toyota Financial Services, a service mark used by Toyota Motor Credit Corporation ("TFC"), to request and receive information about me from third parties, including but not limited to a copy of your consumer credit report and score from consumer reporting agencies in accordance to the Fair Credit Reporting Act and other applicable law. I further authorize TFS to share my credit score range with Toyota Motor North America and affiliated dealer(s). To learn more on how this site handles your personal information, please [check here](#). US residents only."

## Viewing Lead Data in the Deal Jacket

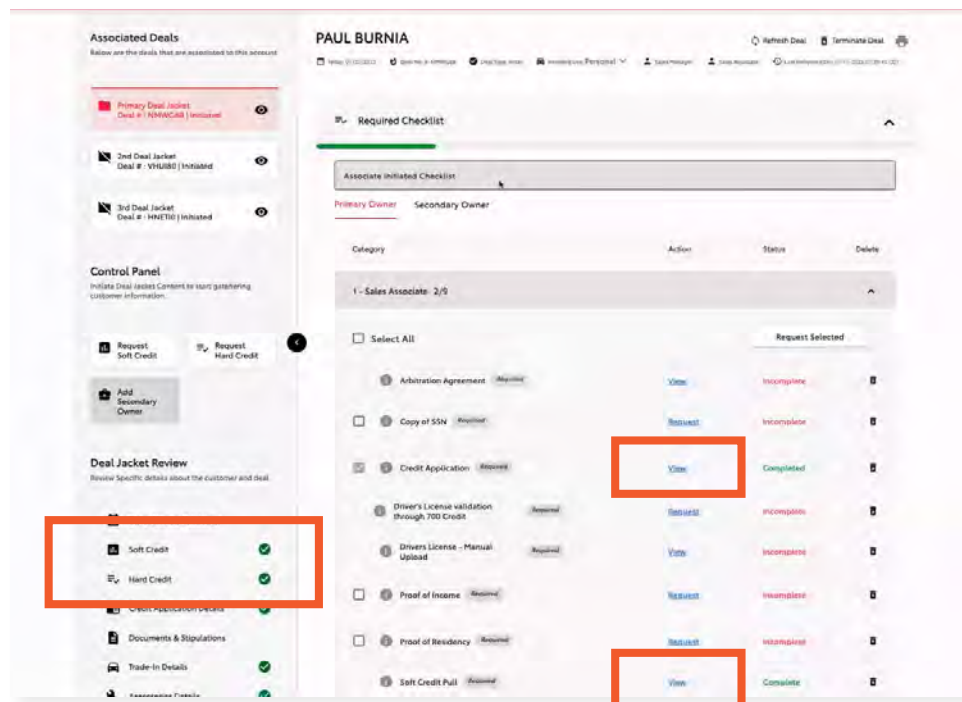
Starting in the home dashboard of Toyota's backend, select the menu icon in the top-left corner and select **"Deal Jacket"** from the navigation panel. The dealer is immediately presented with a list of all deals within the Toyota platform.

Locate and select the desired Deal Jacket information you want to view.



Once opening the deal jacket's profile, dealers can locate the 700Credit Hard and Soft Credit reports by selecting the **"Soft Credit"** or **"Hard Credit"** button, as circled below. (Once completed, these items will be marked with a green checkmark.)

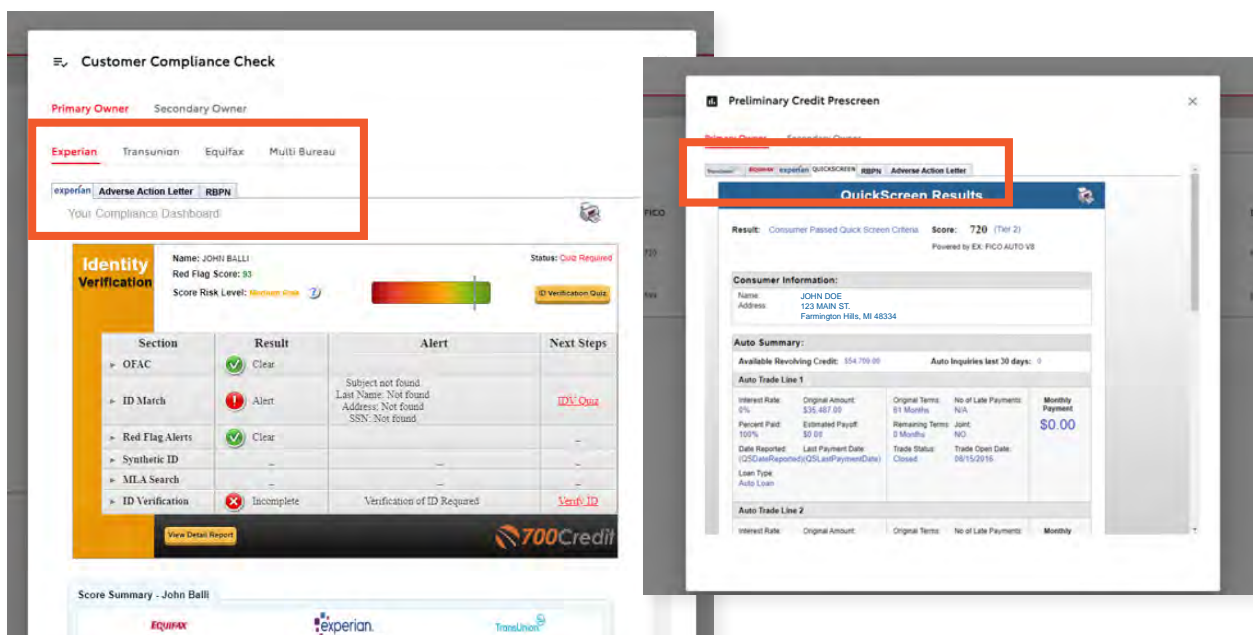
They can also view the reports by selecting the **"View"** link, as circled below.



Depending on which reports were performed on the consumer (hard vs. soft pull) 700Credit's soft pull, prequalification report (QuickQualify), full credit report, and identity verification table will be available on screen within an iframe.

Users can utilize the tabs at the top of the report (as shown below) to pan between each credit bureau report and prescreen report. They can also view their Risk-Based Pricing Notice (RBPN) and Adverse Action Letter.

To print this screen or any of the other reports, use the printer icon located in the top right corner of the report.



**Customer Compliance Check**

Primary Owner Secondary Owner

Experian Transunion Equifax Multi Bureau

experian Adverse Action Letter RBPN

Your Compliance Dashboard

**Identity Verification**

Name: JOHN BALLI  
Red Flag Score: 93  
Score Risk Level: Green  
Status: Quick Required  
ID Verification Quiz

Section	Result	Alert	Next Steps
OFAC	Clear		
ID Match	Alert	Subject not found. Last Name: Not found Address: Not found SSN: Not found	ID's Out
Red Flag Alerts	Clear		
Synthetic ID			
MLA Search			
ID Verification	Incomplete	Verification of ID Required	Verify ID

View Detail Report

Score Summary - John Balli

Equifax Experian TransUnion

**Preliminary Credit Prescreen**

Experian QuickScreen RBPN Adverse Action Letter

**QuickScreen Results**

Result: Consumer Passed Quick Screen Criteria Score: 720 (Tier 2)  
Powered by EX FICO AUTO VS

**Consumer Information:**

Name: JOHN DOE  
Address: 123 MAIN ST.  
Farmington Hills, MI 48334

**Auto Summary:**

Available Revolving Credit: \$54,709.00 Auto Inquiries last 30 days: 0

**Auto Trade Line 1**

Interest Rate	Original Amount	Original Terms	No of Late Payments	Monthly Payment
0%	\$35,467.00	61 Months	N/A	
Percent Paid: 100%	Estimated Payoff: \$0.00	Remaining Terms: 0 Months	Joint	\$0.00
Date Reported: (Q2)CaseReported(Q3>LastPaymentDate)	Last Payment Date	Trade Status: Closed	Trade Open Date: 06/15/2016	
Loan Type: Auto Loan				

**Auto Trade Line 2**

Interest Rate	Original Amount	Original Terms	No of Late Payments	Monthly Payment

## Introduction to QuickScan

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

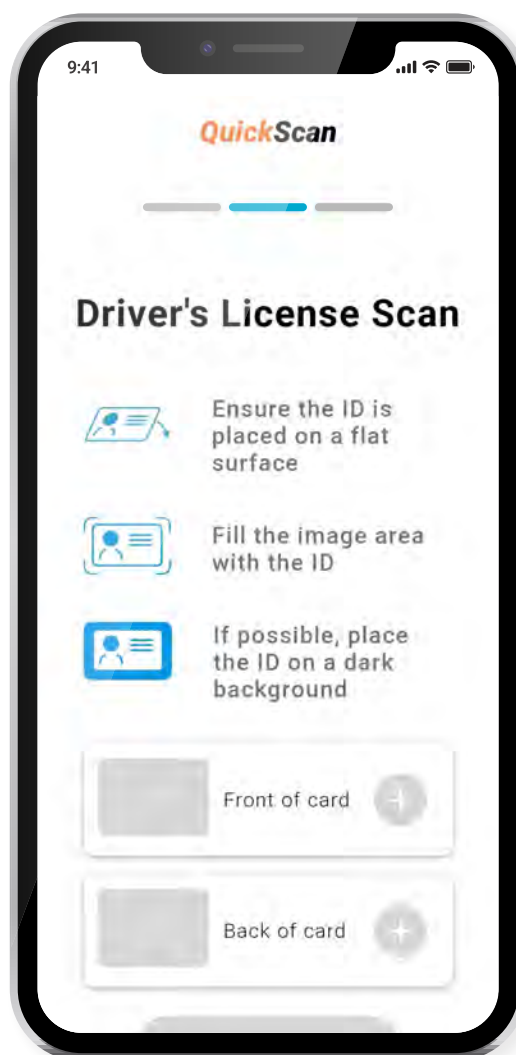
Although it can be used in-store, QuickScan can be particularly helpful when used to verify the identities of online car buyers.

### Every scan includes:

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

## Benefits to Mobile QuickScanning

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

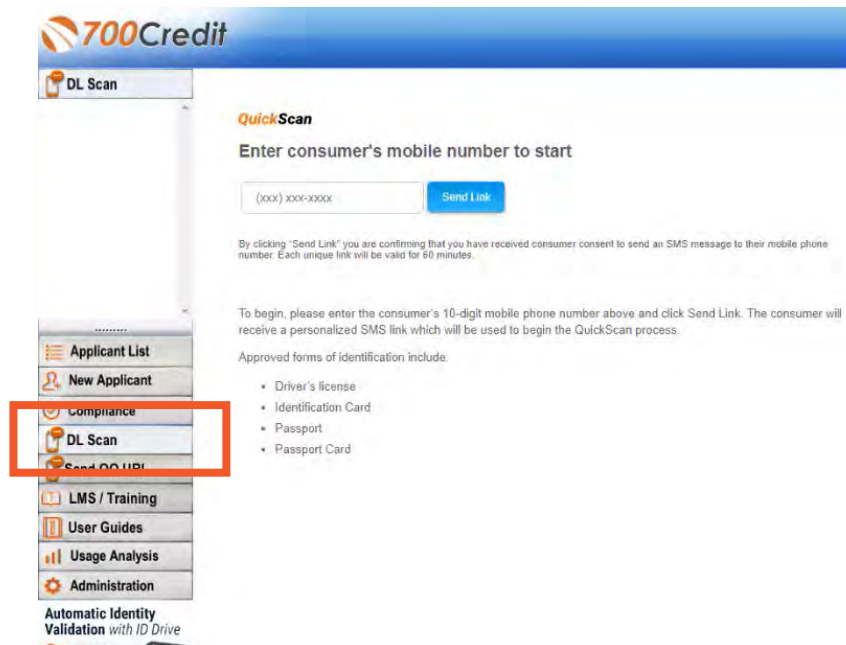


## Initiating a QuickScan

### Option One: 700Dealer.com

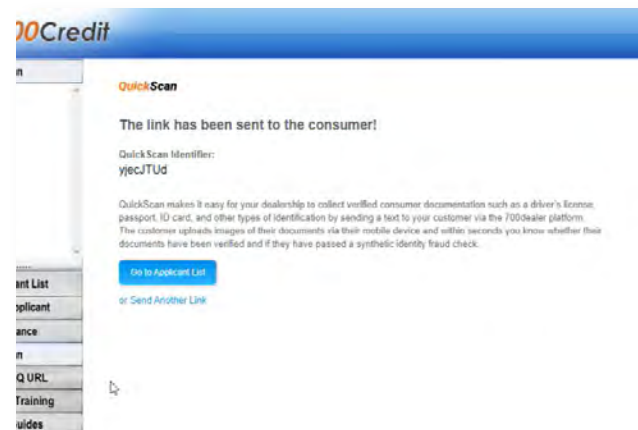
Dealer logs into 700Dealer.com and selects the “**DL Scan**” menu item in the left-hand navigation panel.

Upon accessing the page, the dealer is prompted to enter the customer’s mobile number. Once entered, click the “**Send Link**” button to proceed. Each unique link is valid for 60 minutes.



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

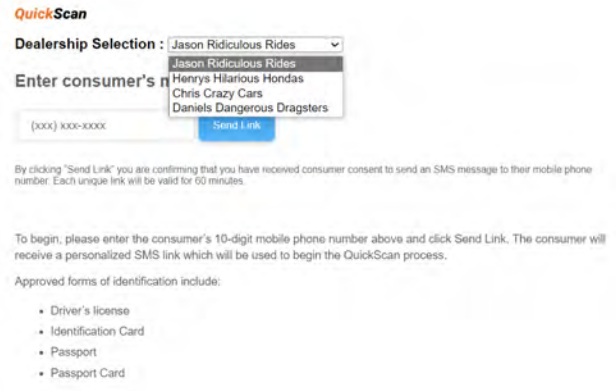
**Note:** The official result will not be available until the consumer finishes the document upload process.





Access to multiple stores that use QuickScan? After logging into the 700Dealer portal and selecting “DL Scan” to send a link, the user will see a filter drop-down for “Dealership Selection”.

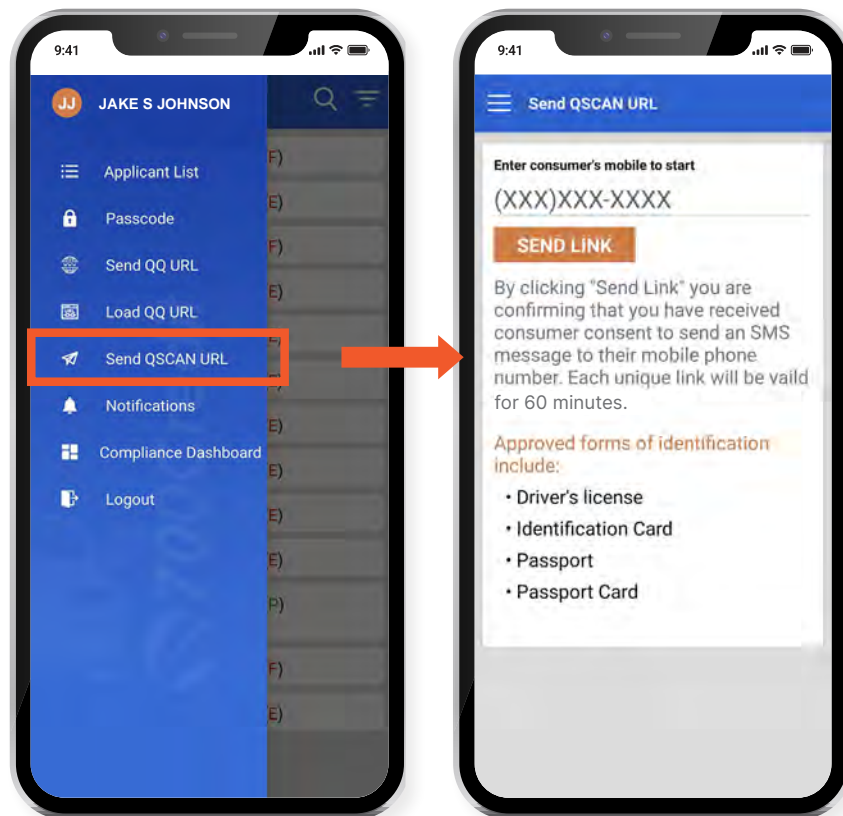
**Note:** Make sure to select the proper location that you are wanting to send the QuickScan link for. It does need to be under the respective location for compliance and legality reasons and also affects billing, so please be diligent with this feature.



## Option Two: QuickMobile App

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

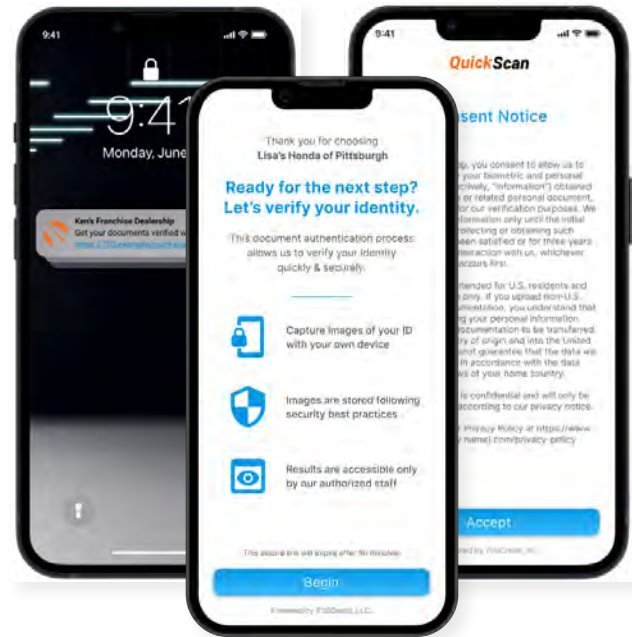
Enter the consumer’s mobile number, and click “Send Link”.



## Consumer Experience

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

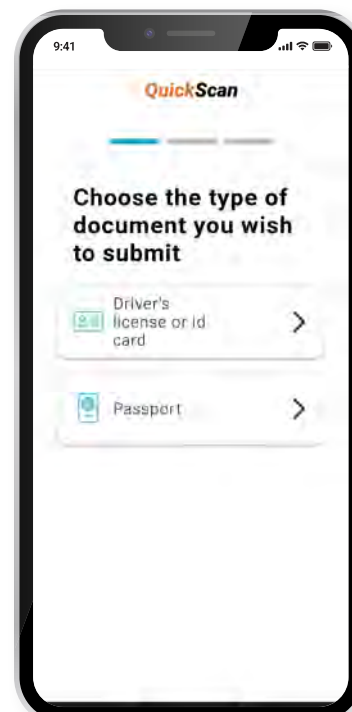
In order to proceed, the consumer must open the link and accept the terms and conditions.



The consumer selects the type of document to be captured.

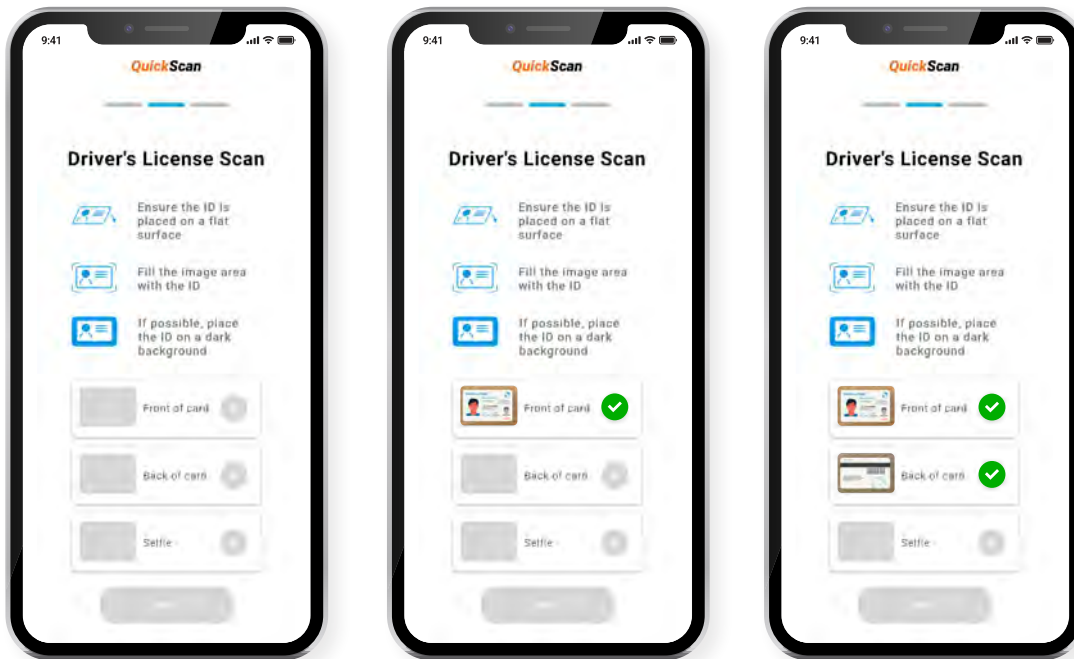
Consumers have the option between two documents that can be provided:

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



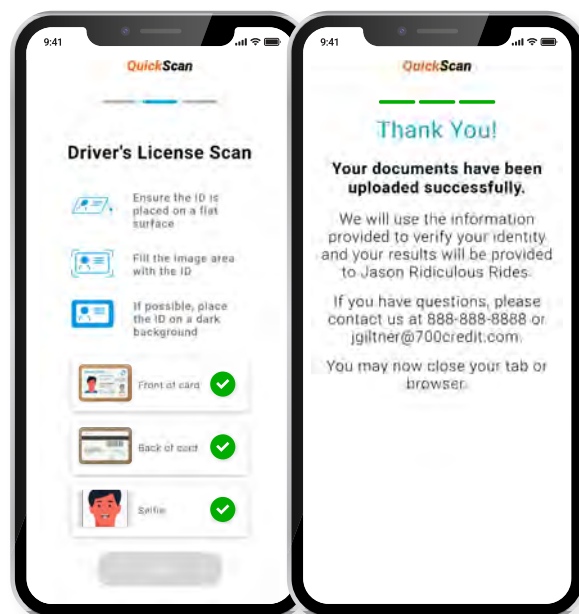


The consumer will be taken through the process of uploading the 3 required images: front and back of document, and a selfie image. Click on the “+” attached to each image tab to open the drop-down and access the mobile phone’s camera.



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

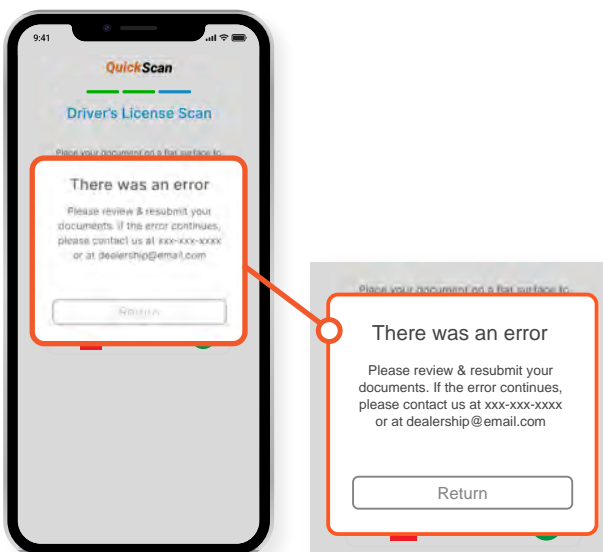
The dealer’s unique contact information will be displayed as the contact reference for the customer.



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

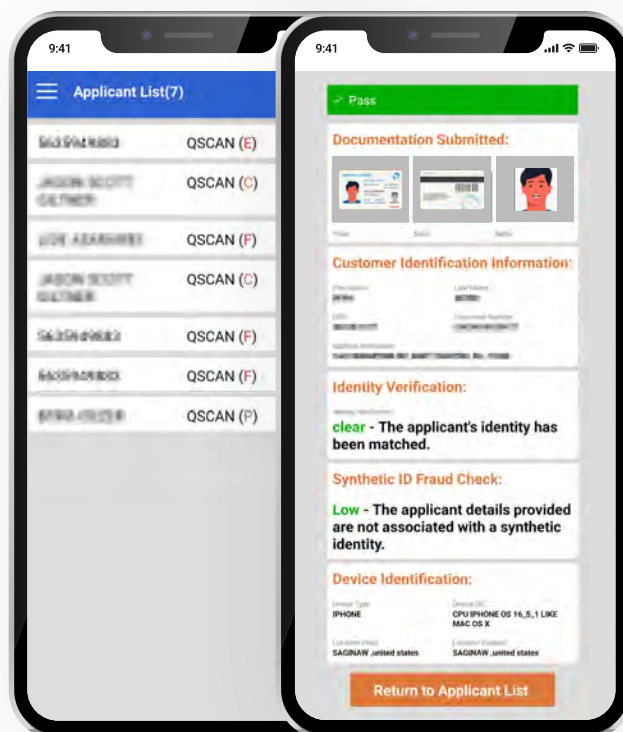
Hit **"Return"** to be redirected back to the beginning of the QuickScan process where the user is able to try again.

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



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

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

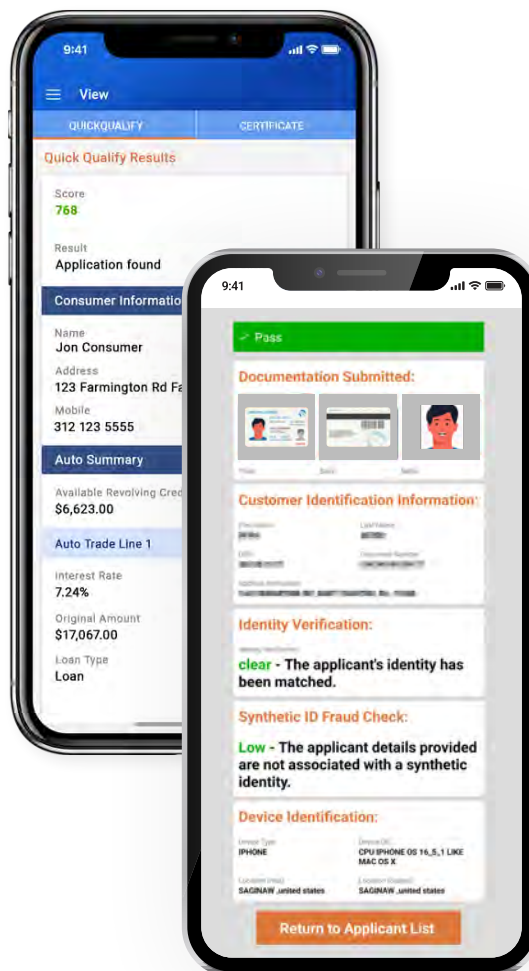


## QuickMobile App (Dealer Mobile App)

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

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

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



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

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

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



## Understanding Your QuickScan Results

Every QuickScan result consists of the following five items:

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

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

### (1) Images Submitted

This consists of a front & back of the driver's license (*front-only for passport*) and a selfie.

QuickScan analyzes the front/back for a match and pulls the PII from the document.

The selfie is checked for liveness and is also compared to the image on the document.



### (2) ID Information Verification

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

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

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




The screenshot shows a web interface titled 'ID Information Verification' with a green status indicator. It contains several input fields for user information:

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

### (3) Identity Verification

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

Identity Verification



**Clear** - The applicant identity has been matched.

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

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

### (4) Synthetic ID Fraud Check

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

Synthetic ID Fraud Check


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

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

### (5) Device Identification

With each applicant, QuickScan gathers detailed information about the device used to submit the documents. This includes the location (*display v. real*), the device type, OS, and more. The device identification section is for informational purposes only and is not checked for fraud at this time.

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

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

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

## (6) DMV Verification

The DMV Verification feature will connect to certain state DMV agencies and verify the various pieces of information on the license:

1. Document Number
2. First Name
3. Last Name
4. Date of Birth
5. Address
6. Expiration Date

There is an indicator for each of these on the QuickScan report:

DMV Verification <span>▲</span>					
Doc. Number	First Name	Last Name	Date of Birth	Address	Exp. Date
Match ✓	Match ✓	Match ✓	Match ✓	Match ✓	Match ✓

DMV Verification <span>▲</span>					
Doc. Number	First Name	Last Name	Date of Birth	Address	Exp. Date
No Match ✕	No Match ✕	No Match ✕	No Match ✕	No Match ✕	No Match ✕

## (7) OFAC Check

The OFAC feature in QuickScan runs an OFAC check on the individual and returns all information if there is a hit.

OFAC Check <span>▲</span>
Pass - No match found

## Example Interface

QuickScan

Results Summary

Caution

Reason for Caution:

DMV Verification Failed

Test Sample

DL# 1127828017

Exp 03/16/2070

Chris

228 FALL ST

SENIOIA, GA 30276

Front

8123456789ABC

Test Sample

Endorsements: None

Restrictions: None

Back

IMAGE NOT AVAILABLE

Selfie

ID Information Verification

First name

Middle name

Last name

Date of birth

Mobile number

CHRIS

AVERY

03/16/1973

5635949883

Address

Document Number

Expiration Date

228 SPRING ST SENIOIA, GA 30276

1127828017

03/16/2070

DMV Verification

Doc. Number	First Name	Last Name	Date of Birth	Address	Exp. Date
No Match	No Match	No Match	No Match	No Match	No Match

Identity Verification

Clear - The applicant identity has been matched.

Synthetic ID Fraud Check

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

OFAC Check

Pass - No match found

Device Identification

Device type	Device OS	Location (real)	Location (stated)
ANDROID	ANDROID 10	MUSCATINE, united states	

Close

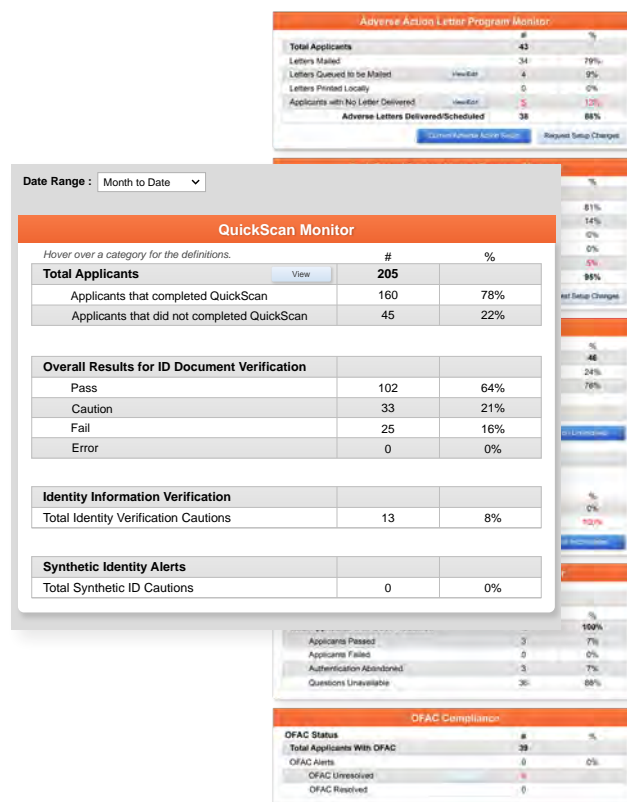


## QuickScan Monitor

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

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

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





## Recommendations Based on Results

### Fail Reasons:

ID appears to be digital or paper ID or a tampered document.



We don't accept paper or digital copies of IDs. need to make sure customer takes photo of permanent ID.

Liveness detection failed.



Image(s) don't appear live, check document/selfie.

ID image is not usable.



Have customer take photo of ID on dark solid background with as little glare as possible.

Data extraction failed.



Have customer take photo of ID on dark solid background with as little glare as possible.

Required PII data missing.



Have customer take photo of ID on dark solid background with as little glare as possible.

Front to back matching failed or issue with document number.



Have customer take photo of ID on dark solid background with as little glare as possible.

Known fraudster based on document number.



Report them.

ID expired.



Have them provide ID that's not expired.

ID not allowed.



Non-U.S IDs/passports aren't accepted.

DMV Verification failed.



Ask for additional information, ex. utility bill.

### Caution Reasons:

Selfie does not match ID photo.



If photo isn't a straight on head-shot, our system won't be able to analyze all facial features. Can have customer do the QuickScan process again & make sure they take a straight on headshot.

IDV Caution.



Run full IDV before completing transaction.

IDV High Risk.



Run full IDV before completing transaction.

SID Hit.



Complete Synthetic ID remediation.

OFAC Hit.



Complete OFAC remediation.

OFAC Check returned a match



Additional verification recommended.



## DMV-Lookup

The following table represents the states that are currently participating in our DMV-Lookup feature.

Jurisdiction	Authorized	Unauthorized	Jurisdiction	Authorized	Unauthorized
AL	X		MT	X	
AR	X		NC	X	
AZ	X		ND	X	
CA		X	NE	X	
CO	X		NH	X	
CT	X		NJ	X	
DC	X		NM	X	
DE	X		NV	X	
FL	X		NY		X
GA	X		OH	X	
HI	X		OK	X	
IA	X		OR	X	
ID	X		PA		X
IL	X		RI	X	
IN	X		SC	X	
KS	X		SD	X	
KY	X		TN	X	
LA		X	TX	X	
MA	X		UT		X
MD	X		VA	X	
ME	X		VT	X	
MI	X		WA	X	
MN		X	WI	X	
MO	X		WV	X	
MS	X		WY	X	

## QuickScan FAQ's

### Will QuickScan work overseas?

The text message will be sent. However, the user may be blocked when the link is clicked. This is due to the use of a foreign IP address. Most cyber-attacks come from overseas. As 700Credit doesn't do business outside the US, there is no need to let in those IPs.

### Will non-US IDs and Passports work?

The list of acceptable documents for 700 Credit only includes US documents. Foreign documents are not allowed and will be categorized as Unsupported IDs. However, documents from US territories are not subject to these restrictions.

### Images look fine but don't work?

QuickScan is powered by AI reading data from imagery that was captured by a consumer from their own personal device. AI is a great time saving device, but it is not as good as the human eye/mind combination. It might miss things that you and I can see. The human eye is equivalent to nearly 600 megapixels. Phone cameras, even when working properly, in perfect lighting/focus conditions, are far from that.

### Failures due to Consumer Devices

QuickScan runs on a consumer grade device. It is limited to the abilities (perhaps degraded) of that device. The consumer must have a phone capable of receiving texts in that moment; the phone can't be powered down or out of text messages for the month. Then, it must be a smartphone with a functional browser (not corrupted by spyware/malware) and proper Internet access. The list of variables is lengthy. The point is that consumer devices can be a failure point.

### Tap for Capture

Initially, QuickScan attempts to take the images automatically. After a short time, if unable to auto capture, the message will change to: "Make sure ID edges are inside the frame and tap screen to capture." At this point, the consumer should tap to capture the image and then follow any on screen prompts. If the consumer device is having issues, it should be rebooted, the browser cache should be cleared, and they can try again.

### QuickScan Automated

Unlike other solutions in the industry, QuickScan is fully automated. There is no person-in-the-loop at any point during the transaction. This allows for consistent results and fast decisioning.

### QuickScan Link Timeout

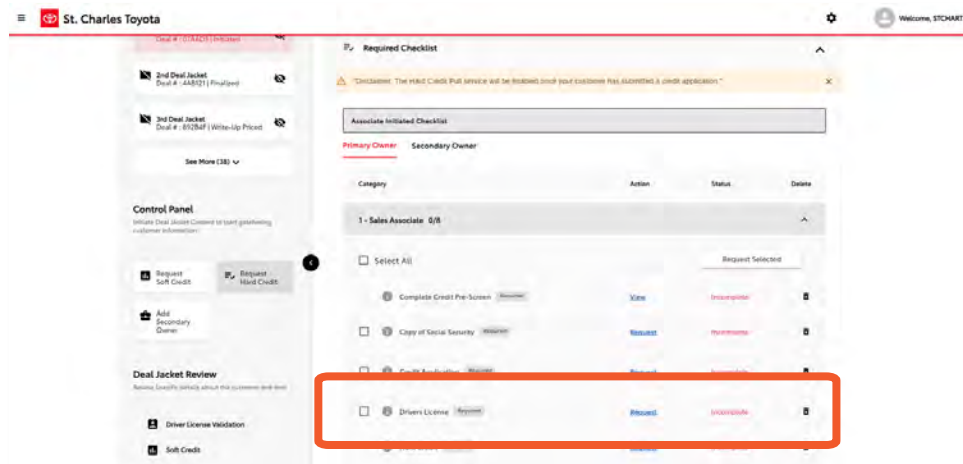
The QuickScan link sent to the consumer will timeout after 60 minutes.

## Driver's License Authentication within SmartPath

### Initiating a Scan

From within the deal jacket, locate the **"Driver's License"** checklist item. To the right of the item, select the **"Request"** link. A link is then automatically sent to the consumer.

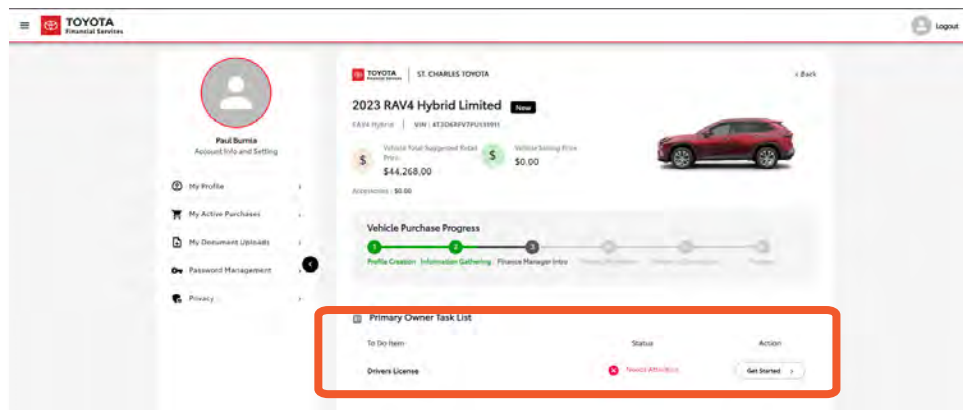
**Note:** After selecting the **"Request"** button, the link will instantly be re-labeled as **"Requested"** with the status being **"Pending Customer Response"**.



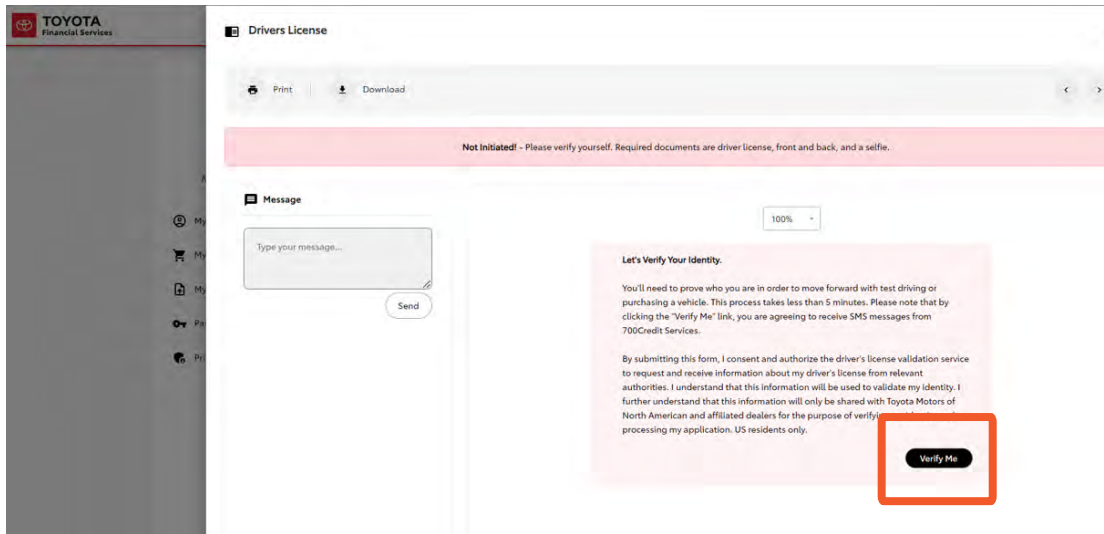
### Consumer Experience

After the consumer has been sent a link requesting the driver's license authentication process, they will receive an email. After logging into their consumer portal, they will then see a task-request item.

Select **"Get Started"** as shown below.



After reading and understanding the fine print, select **“Verify Me”**.



TOYOTA Financial Services

Drivers License

Print Download

Not Initiated! - Please verify yourself. Required documents are driver license, front and back, and a selfie.

Message

Type your message...

Send

100%

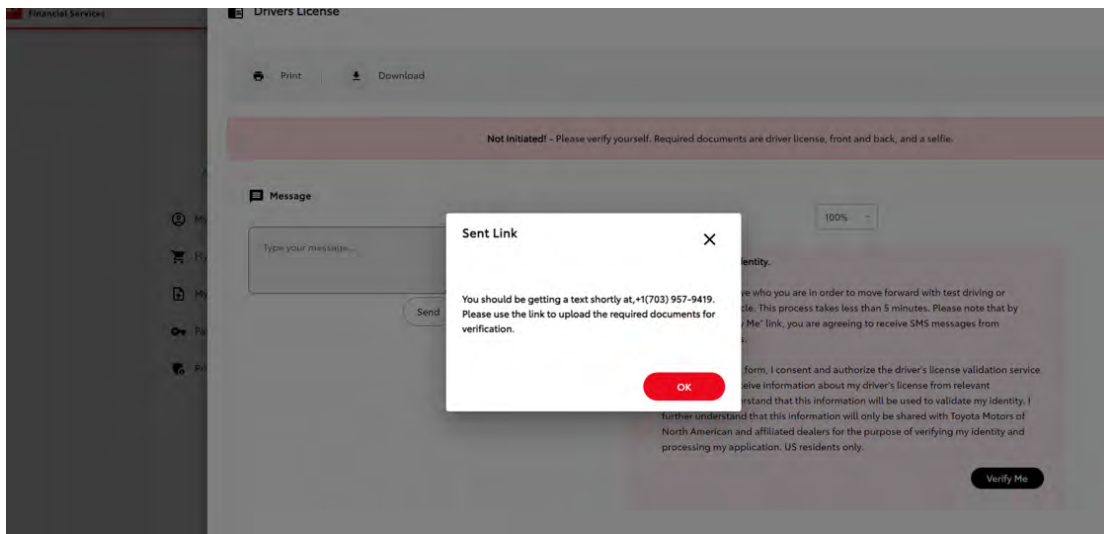
Let's Verify Your Identity.

You'll need to prove who you are in order to move forward with test driving or purchasing a vehicle. This process takes less than 5 minutes. Please note that by clicking the "Verify Me" link, you are agreeing to receive SMS messages from 700Credit Services.

By submitting this form, I consent and authorize the driver's license validation service to request and receive information about my driver's license from relevant authorities. I understand that this information will be used to validate my identity. I further understand that this information will only be shared with Toyota Motors of North American and affiliated dealers for the purpose of verifying my identity and processing my application. US residents only.

Verify Me

The consumer will then receive a link to complete the uploading process from their mobile device.



TOYOTA Financial Services

Drivers License

Print Download

Not Initiated! - Please verify yourself. Required documents are driver license, front and back, and a selfie.

Message

Type your message...

Send

100%

Sent Link

You should be getting a text shortly at, +1(703) 957-9419. Please use the link to upload the required documents for verification.

OK

Let's Verify Your Identity.

You'll need to prove who you are in order to move forward with test driving or purchasing a vehicle. This process takes less than 5 minutes. Please note that by clicking the "Verify Me" link, you are agreeing to receive SMS messages from 700Credit Services.

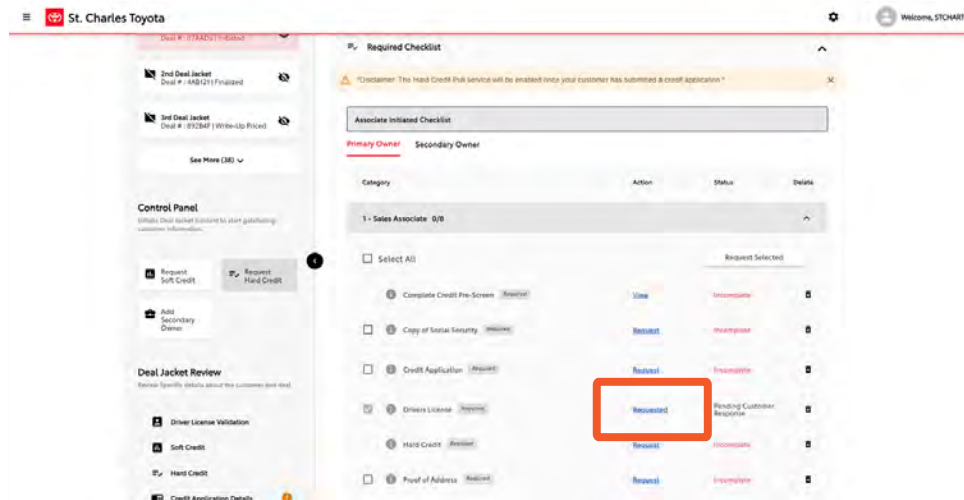
By submitting this form, I consent and authorize the driver's license validation service to request and receive information about my driver's license from relevant authorities. I understand that this information will be used to validate my identity. I further understand that this information will only be shared with Toyota Motors of North American and affiliated dealers for the purpose of verifying my identity and processing my application. US residents only.

Verify Me

## Viewing Your Results

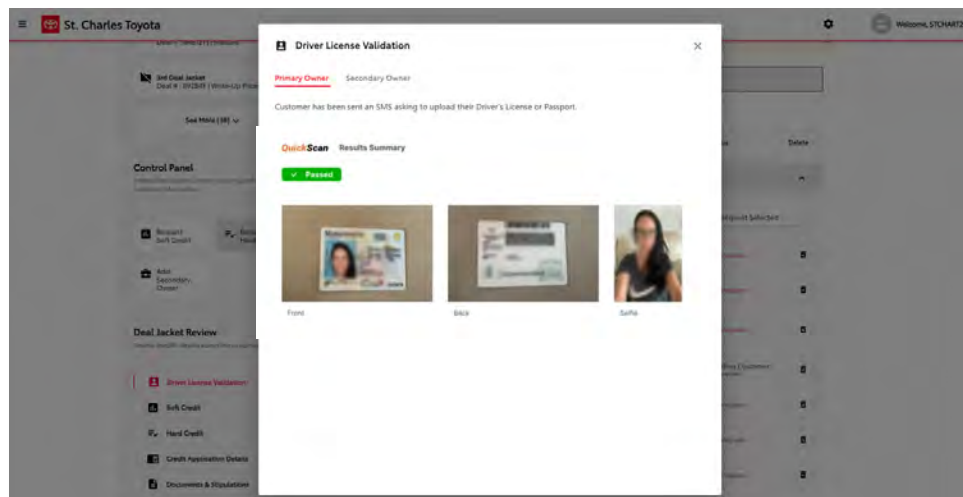
Once the consumer has completed the mobile driver's license authentication process, the results will be immediately available to view in the digital deal jacket.

Locate the **"View"** link next to the Driver's License checklist item, to pull up the results of the scan.



**Note:** The current link says **"Requested"**, however upon completion of the scan, this link will change to **"View"**.

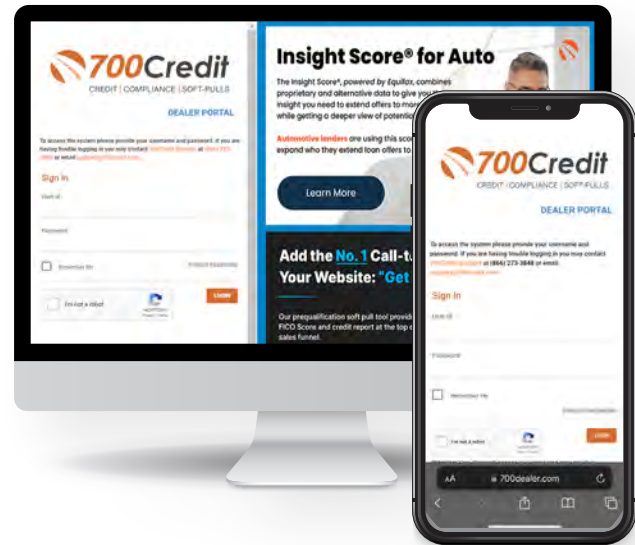
Below is the results a dealer will see from their SmartPath digital deal jacket.



## 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.

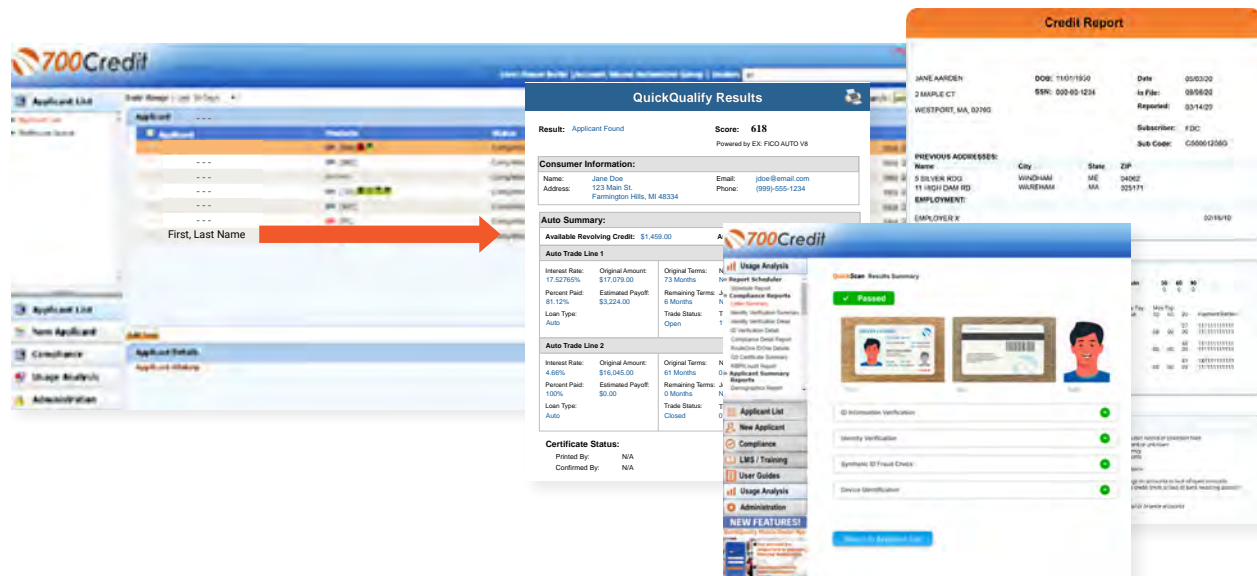
You should have received your username and password in a welcome email from our team. If you did not receive this email, or have misplaced it, please contact our support department at: [support@700credit.com](mailto:support@700credit.com) | (866) 273-3848.



## Viewing Your Lead Information

When you log in to 700Dealer.com, simply click on the **Applicant List** menu item in the left-hand column and you will see a list of all. You can select **Date Range** to view different timeframes.

By clicking on any name in the list, you can view their full credit report, red flag, and a link to their compliance dashboard. If a soft pull prequalification (QuickQualify) or driver's license authentication scan (QuickScan) was run, you will also be able to view those results.

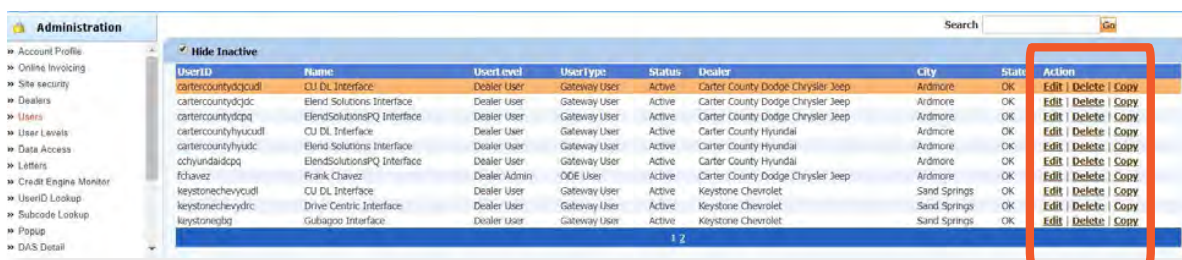




## Managing Users

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

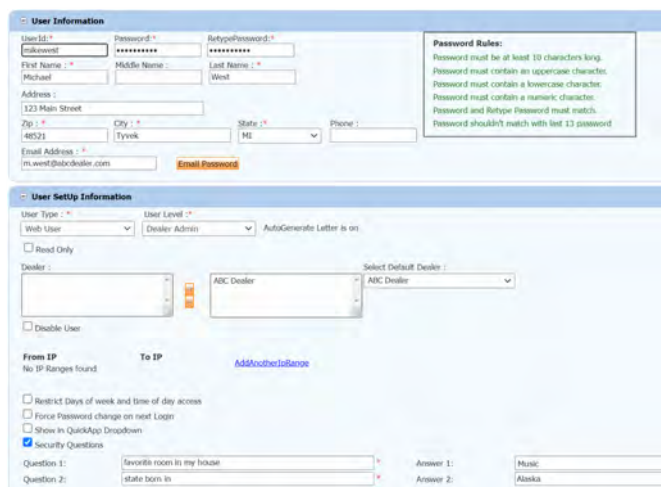
1. Log in to your [700Dealer.com](http://700Dealer.com) platform using your provided credentials.
2. Click on the **"Users"** link in the left-hand navigation Administration panel.
3. If editing a user's credentials, click the **"Edit"** link attached to the user's **"Action"** column.
4. To delete a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



UserID	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:

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 Influence](#)

☐ 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:





## 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
- QuickQualify Xpress

## 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%

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

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

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.

We provide a platform that keeps dealers in compliance with every transaction. **Our solution 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	<span>✓</span> Clear		
> ID Match	<span>!</span> Alert	Subject not found Last Name: Not Found Address: Not Found SSN: Not Found	<a href="#">Out of Wallet Questions</a>
> Red Flag Alerts	<span>!</span> 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 issued SSN likely not issued prior to June 2011	<a href="#">Out of Wallet Questions</a>
> Synthetic ID	—	—	—
> MLA Search	<span>✓</span> Clear		
> ID Verification	<span>✗</span> Incomplete	Verification of ID Required	<a href="#">Verify ID</a>

View Detail Report

## Out of Wallet Questions: OOW Questions

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

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

### Out of Wallet Questions

**number of Questions: 5**

According to our records, you previously held an **INTERSECTION** license. Please choose the tag from the following that shows this exact license:

- ☐ PLATEQUIP
- ☐ RUCKLAND
- ☐ SANDCOURN
- ☐ MISSOURISLO
- ☐ NONE OF THE ABOVE/DID NOT APPLY

What does the following email address belong to? There is a matched record on file. Please select THEIR OF THE ABOVE.

- ☐ KCH45
- ☐ BOAT BOON
- ☐ ELLEN FISHER
- ☐ DENNETT TRAVEL PART
- ☐ NONE OF THE ABOVE/DID NOT APPLY

On May 19, 2015, you received a message from us in which we asked for information regarding your child's ride along in the regular meeting at our school. You have not yet responded. Please select the correct answer from the following:

- ☐ YES - I AM
- ☐ YES - I AM NOT
- ☐ YES - I AM NOT
- ☐ YES - I AM NOT
- ☐ NONE OF THE ABOVE/DID NOT APPLY

What does the email address belong to? There is a matched record on file. Please select THEIR OF THE ABOVE.

- ☐ 1945
- ☐ 1946
- ☐ 1947
- ☐ 1948
- ☐ NONE OF THE ABOVE/DID NOT APPLY

What does the email address belong to? There is a matched record on file. Please select THEIR OF THE ABOVE.

- ☐ FOSBER
- ☐ HAPPESTADT
- ☐ KENDRICK
- ☐ MISSOURISLO
- ☐ NONE OF THE ABOVE/DID 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 with 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

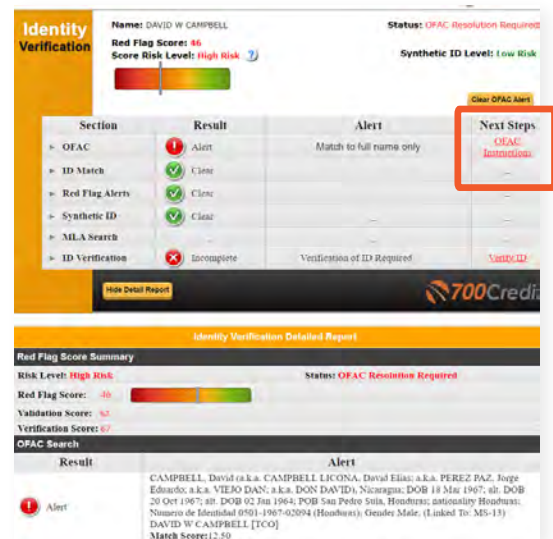
OFAC is a department within the U.S. Treasury, the Office of Foreign Assets Control (OFAC), and is responsible for administering and enforcing economic sanctions against suspected terrorists, drug dealers and money launderers.

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.

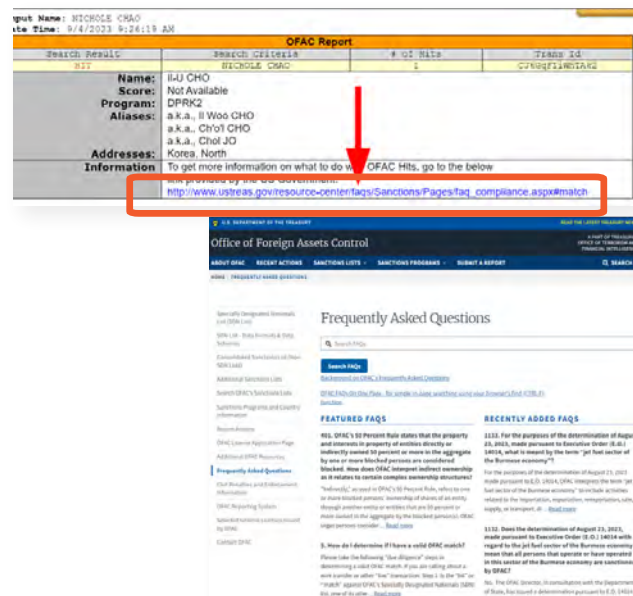
A **“next steps”** link will appear with instructions on how to resolve the issue, as shown to the right.



## 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.

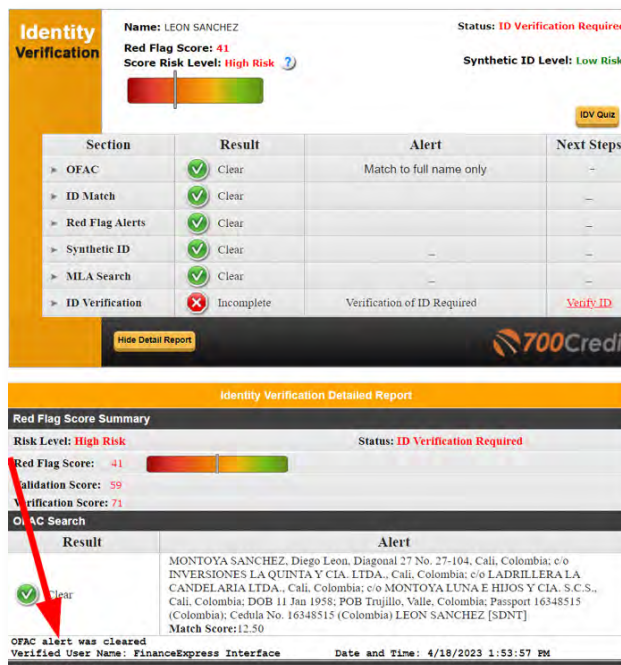
Question #5 on this page is the attached US Treasury Department OFAC Instructions document. The US Treasury document has more details than our 700Credit document.



## 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.



**Identity Verification**

Name: LEON SANCHEZ Status: **ID Verification Required**

Red Flag Score: **41** Score Risk Level: **High Risk**

Synthetic ID Level: **Low Risk**

IDV Quiz

Section	Result	Alert	Next Steps
» OFAC	✓ Clear	Match to full name only	—
» ID Match	✓ Clear	—	—
» Red Flag Alerts	✓ Clear	—	—
» Synthetic ID	✓ Clear	—	—
» MLA Search	✓ Clear	—	—
» ID Verification	✗ Incomplete	Verification of ID Required	Verify ID

Hide Detail Report

**Identity Verification Detailed Report**

**Red Flag Score Summary**

Risk Level: **High Risk** Status: **ID Verification Required**

Red Flag Score: **41**

Validation Score: **59**

Verification Score: **71**

**OFAC Search**

Result	Alert
✓ Clear	MONTOYA SANCHEZ, Diego Leon, Diagonal 27 No. 27-104, Cali, Colombia; c/o INVERSIONES LA QUINTA Y CIA. LTDA., Cali, Colombia; c/o LADRILLERA LA CANDELARIA LTDA., Cali, Colombia; c/o MONTOYA LUNA E HIJOS Y CIA. S.C.S., Cali, Colombia; DOB 11 Jan 1958; POB Trujillo, Valle, Colombia; Passport 16348515 (Colombia); Cedula No. 16348515 (Colombia) LEON SANCHEZ [SDNT] Match Score: 12.50

OFAC alert was cleared  
Verified User Name: FinanceExpress Interface Date and Time: 4/18/2023 1:53:57 PM

### OFAC Search: Recommended Best Practices

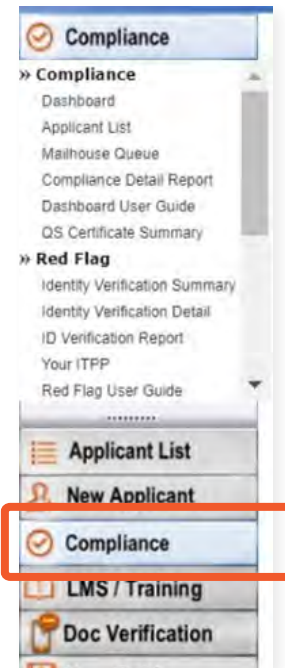
- OFAC Should be pulled on every person you sell a car to. It is included in 700Credit's Identity Verification product.
- You need to ensure you are running OFAC on cash deals
- If an OFAC hit occurs, click on the details link and evaluate the result details
- Look for DOB and compare to the DOB of your applicant. Look at the names listed and see if a match. If it is not your applicant, select the override OFAC button and record your reasons for overriding
- If it looks like it is your applicant follow the link to the government web site to report your hit.
- Ensure your finance office is reviewing the results of the ID Verification product which contains the OFAC search
- Consider placing a copy of the ID Verification Summary in the deal jacket to ensure finance office is reviewing and remediating results and add to your monthly audit check list that you utilize when auditing deal jackets.
- Utilize the dashboard to monitor for OFAC hits so that you can proactively investigate hits before end of month audit.
- The OFAC audit report can be run to ensure all OFACS were resolved



## Viewing Audit Reports

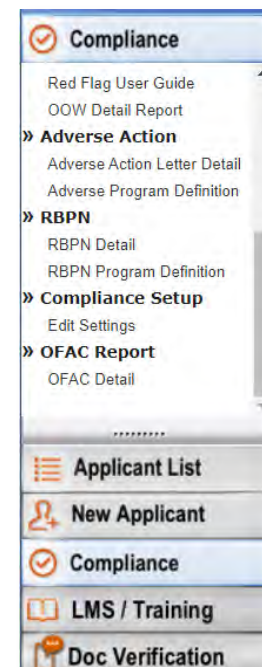
To access your audit reports, first log into your [700Dealer.com](https://700Dealer.com) platform.

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. RBPB 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								
<input checked="" type="checkbox"/> Red Flag Alerts		141	51%	11					
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								
<input checked="" type="checkbox"/> Red Flag Alerts		141	51%	11					
<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	12:58:28		Ma		Incomplete
09/01/2023	13:00:46		Ma		Incomplete
09/01/2023	13:03:34		Alc		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	119	
	09/01/2023	Ale			09/01/2023			EFX(669)TU(638)XPN(649)	
	09/01/2023	Anr			09/01/2023			EFX(864)TU(XPN)	
	09/01/2023	Bre			09/01/2023			EFX(842)TU(864)XPN(837)	
	09/01/2023	Chu					09/17/2023	EFX(481)	
	09/01/2023	Cig					09/17/2023	EFX(549)TU(492)XPN(502)	
	09/01/2023	Dei			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	Dei					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 questions, you may send us an email or give us a call at the following:

Support: (866) 273-3848 (Option 4) or [support@700Credit.com](mailto:support@700Credit.com).