

# USER GUIDE FEBRUARY 2025



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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 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
- Red Flag ID
- Risk-Based Pricing Notices

**OFAC Search** 

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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<sup>™</sup> product with The Work Number® from Equifax® and gain a more accurate understanding of a customer's financial standing. Dealers can now reduce risk and expand their coverage, offering lending decisions to a broader spectrum of consumers.

### **Driver's License Authentication Solutions**

Protect your store with the industry's most advanced data capture and driver's license authentication solutions for automotive retailers today. We have **two platforms** for dealer's to authenticate customers – *both remotely and in-store*.

#### Mobile Scanner

Our document authentication platform, QuickScan, provides dealerships real-time confirmation of the legitimacy of a customer's driver's license and identity. This platform can be used in-store, as well as remotely when verifying the identities of online car buyers and leads. **Includes DMV validation and Deal Jacket integration.** 

#### In-Store

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

CDK's CRM platform has integrated our credit, compliance and soft pull, prescreen solution (QuickScreen) into their platform. This brief guide will walk you through how to pull credit, monitor your compliance and run a prescreen in the CDK CRM platform. If you have any questions, please feel free to reach out to our support desk at (866) 273-3848 or email us at: <u>support@700Credit.com</u>.





# Adding a New Customer/Deal

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

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

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

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

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## Pulling Credit in Your CDK CRM

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

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

## Pulling Credit: CRM Desking Platform

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



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

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

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

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

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

## Pulling Credit: CRM Customer Profile

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

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

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

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



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

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

Upon completion, click "Request Credit Report".

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





## Introduction to QuickScreen

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

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

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

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

Result: Cons	umer Passed Quick S	Screen Criteria	Powered by TU: FICO AL	1)
Consumer li	nformation:			
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Auto Trade L	ine 1			SR
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Percent Paid: 100%	Estimated Payoff: 50.00	Remaining Terms: 0 Months	Joint: NO	\$252,00
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Interest Rate: 4.66%	Original Amount: \$16,045.00	Original Terms: 61 Months	No of Late Payments: 0	Monthly Payment
Percent Paid: 100%	Estimated Payoff: \$0.00	Remaining Terms: 0 Months	Joint: NO	\$290.00
Loan Type: Auto		Trade Status: Closed	Trade Open Date: 07/21/2011	
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#### QuickScreen can be used in several scenarios within your dealership:

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





## **Prescreen Results**

After clicking "Prescreen", there are four possible responses:

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

## Prescreen Response: Pass

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

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

CREDIT COMPLIANCE SOFT PULLS





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

The dealer will be charged for this mailing.

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





## Prescreen Response: Fail

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

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







## Prescreen Response: Decline or No Hit

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

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

HIT:	Certificate
	Customer was not found in database, please edit application and add additional information to search agai
line:	Certificate

Select "Continue" and the Applicant List is returned. The Applicant List will show all "**No Hit**" and "**Decline**" returns as **QS** in **GRAY** and a "D" will appear for a "**Decline**" and an "NH" will appear for "**No Hit**". The screenshot below is from our <u>700Dealer.com</u> platform, which every dealer has access to.

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

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	Administration						





# Firm Offer of Credit - Compliance Requirement

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

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

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

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



## **OpportunityAlerts!**

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

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

- Credit Score (S)
- Interest Rate (R)
- Inquiries (I)
- Loan Term (T)
- Monthly Payment (A)
- Paid Percentage (P)







The **BENEFITS** of OpportunityAlerts! include:

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

## **Set-Up Process**

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

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

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

nable QuickScreen Alerts						
	Green	Vellow	Bed		Score Range	Probable Interest Rate
Score Alert	2 >= 725	H >= 675	€ <= 674	Interest Rate 1	Greater than 725	1.5 %
Tinterest Rate Alert	2 >= 2	II >= 1	U >= 0.5	Interest Rate 2	Greater than 700	3.0 %
Tinguary Alert	8 >= 1	II >= 0	0 >= 0	Interest Rate 3	Greater than 675	5.0 %
Term Alert	8 en 3	R <= 6	10 <= 8	Interest Rate 4	Greater than 650	7.0 5
Monthly Payment Alert	₩ >= \$600	III >= \$ 400	III ≪= \$400	Interest Rate 5	Greater than 635	9.0 %
Paid Percentage Alert	20 >= 90 %	R >= 85 %	III <= 60 %	Interest Rate 6	Below 625	13.0 %





# Running a Prescreen: "Opportunity Details" Page

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

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

eBrochum	e Email	Letter Phone	Showroom	Schedule S	iales Quote	Credit App	5 Liner	Prescreen	Worksheet	Add Note	Print Info	Merge	Delet
CUSTO	MER			11	0: 1369660	097 OPF	ORTH	NITY				OAdd Tr	rade In
Scan	Profes	Name: Vino Address: 16 W Fant Home 8: Work 8: Cell 8: (609 red Email: MTR	ent Atacommor /alnut Dr asy Island, IL 60 1502-8110 AINER@COMCA	1750	22	linsu	D irance	Vehici Stock Trad Sales Team UpTyp Sourd	e: New 2013 Toyor JTEBU5JR51 St Reese, Nat Gilliam, Co e: Internet Up e: Dealer.con	ta 4Runner L D5133848 han - Prima orey - Prima p	umited 4dr 4 try Salespersi ary Desk Mar	x4 on lager	
Ava	ilable for C Last Hig	Birthday: allCenter: Modified: 12/5 h Priority:	/2015 10:32:09	AM	Service: 235			Bate/Time Du Sales Statu In Sh	si 12/5/2015 Sold Order	12:58:17 PM Locate	t T te Up De	mo 🖬	
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A dialog box will pop-up and have any existing customer's information auto-filled into the form. Dealers are able to edit the information prior to transmission.

stomer Information Customer Addre	Co-Application Inf	ormation Credit Report			
First Vincent Street 1: 16 Walk	hul Dr First:				
Last: Atacommon City: Fantas	vy loland Last				
SSN: State: IL •	SSN:				
ardyday: E Zip: 60750	Birthday	Request Cr	dit Prescreen		
eviously Requested Credit Reports		Contract of the second of			-
Requested Date Boyer	CoSuyer	Customer	Information	Customer Address	
		First:	Vincent	Street 1: 16 Walnut Dr	
		First: Middle:	Vincent	Street 1: 16 Walnut Dr Street 2:	
		First: Middle:	Vincent	Street 1: 16 Walnut Dr Street 2:	
		First: Middle: Last:	Vincent Atacommon	Street 1: 16 Walnut Dr Street 2: City: Fantasy Island	
		First: Middle: Last: SSN:	Vincent Atacommon	Street 1: 16 Walnut Dr Street 2: City: Fantasy Island State: IL	
		First: Middle: Last: SSN: Birthday:	Vincent Atacommon	Street 1: 16 Walnut Dr Street 2: City: Fantasy Island State: IL V Zip: 60750	





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

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

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

tesult: Cons	umer Passed Quick \$	Screen Criteria	Score: 727 Powered by TU: FIC	(Tier 1) XO AUTO DB
Consumer I	nformation:			
Name: Address:	John Doe 123 Main St. Farmington Hills, MI	48334	Email: jdoeg Phone: (999)	gemail.com -555-1234
Auto Summ	ary:			
Available Re	volving Credit: \$3,88	81.00	Auto Inquiries las	st 30 days: 0
Auto Trade L	ine 1			SR
Interest Rate: 6.47%	Original Amount: \$12, 886.00	Original Terms 60 Months	No of Late Paymen	ts: Monthly Payment \$252.00
Percent Paid: 100%	Estimated Payoff: \$0.00	Remaining Terms: 0 Months	Joint: NO	And and a second
Loan Type: Auto		Trade Status: Closed	Trade Open Date: 11/11/2012	
Auto Trade L	ine 2			S P
Interest Rate: 4.66%	Original Amount: \$18,045.00	Original Terms: 61 Months	No of Late Paymen 0	ts: Monthly Payment
Percent Paid: 100%	Estimated Payoff: \$0.00	Remaining Terms: 0 Months	Joint: NO	\$290.00
Loan Type: Auto		Trade Status: Closed	Trade Open Date: 07/21/2011	
Certificate	Status:			
Printed By	N/A			Contractor I I

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

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

uthmoor St First: Middle:			
SSN: Birthday:			
CoBuyer	Agency	Credit Score	Saving User
ł	rescreen	/84	leam Nissan, -
	CoBuyer P	CoBuyer Agency Prescreen	CoBuyer Agency Credit Score Prescreen 784





## Introduction to 700Dealer.com

All 700Credit dealers have exclusive access to their own personal credit portal hosted at <u>700Dealer.com</u>. 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: <u>support@700credit.com | (886) 273-3848</u>.



## **Viewing Your Leads**

After logging into your **700Dealer.com** portal, locate/select the **"Applicant List"** menu item in the left-hand navigation panel where you will be presented with a mass list of all applicants in the platform. Select **"Date Range**" to filter the list and view different timeframes.

By clicking on any name in the list, you can view their soft pull, prescreen (QuickScreen) results, full credit report, red flag, and a link to their compliance dashboard.

370000	a dit	-						Crea	lit Rep	ort	
(TOUCH			100	and being planning blood in		JANE AARDE	N	DOB: 11/0	1/1950	Date	05/02/20
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	1.00	10 Dec 8 1	Langers		P	owered by TU: FICO A	80 010			Sub Cod	CS0001208G
		P.(H)	-Largent	Consumer Information:					State	ZIP	
		acces.	- Congress	Name: John Doe	E	mail: jdoe@en	eil.com	HAM	ME	04062	
			1.000	Address: 123 main St. Farmington Hills, N	1 48334	mone: (ava)-bbc	-1234	HAM	MA	025171	
		P 345		Auto Summary:							02/15/10
	First, Last Name			Available Revolving Credit: \$3.8	81.00	uto Inquiries last 30	davs: 0				02/15/10
		and the state of t	Langens	Auto Trade Line 1			SR				
	-			Interest Rate: Original Amount: 6:47% S12, 886.00 Percent Paid: Estimated Payeft 100% \$0.00 Lean Type:	Original Terms: 60 Months Remaining Terms: 0 Months Trade Status:	No of Late Payments: Joint: NO Trade Open Date:	Monthly Payment \$252.00	Total Av	Ae Our Bit	Open Auto 30	60 50 0 0
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Administration				Auto	Closed	07/21/2011					
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## **Managing Users**

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

- 1. Log in to your **700Dealer.com** platform using your provided credentials.
- 2. Click on the "Users" link in the left-hand navigation Administration panel.
- 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.

Administration							Search		Go
Account Profile	Hide Inactive								
Online Invoicing	UserID	Name	UserLevel	UserType	Status	Dealer	city	Stat	Action
Site security	cartercountydcjcudi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
Dealers	cartercountydcjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
Isers	cartercountydcpg	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
Iner Levels	cartercountyhyucudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Delete   Copy
ata Arress	cartercountyhyudc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Delete   Copy
Allara	ochyundaidopg	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Delete   Copy
and the start blander	fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
reat Engine monitor	keystonechevycudi	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Delete   Copy
IseriD Lookup	keystonechevydrc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Delete   Copy
Subcode Lookup	keystoneabg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Delete   Copy
opup AS Detail					12				

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

Once complete, save the profile before exiting out.

lsevid:*	Password.*	RetypePassword:			Password Bules
tskewest					Demonstrating at least 10 characters land
First Narrie : *	Middle Namie :	Last Name ! *			Damaged must created in unreaction character
Michael		West			Pressored must contain a lowercase character.
kidness :					Password must contain a maniaric character.
123 Main Street					Password and Retype Password must match.
0p : *	CRY : *	State :*		Phone :	Password shouldn't match with last 13 password
48521	Tyivek	ME	×		
mail Address : **	cóm Em	all Password			
User SetUp Info	ormation				
Iser Type : *	User Level :*				
Web User	Y Dealer Adm	vin y Au	toGenerate La	itter is on	
Read Only					
Vester :					
Model 1				Select Defai	it Denkir :
Along 1	1	ABC Dealer		= ABC Deale	it Deiler :
All and the second seco		ABC Dealer		Select Defai	if Desker :
Disable User		ABC Dealer		ABC Dealer	it Dealer :
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Disable User from IP to IP Ranges found	To IP week and time of day acc	ABC Dealer AddAocthe	xloRange	Select Defa	d Deeler : v
Disable User from IP to IP Ranges found Restrict Days of Force Password o	To IP week and time of day aco	ABC Desler AddAceter	slaBange	Select Defa	if Dobler : v
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Disable User From IP No IP Ranges found Restrict Days of Force Password i Show In CalckAp Security Question	To IP To IP week and time of day aco change on next Login ip Dropdown rs	ABC Dealer AddAcothy	rlaBange	Select Defa	if boder :
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Disable User From IP No IP Ranges found     Restrict Days of     Force Password o     Show In QuickAp     Security Question 1:     Question 1:	To IP To IP week and time of day acc chings on neet Login to Disodown is fuel bonn in state bon in	ABC Dealer AddAcobs	rloßange	Select Defa	Answer 1: Music Answer 2: Alaska





# **Creating a New User**

Administration							Search		Go
Account Profile	- Hide Inactive								
Online Invoicing	UserID	Name	UserLevel	UserType	Status	Dealer	city	State	Action
Site security	cartercountydcjcudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Dele :   Copy
Dealers	cartercountydcjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Dele :   Copy
Users	cartercountydcpg	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Dele   Copy
User Levels	cartercountyhyucudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Dele :   Copy
Data Access	cartercountyhyudc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Dele :   Cop
ottors	ochyundaidcpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Dele :   Copy
rodt Engine Monitor	fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK .	Edit   Dele   Copy
Credit Crighte Monton	keystonechevycudl	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Dele :   Copy
овель сожар	keystonechevydrc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Dele :   Copy
Subcode Lookup	keystonegbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Dele   Copy
opup JAS Detail					12				

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

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

User Informati	on					
Userld:* First Name : *	Password Middle Na	te anie t	RetypePassword:*		Password Rule Fassword must b Password must o	esi Se at least 10 charactéry long. contain en upplincase charactéri.
Address :					Faseword must o	contain a lowercash character.
123 Main Street					Password and Ba	etype Password must match.
3p : * 48521	City : * Tyvek		State (*	tione :	Password should	fri't match with last 13 password
imail Address : •		Email	Password			
User SetUp Inf	ormation					
Jeer Type : * Web User	0 ~ 1	ser Levié :* Sealer Admin	✓ AutoGenerate Lette	r is op.		
Read Only						
Sealer :			Contra La Contra	Select Default	Dealer :	
			ABC Dealer	- Abc Dealer		•
Disable User From 1P No IP Ranges fours	То	IP	AddAcothericBance			
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Restrict Days of Force Passivord Show in Quickly Security Questic Question 1:	week and time change on next op Dropdown ms favorite	of day access t Login r room in my fe	X/SR		Arnevel 1:	Massic
Restrict Days of Force Password Show in QuickA Security Questic Question 1: Question 2:	week and time change on next ap Dropdown es; favorite state to	of day access t Login t room in my fe orn in	ase	-	Arnever 1: Arnever 2:	Massic Naska

## **Viewing Invoices**

Dealers can also view their monthly invoices online by selecting the "**Online Invoicing**" tab in the left-hand "Administration" navigation panel.

Locate and select the desired invoice to open its details and view the billing summary.

Administration	Invoice Date: 11-11-2018 • N	torebiy tolik are availab	iela s matte	
Access Politie	Billing Summary			
<ul> <li>She security</li> </ul>	Invoice Number: 605347			forms
• Dealers	Past Due Balance	50.00		ADDredit WO Form
- Osars - Deer Levela	CLAINING ACSIVITY	\$1295.30		Adm Pay Selver Form ACH One Time Payment Authorization Form
Data Access	2.000	2.0.0		CC One True Rement Authorsation Form
Letters	Invoice Total	\$1295.30		SaleRep. MORRI & ASSOCIATES LLC NADY: NED/TGE
Usertő Loskup	Online Payments	\$0.00		
Subcode Lookup	Auto Payments	\$0.00		
Pere				
• DAS Detail				
(Instant)	Balance due by 12/11/2018	\$1295.30		
Applicant List				
Nevy Applicant	Managor Profiles	Pay Now		
Compliance	Parrents made over phone or through mail	dies mene date are	not reflected in BALANCE shown	n herer
😥 Usage Analysis	1 million 1			
Administration	Invoice Details			
O Dealer Summit	ELK GROVE KIA BHID LAIZUNA SIROVE DII ELK GROVE CA 16757		INVOICE	<b>700</b> Credit
HEGISTER NOW!	Instice Number (0)5347			Data 11/11/201





# 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 Progra	m Month	
and the state			%
Total Applicants		43	
Letters Mailed		34	79%
Letters Queued to be Mailed	View/Edit.	4	.9%
Letters Printed Locally		0	0%
Applicants with No Letter Delivered	View/Edit	5	12%
Adverse Letters Delivere	ed/Scheduled	38	88%
	orrent Azronia Azron	Service -	Request Setup Changer
Risk Based Pricin	ig Notice Prog	ram Mor	illor
			96
Total Applicants		43	
Notices Mailed		35	81%
Notices Queued to be Mailed	View/Edit	8	14%
Notices Emailed		0	0%
Notices Printed Locally		Ó	0%
Applicants with No Notice Delivered	Vww/Edx	2	5%
RBPN Notices Delivered	ed/Scheduled	41	95%
	Summi REF74 Setu	ia -	Request Setup Changes
Red Flan	Program Mor	llar	
Red Flag Alert Status			95
Total Applicants With Red Flag		38	46
Red Flan Clear & Cautions		9	24%
Red Flag Alerts		29	76%
Aleds Unresolved	Ventiti	27	
Alerts Resolved	1192	2	
			Work on Unresolved
Consumer Alerts			
Fraud Victim and Security Alertii	Manar I	1	
Active Duty Alerts		0	
D Verifications			56
Complete		0	0%
Incomplete	(Verlat)	42	NOON
		_	
Out of Wallet Auth	entication Pro	gram Me	nitor
Total Applicants		# 42/29	
Total Applicants		# 42/29 #	*
Total Applicants		# 42/29 # 42	% 100%
Total Applicants Total Applicants with OOW Presented Applicants Passed		# 42/29 # 42 3	% 100% 7%
Total Applicants Total Applicants with OOW Presented Applicants Passed Applicants Failed		# 42/29 # 42 3 0	% 100% 7% 0%
Total Applicants Total Applicants with OOW Presented Applicants Passed Applicants Failed Authentication Abandoned		# 42/29 # 42 3 0 3	% 100% 7% 0% 7%
Total Applicants Total Applicants with OOW Presented Applicants Passed Applicants Failed Authentication Abandoned Cuestions Unavailable		# 42/29 # 42 3 0 3 3 36	% 100% 7% 0% 7% 86%
Total Applicants Total Applicants with OOW Presented Applicants Passed Applicants Failed Authentication Abandoned Cuestions Unavailable	C Pompliture	# 42/29 # 42 3 0 3 36	96 100% 7% 0% 7% 86%
Total Applicants Total Applicants with OOW Presented Applicants Passod Applicants Failed Authentication Abandoned Cuestions Unavailable	C Compliance	# 42/29 # 42 3 0 3 36	96 100% 7% 0% 7% 86%
Total Applicants Total Applicants with OOW Presented Applicants Passed Applicants Failed Authentication Abandones Cuestions Unavailable OFAC Status Total Applicants With OFAC	C Compliance	# 42/29 # 42 3 0 3 36	96 100% 7% 0% 7% 86%
Total Applicants Total Applicants Applicants with OOW Presented Applicants Pased Applicants Failed Authentication Abandoned Questions Unavailable GEAG Stack Status Total Applicants With OFAC GEAG Status	C Compliance	# 42/29 # 42 3 0 3 3 6	96 100% 7% 0% 86%
Total Applicants Total Applicants with OOW Presented Applicants Passed Applicants Failed Authentication Abandoned Cuestions Unavailable OFAC DFAC Status Total Applicants With OFAC OFAC Arens DEAC Literational	G Compliance	# 42/29 # 42 3 0 3 3 6 3 9 0 0	% 100% 7% 0% 7% 86%





# Full Compliance Dashboard Interface

		- #
oplicants		0
Co-Applicants		0
stand Alone Identity Ventication Applicants		0
atand Alone OFAC Applicants	Annlicante	0
rotal Number of	repricants	U.
Identity Verification Progr	am Monitor	
ed Flag Alert Status		56
Total Applicants with Identity Verification	0	0%
Red Flag Clear & Cautions	0	0%
Alexandread	0	0.99
Alerts Unresolved	0	
Alerts Mesolved	u	
ynthetic Identity Alerts		
total synchesic to applicants	0	
onsumer Alerts		
Fraud Victim and Security Alerts	.0	
ctive Duty Alerts	0	
		1.16
D Verifications		-16
Complete	0	0%
urombiele.	e l	n.th
dentity Verification Quiz Authentica	tion Program	n Monii
	1	
Quiz Presented / Number of Alerts	0/0	
Intal Applicants with Only Presented		-
Andicasts David	0	0.044
Applicants Failed	0	0%6
Authentication Abandoned	0	0%
Quiz Unavailable	0	Q%
	-	_
OFAC Complianc	e.	
FAL Status		76
DEAC Alarts	0	096
OFAC Unresolved	0	4.10
OFAC Resolved	0	
and a second with the second sec		
Military Lending Act Progra	am Monitor	
		- 94
otal Applicants with MLA	0	-
Match to MLA Database	0	0%
No Match to MLA Database	0	0%
MLA Not Available	0	0%
		_
Red Hay Score Sum	in any	
		_
ten Des		

Adverse Action Letter Pr	ogram Monite	96
Total Applicants	0	
Letters Queued to be Mailed	0	0%
Lattare Emplad	0	0%
Letters Printed Locally	0	0%
Applicants with No Letter Delivered	D	0%
Adverse Letters Delivered/Scheduled	0	0%
- Current Advenue	Arter Loop	and Small Compre
and the second second second	Sector Sector	
Risk Based Pricing Notice	Program Mon	llor
Total Applicants	0	
Notices Malled	0	<i>0%</i>
Notices Queued to be Mailed	0	0%
Notices Emailed	0	0%
Applicants with No Notice Delivered	0	0%
RBPN Notices Delivered/Scheduled	0	0%
Denut Size	and the second	and hear Canes
QuickScreen M	onitor	
Number of Outil Comment		
Applicants Preapproved	0	275
Certificates Printed	0	
Certificates Confirmed Delivered	8	2%
Cercificates Emailed	0	176
Certificates Queued to be Mailed	0	876
Certificates Delivered/Scheduled	0	0%
	*	
Number of Transactions with Auto Trade Lines and VIN	9	0%
VIN Matches to Auto Trade Lines	-0-	2%
Total VIN No Matches	0	- 4m.
QuickScreen Opportunity Alert Summ	ary	
Alert Type Green	Yellow	Red
Score Alert II Interest Rate Alert II	0	9
Inquiry Alert 3	0	6
Term Alert a	9	0
Monthly Pay Alert =	0	0
Fac he rest were	Ų	4
OwekOwalify & Owe	kAnnlination	
QuickQualify & Quick	kApplication	Ni Complete
QuickQualify & Quic Payr V QuickQualify Analyses 33	Application Constant 4	1 % Complete 12%
QuickQualify & Quic Paye V QuickQualify Analysics33 Web17 (52	KApplication Completed 4 (%) 1 (25%)	12% 12% 6%
QuickQualify & Quic Paye V QuickQualify Analytics ymm 23 Web 17 (24 Mobile 16 (48 700Dualer	Application 4 (%) 1 (25%) (%) 3 (75%) 0 (7%)	1 H Complete 12% 6% 19%
QuickQualify % Quick         QuickQualify % Quick         Page V           QuickQualify Analytics         33         33           Web         17 (5)         34           Mobile         17 (5)         15 (4)           700Dealer         16 (4)         16 (4)	KApplication ens Completed (%) 1 (25%) (%) 2 (75%) 0 (0%)	1 Vi Completa 12% 6% 19% 0%
QuickQualify & Quick QuickQualify Analytics and Web 17 (35 Web/an 16 (44 700Dealer 16 (44 7ect2Qualify 0	KApplication (%) 1 (25%) (%) 2 (75%) 0 (0%)	N Complete 12% 6% 19% 0%
QuickQualify B: Quick           Page V           QuickQualify Analytics           web         17 (52           Web         16 (44           700Dealer           Text2Qualify         0           QuickQualify Applicants (3rd Perty)         9	KApplication exa Completed (%) 1 (25%) %) 3 (75%) 0 (0%)	N Complete 12% 6% 19% 0%
QuickQualify B. Quick           Page V           QuickQualify Analysics         33           web         17 (3)           Mobile         16 (41           700Dealer         0           QuickQualify Applicants (3rd Party)         0           QuickQualify Applicants (3rd Party)         0	KApplication           ens         Completed           (%)         1 (25%)           (%)         3 (75%)           0 (0%)         0 (0%)	H Complete 12% 6% 19% 0%
QuickQualify 1b Quick           QuickQualify Analysis         23           Web         33           Web         17 (5)           Meble         16 (41           7000weler         16 (41           TezzQualify         0           QuickQualify Applicants (3rd Party)         9           Closs         Experian Boast         3	EApplication           4           1 <t< td=""><td>1 H Complete 12%s 6%s 19%s 0%s</td></t<>	1 H Complete 12%s 6%s 19%s 0%s
QuickQualify B: Quick           QuickQualify Analytics         Page V           QuickQualify Analytics         pm           Web         17 (52)           Meblin         16 (44)           700Desaler         16           Rent2Qualify         0           QuickQualify Applicants (3rd Party)         0           Choix         2           Esperial Boot         3           Online         3	EApplication         d           d         d           (%)         1 (25%)           0 (0%)         3 (75%)           0 (0%)         0 (0%)           %         5%           9%         5%	1 % Complete 12% 6% 19% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0
QuickQualify B. Quick           Page V           QuickQualify Analytics         733           Web         17 (51)           Mobile         16 (41)           700Dester         16           Text2Qualify         0           QuickQualify Applicants (3rd Party)         0           Experian Boost         3           Online         3           Email         0	KApplication           eres         Completed           1         (25%)           1         (25%)           9%         3.75%)           % Clocks         Correr           9%         5%           5%         5%	1         14 Complete           12%         6%           19%         0%           0%         0%           0         0%           0         0%           0         0%
QuickQualify B. Quick           Page 4           QuickQualify Analysics         33           web         17 (3)           Web 17 (3)         16 (41           Y000exler         16 (41           Y000exler         0           QuickQualify Applicants (3rd Party)         9           QuickQualify         0           Desinine         3           Email         0           Desinine         3           Email         0           Desinine         3	KApplication     Kapplication     d	W Complete           32%           6%           19%           0%
QuickQualify 8: Quick           QuickQualify Analytics         Page V           Web         17 (55)           Web         17 (55)           Web         16 (44)           700Dealer         16 (44)           700Dealer         0           QuickQualify Applicants (3rd Party)         0           Choice         3           Omine         3           Empli         0           QuickQualify Analytics         Page V           QuickQualify Applicants (3rd Party)         0           Choice         3           Emplition         3           Emplities         3           Web         136 (44)	KApplication     Genetided     4	H Complete     12%     6%     19%     0%     0%     0%     0%     0%     0%     0%     0%     0%     0%     0%     0%     1%     Complete     26%     34%
QuickQualify B. Quick           Page V           QuickQualify Analytics           web         17 (52           Web         16 (41           700Dealer         16 (41           700Dealer         0           QuickQualify Applicants (3rd Party)         0           QuickQualify Applicants (3rd Party)         0           Experian Boyet         2           Online         3           Empil         0           QuickQualify canalytics         135 (4           Web         135 (4           Mobile         204 (51	KApplication     ses     Considered     (4)     (1(25%)     (75\%)     (75\%)     (75\%)     (75\%)     (75\%)     (75\%)     (75\%)     (75\%)     (	1         14 Complete           2.2%         6%           1.9%         0%           0%         0%           0         0%           0         0%           0         0%           1         % Complete           26%         34%
QuickQualify B. Quick           Page V           QuickQualify Analytics         33           web         17 (3)           Mobile         16 (41           700Dealer         17           Text2Qualify         0           QuickQualify Applicants (3rd Party)         0           Experian Boost         3           Onime         3           Email         0           Page V         284           Web         135 (4           Web         135 (4           Mobile         204 (5	Application     ess Construct     4	H Complete           12%           6%           19%           0%           0%           0%           0%           0%           0%           0%           0%           0%           0%           0%           0%           0%           0%           3%           % Complete
QuickQualify B: Quick QuickQualify Analytics         Page V Page V V Page V V Page V V Page V V Page V V V V V V V V V V V V V V V V V V V	KApplication     Application     4     4     4     4     1 (25%)     5     7     7     6     7	1         11 Complete           12%         6%           6%         19%           0%         0%           0         0%           0         0%           0         0%           1         5%           1         5%           1         5%           0         0%
QuickQualify B: Quick           QuickQualify Analytics         Page V           QuickQualify Analytics         ymm           Web         17 (52           Web         16 (41           700Dealer         16 (41           700Dealer         16           QuickQualify Applicants (3rd Party)         10           Chore         3           Driline         3           Experiant Boart         3           Email         0           QuickQualify Analytics         ymm           QuickGap Analytics         3(41)           Web         135 (41)           Mobile         204 (52)           QuickGope - Score to Consumer         0           Web         05 (42)	KApplication     ess     Constrict     d	Ye Complete     22%     6%     29%     0%     0%     0%     0%     0%     26%     26%     26%     0%     0%
QuickQuality & Quick           Page V           QuickQuality Analytics         733           Web         17 (3)           Meble         16 (41           70000ester         16 (41           70000ester         16 (41           70000ester         16 (41           70000ester         16 (41           QuickQualify Applicants (3rd Party)         9           Divine         3           Divine         3           Divine         3           Mobile         10 (55, 41)           Web         155, (41)           Web         155, (42)           Web         156, (42)           Web         126 (52)           QuickScore - Score to Consumer         0           TextScore         0           Web         0           Mobile         0	Application     ess     Construct     4     4     4     4     4     5     4     5     4     5     4     6     5	H: Complete           12%           6%           19%           0%           0%           0           0           0           0           0           0           0           3%           0           0           0           0           0           0           3%           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0           0%           0%           0%           0%
QuickQuality & Quick QuickQuality Analytics         Page V Page V Page V           QuickQuality Analytics         Page V           Web         17 (31 Mebble         15 (34 700Dealer           TooDowaler         16 (34 700Dealer         0           QuickQuality Applicants (3rd Party)         0           Experian Boost         3           Omine         3           Omine         3           Omine         3           Owner         3           Owner         3           QuickGoo Analytics         ves           Vobile         204 (5           Mobile         204 (5           Page V         0           TendoScore         0           Web         0           MebScore         0           MebSite         0	Stapplication           ess         Consideration           4         4           4         1 (25%)           9         1 (25%)           9         0 (9%)           %         0 (9%)           %         0 (9%)           %         0 (9%)           %         0 (9%)           %         0 (9%)           %         0 (9%)           %         0 (9%)           %         0 (9%)           %         0 (9%)           %         0 (9%)           %         0 (9%)           %         0 (9%)           %         0 (9%)           %         0 (9%)           %         0 (9%)           %         0 (9%)           %         0 (9%)           %         0 (9%)	H Complete           12%           6%           19%           0%           0%           0%           0%           1% Complete           0%           1% Complete           26%           25%           34%           % Complete           0%           0%           0%           0%           0%           0%           0%
QuickQualify & Quick       QuickQualify Analytics     Page V       Web     17 (5)       Web     16 (4)       700Dealer     16 (4)       700Dealer     16       Rent2Qualify     0       QuickQualify Applicants (3rd Party)     0       Deline     3       Empli     135 (4)       Web     135 (4)       Mobile     135 (4)       QuickQualify Applicants (3rd Party)     0       Choine     3       Empli     135 (4)       Mobile     105 (4)       Mobile     0       Web     0       Mobile     0       Mobile     0	KApplication     a     d     constitut     d     d     constitut     constitut     constitut     sea     constitut     sea     constitut     sea     constitut     sea     constitut     sea     constitut     const     constitut     const     constitut     const     constitut	1         14 Completio           12%         6%           19%         0%           0%         0%           0         0%           0         0%           0         0%           0         0%           0         0%           0         0%           0         0%           0         0%           0         0%           0         0%           0%         0%           0%         0%           0%         0%           0%         0%           0%         0%           0%         0%           0%         0%           0%         0%           0%         0%
QuickQualify 8: Quick       QuickQualify Analytics     Page V       Web     17 (52       Web     17 (52       Web     16 (41       700Doaler     16 (41       700Doaler     0       QuickQualify Applicants (3rd Party)     0       Clopse     3       Driline     3       Experiant Boart     3       Driline     3       Email     0       QuickQualify Analytics     ymax       QuickGoore - Score to Consumer     0       Web     0       TextScore     0       Weble     0       Mobile     0       Mobile     0       Mobile     0	KApplication     ass Completed     (1) (1(25%)     (1(25%)     0(0%)     (0%)     (1(25%)     0(0%)     (0	H Complete     12%     6%     19%     0
QuickQualify 8. Quick       QuickQualify Analytics     Page V       Web     17 (51)       Web     16 (41)       700Doster     16 (41)       700Doster     0       QuickQualify     0       QuickQualify     0       QuickQualify     0       QuickQualify     0       QuickQualify     0       Choose     0       Disting     3       Disting     3       Disting     3       Disting     3       Owner     3       QuickQualify Applicants (3rd Party)     9       QuickQualify Applicants     156 (4)       Web     135 (4)       Web     135 (4)       Web     135 (4)       Web     135 (4)       Web     0	KApplication     ess Considerat     (4)     (1(25%)     (25%)     0(0%)     (1(25%)     0(0%)     (0%)	H Complete           12%           6%           19%           0%           0%           0%           0%           0%           0%           0%           0%           0%           0%           0%           0%           0%           0%
QuickQualify 8: Quick           QuickQualify Analytics         Page V           Web         17 (35)           Web         17 (35)           Web         16 (44)           700Dotaler         16 (44)           700Dotaler         0           QuickQualify Applicants (3rd Party)         0           Chore         3           Empair         0           QuickQualify Analytics         Page V           QuickQualify Analytics         106 (44)           Mobile         204 (5           Web         1354 (4           Mobile         204 (5           QuickGoore - Score to Consumer         0           Web         0           Mobile         0           Web         0           Mobile         0           Web         0           Mobile         0           Mobile         0           QuickQualify Adverses: Action L         1           QuickQualify Adverse: Action L         1	KApplication	Y Complete     12%     24%     29%     0%     0 0%     0 0%     0 0%     0 0%     0 0%     0 0%     0 0%     0 0%     0 %     0 0%     0 %     0
QuickQuality & Quick           QuickQuality Analytics         Page V           QuickQuality Analytics         page V           Web         17 (52           Meblie         16 (41           700Dealer         17 (52           Drinne         3           Drinne         3           Drinne         3           Email         0           QuickGoo Analytics         186           Mobile         204           Mobile         204           Mobile         0           Mubile         0           Mubile         0           Mubile         0           QuickQuality Adverses         Action L           QuickQuality Adverses         Action L           QuickQuality Adverses         Action L           Drinne         0           Mubile         0           Mubile         0           Mubile         0  <	KApplication     ess     Constrict     d	Y Complete     12%     6%     19%     0%     0%     0 0%     0 0%     0 0%     0 0%     0 0%     0 0%     0 0%     0 0%     0 0%     0 0%     0 0%     0 0%     0 %     0 %     0 %     0 %     0 %     0 %     0 %     0 %     0 %     0 %     0 %     0 %
QuickQualify 8. Quick       QuickQualify Analytics     yes       Web     17 (52       Web     16 (41       700Dealer     17 (52       0xinne     3       0mine     3       0mine     3       0mine     34       Web     155 (41       Mobile     204 (52       QuickQualify Analytics     16 (41       Mebile     204 (52       QuickScore     500e to Consumer       0     10       QuickQualify Adverse: Action L       QuickQualify Adverse: Action L       Clearers     10       QuickQualify Adverse: Action L       Clearers     10	KApplication     ess Considerat     (1) 1 (25%)     (25%)     0 (0%)     1 (25%)     0 (0%)     1 (25%)     0 (0%)     9%     0 (0%)     9%     0 (0%)     9%     0 (0%)     10 (11%)     0     0     0     0     0     0	H Complete     12%     6%     19%     0
QuickQuality & Quick           Course           QuickQuality Analysics         mail           Web         17 (3)           Web         17 (3)           Meblie         16 (4)           7000saler         16           Text2Quality         0           Choose         0           Rest2Quality         0           Choose         3           Empair         0           QuickQuality Applicants (3rd Party)         0           QuickQuality Applicants         3           Empair         0           QuickQo Analytics         156 (4)           Mobile         244 (5)           Web         156 (4)           Mobile         244 (5)           Meb         0           Meblie         0           Meblie         0           QuickScore - Score to Consumer         0           Meblie         0           Meblie         0           QuickQuality Adverse: Actions L           Charters Queued to the Mailed           Letters Printed Locally           Letters Queued Locally           Applicants uith No Letter Dailwingd	KApplication	Ye Complete     12%     24%     29%     29%     29%     0%
QuickQualify 8: Quick           QuickQualify Analytics         Page V           Web         17 (52)           Web         17 (52)           Meblie         26 (44)           700Doster         26 (44)           QuickQualify Applicants (3rd Party)         20           Desiria         3           Email         0           QuickGoo Analytics         264 (54)           Mobile         156 (4           Mobile         126 (45)           QuickGoore - Score to Consumer         7           Text&Score         0           Web         0           Mobile         0           Oblie         0           Mobile         0           QuickQualify Adverse Actions L         126 (4)           Meblied         0           QuickQualify Adverse Consumer         126 (4)           Meblied         0           QuickQualify Adverse Consumer         126 (4)           Applicants         126 (4)           Applicants No Le	KApplication     ess     Considered     (1 (25%)     (25%)     (25%)     (25%)     (0 (0%)     (1 (25%)     (0 (0%)     (5%)     (0 (0%)     (5%)     (0 (0%)     (5%)     (0 (0%)     (1 (0%)     (0%)     (1 (0%)     (0%)     (1 (0%)     (0%)     (1 (0%)     (0%)     (1 (0%)     (0%)     (1 (0%)     (0%)     (1 (0%)     (0%)     (1 (0%)     (0%)     (1 (0%)     (0%)	H Complete     12%     6%     19%     0%
QuickQuality & Quick       QuickQuality Analytics     rep v       Web     17 (52)       Web     17 (52)       Web     16 (41)       700Doaler     16 (4	KApplication     ess Construct     d	H Complete     12%     2%     19%     0%
QuickQualify Analytics       Web     17,133       Web     17,133       Web     17,135       Web     15,644       700Dester     16,644       700Dester     16,644       700Dester     0       QuickQualify     0       QuickQualify     0       Close     0       Experian Boot     3       Drilne     3       Drilne     3       Online     4	KApplication     ess Considerat     (1) 1 (25%)     1 (25%)     0 (0%)     1 (25%)     0 (0%)     1 (25%)     0 (0%)     0 (0%)     1 (25%)     0 (0%)     1 (25%)     0 (0%)     1 (25%)     0 (0%)     1 (25%)     0 (0%)     0	H Complete     12%     6%     19%     0%
QuickQuality & Quick       QuickQuality Analysiss     Baye M       Web     17 (37)       Web     17 (37)       Meblin     16 (44)       7000saler     16       RenzQuality     0       QuickQuality Applicants (3rd Party)     0       RenzQuality     0       QuickQuality Applicants (3rd Party)     0       QuickQuality Applicants (3rd Party)     0       QuickQuality Analysics     186 (44)       Mobile     204 (5       QuickQuality Analysics     186 (44)       Mobile     204 (5       QuickQuality Analysics     186 (44)       Mobile     204 (5       QuickQuality Applicants     0       Web     156 (44)       Mobile     0       QuickQuality Adverses: Actions L     1       Charter Societ to Benamic     0       Mobile     0       QuickQuality Adverses: Actions L     1       Charter Societ to Bulled     1       Letters Delivered Socially     1       Adverse Letters Delivered Socially     1       QuickQuality Risk Based Prices     1	KApplication	Ye Complete     12%     6%     19%     0%     0
QuickQualify 8: Quick       QuickQualify Analytics     Page V       Web     17 (52)       Web     17 (52)       Meblie     26 (44)       7000ester     16 (44)       QuickQualify Applicants (3rd Party)     10       Choine     3       Email     0       QuickGoo Analytics     Yea       QuickGoore - Score to Consumer     0       Web     156 (4       Mobile     0       QuickGoore - Score to Consumer     0       Web     0       Mobile     0       QuickQualify Adverse Actions L     156 (4)       Applicants     164       Latruer Anald     164       Latruer Socied to be Mailed     164       Latruer Socied to belivend Schedule     164       QuickQualify Rick Based Pricense     164       QuickQualify Rick Based Pricense     164	KApplication     ess Considered     d	Y Complete     12%     25%     29%     0%     29%     0%
QuickQualify 80 Quick       QuickQualify Analytics     Page 10       Web     17 (31       Web     17 (31       Web     15 (34       700Dester     16 (34       700Dester     16 (34       700Dester     0       QuickQualify     0       QuickQualify     0       QuickQualify     0       Cluose     3       Experiant Boott     3       Empil     0       QuickQualify     204 (5       Web     155 (44       Mobile     204 (5       Web     155 (44       Mobile     204 (5       QuickQualify Analytics     Yes       Web     155 (44       Mobile     0       Web     0       Web     0       Web     0       Mobile     0       Web     0       Mobile     0       Mobile     0       QuickQualify Adverse: Actions L       Verse Letters Delivered Schedue       QuickQualify Risk Based Priceug       QuickQualify Risk Based Priceug       QuickQualify Risk Based Priceug	KApplication     ess Considered     (1) 1 (25%)     1 (25%)     0 (0%)     1 (25%)     0 (0%)     10 (25%)     0 (0%	H Complete     12%     6%     19%     0
QuickQualify 85 Quick       QuickQualify Analytics     Page V       Web     17 (35)       Web     16 (41)       7000aler     0       RenzQualify     0       QuickQualify Applicants (3rd Party)     0       Chorne     3       Denine     3       Denine     3       Denine     3       Outsdop Analytics     Nage V       QuickQualify Analytics     Nage V       QuickGore - Score to Consumer     0       Noble     204 (5       QuickGore - Score to Consumer     0       Noble     0       Web     0       QuickGorea - Score to Mailed     10       Letters Planetd     0       Mobile     0       QuickQualify Adverse: Action L     10       QuickQualify RickBased     0       QuickQualify Rick Based Pricence       QuickQualify Rick Based Pricence       QuickQualify Rick Based Pricence       Rotoce Queid to b Mailed       Notoce Queid to Mailed       Notoce Rue mailed	KApplication	Ye Complete     25%     6%     29%     0%
QuickQuality & Quick       QuickQuality Analytics     Page V       Web     17 (52)       Web     17 (52)       Meblie     16 (44)       7000baller     16 (44)       QuickQuality Applicants (3rd Party)     10       Choine     3       Email     Page V       QuickGoo Analytics     Yes       QuickGoore - Score to Consumer     156 (4       Tent#Score     0       Web     0       Mobile     0       QuickGoore - Score to Consumer     156 (4       Tent#Score     0       Web     0       Mobile     0       QuickGoore - Score to Consumer     156 (4       Tent#Score     0       Web     0       QuickGoore - Score to Consumer     156 (4       Tent#Score     0       Web     0       Mobile     0       QuickGore - Score to Consumer     156 (4       Tent#Score     0       Web     0       QuickGore - Score to Consumer     10       Applicants     10       Rotoces F	KApplication     ess     Considered     in     is	Y Complete     12%     25%     29%     29%     0%     29%     0%
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# **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

lde Veri	entity ification R s	ame: TES ed Flag S core Risk	r TEST <b>core:</b> 99 I <b>Level: Medium Ris</b>	Status: Out of	Wallet Required
	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 Sizh Code: Not available Phone Code vs Zip Code: Not available ZIP code has not been issue SSN likely not issued prior to June 2011	<u>Out of</u> <u>Wallet</u> <u>Questions</u>
	<ul> <li>Synthetic IE</li> </ul>	)	-	-	-
	➤ MLA Search  Clear		Clear		
	<ul> <li>ID Verificati</li> </ul>	ion	Incomplete	Verification of ID Required	Verify ID
	V	iew Detail Re	port	<270€	<b>)</b> Credit

# **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.

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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
- RBPN Audit report available that shows every consumer who's credit file was access and how and when each consumer received their notice.

#### **RBPN: Recommended Best Practices**

- Consider a process where the RBPN 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 RBPN, minimizing costs from RBPN's being mailed to the customer.
- The RBPN audit report can be run to show every customer a credit report was run on and how their RBPN 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

		Pa	
		100	
	NOTICE OF ADV	ERSE ACTION	
08/11/2015			1
Jeffery Lazard 1020 Brickyard Trir #7 Seaford, DE 19973			
Dear Jeffery Lazard,			
Thank you for your recent interest in were either denied credit or offered o a being provided only to you and do have not changed.	purchasing or leasing a vehicle at 7/ redit at lower terms than what you a as not in any way impact your credit	0 XML Test Account. This letter is being sent to you to pplied for based on your recent credit inquiry for a veh history or score. If you purchased a car, the terms of your score.	because you licle. This notice your agreement
Ne likely obtained information from a he consumer reporting agency that y contained in the report, the agency d available for your purchase. You hav consumer reporting agency: You also correceive this notice. If you find the fispute the matter with the reporting	consumer reporting agency as part provided a report to us, however, will id not play a part in the decision and e a right under the Fair Credit Repor- blave the right to a free copy of you on have the right to a free copy of you The credit reporting agency.	of the negotiations. If we did, the box checked below to the decision may be based in whole or in part on the is unable to supply reasons with a lender may not ha- ming Act to be write an ender allow contact in proor tee port you receive in inscructure or incomplete, you have any be reached by using the contact information bo	would indicate te information ve been dit file at the to 0 days after a the right to thow.
or instance, we obtained your credit	t score from the consumer reporting	agency(ies) checked below and used it in making our	credit decision
Equifax	Experian	TransUnion	
	Annual Contract of	the second se	

#### 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 insturctions on how to resolve the issue, as shown to the right.



## **OFAC Instructions**

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

<pre>e: NICHOLE CHAO : 9/4/2023 9:26:19</pre>	MA					
	OFAC Rep	ort				
arch Result	Search Criteria	# of Hits	Trans Id			
HIT	NICHOLE CHAO	1	CJ6GqFIiWhTAk2			
Name:	II-U CHO			······································		ALTERS
Score:	Not Available			Office of Foreign As	sets Control	an
Program:	DPRK2			ABOUT DEAL BECENT ACTIONS		Assport
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Addresses:	Korea, North	<b>.</b>		Electricity Optogrammed Antonycom Line (2011-142)	Frequently Asked Question	ns
Information	To get more information on what to d	o w OFAC Hits, go to the be	STALLE-INSTRUCTION ATOMS Information	Q Insect Miles		
	http://www.ustreas.gov/resource-cen	ter/faqs/Sanctions/Pages/faq_	compliance.aspx#match	Comment Services in of Services in the service of t	Branch MADs Deckerson of DNC's frequently Asked Decisions	
				Salichini Pragani ini Caintra	function	and an and an
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				DAG Lucius Application Page	A01, OFAC's 50 Percent Bule states that the property and interests in property of entities directly or	1133. For the purposes of the determ 23, 2023, made purposes to Execution
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## **OFAC Cleared**

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

The override reasons will also be captured.



#### **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 <u>700Dealer.com</u> platform.

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

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

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



Click on the report you would like to view.

#### **RED FLAG REPORT:**

Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Resolution Method	Description	SSN
and the second	276								
E Red Flag Alerts		341	51%	15					
Mad				Alert	9/1/2023 1:00:46 PM				107.105
Alex				Aiert	9/1/2023 1 03:34 PM				1001-101
Terc				Clear	9/1/2023 4 25:53 PM		OOW		101-101
Mg				Alert	9/1/2023 6 01:39 PM				101-10
Robi				Aiert	9/1/2023 6 14 25 PM				x02-102
1 1 1 of 1 2	11 V								
Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Resolution Method	Description	SSN
	276								
Red Flag Alerts		141	51%	11					
I OFAC Alerts		2	196	0					





#### **IDENTITY VERIFICATION REPORT:**

11 1 1	of 2 ? .	01 -0			
Date	Time	Dealer Name	Applicant Name	User Name	Status
09/01/2023	11:54:04		4AL		Incomplete
09/01/2023	12:58:28		Ma		Incomplete
09/01/2023	13 00 46		Ma		Incomplete
09/01/2023	13 03 34		Ale		Incomplete
09/01/2023	14:13:11		Bre		Verified

#### **OUT OF WALLET REPORT:**

14 - 1 M L V 21					
Dealer Name	No of Applicants	Counts	Percentage	Created date	User Name
and the second second	14				
回 Applicants Passed		12	86%		
E Authentication Abandoned		2	14%		
E Applicants with Five Questions Presented		12	86%		

## **RISK-BASED PRICING NOTICE REPORT:**

Dealer Name	App Dete	Name	No of Applicants	No of notices Delivered	Print Local	Mail House	EMAL	Outrued Date	Credit Score
		Token	200	280	167	0	6	112	
	09/01/2023	10-			05/01/2023				17X0660/TUH0380XPN(640)
	0001/2025	Ace			09/01/2021				EFX(064)TL/OKPNO
	00/01/2023	first.			09/01/2023				FFXI542(TU/864.00PN/837)
	09/01/2023	One						0917/2003	EXX(481)
	0901/2023	Co						08/17(2023	EFRIS40(TU)402(KPM/502)

## **ADVERSE ACTION REPORT:**

10 R. I.	a(1) (k	81 1			_		-	
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	
	D9/01/2023	Ale					09/17/2023	EFX(669)TU(638)XPN(649)
	09/01/2023	Anir					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)
	malainahan						main similar	beste internationalise





#### **OFAC REPORT:**

[4 4 1 of 1	♦ 14 4						
Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Verified User
	298						
⊞ OFAC Alerts		2	1%	0			
<b>⊞ OFAC Clear</b>		296	99%	0			

You should have been sent your <u>700Dealer.com</u> 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 <u>support@700Credit.com</u>.

