



USER GUIDE

AUGUST 2024

ComSoft

Dealership Management & Marketing Software Solutions



Dealership Software & Marketing
Cloud Solutions

TABLE OF CONTENTS

Welcome to 700Credit	4
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
Introduction to QuickScreen (Prescreen).....	6
Prescreen Results.....	7
Prescreen Response: <i>Pass</i>	7
Prescreen Response: <i>Fail</i>	8
Prescreen Response: <i>Decline or No Hit</i>	9
Firm Offer of Credit – Compliance Requirement.....	10
OpportunityAlerts!.....	10
Set-Up Process	11
ComSoft Desking Platform.....	12
Setting Up Your System Integration	12
Pulling Credit & Prescreens.....	13
(1) 700Credit Inquiry Screen in Dealer Links	13
(2) Buyer/Cobuyer Screen when Processing a Deal	14
(3) Prospect Screen when Entering a Prospective Customer	16
ComSoft Cloud Solutions	18
700Credit Credentials.....	18
Pulling Credit & Prescreens.....	22
Viewing Your Compliance Dashboard within ComSoft Cloud Solutions.....	29

Introduction to 700Dealer.com.....	31
Viewing Your Leads	31
Managing Users	32
Creating a New User	32
Viewing Invoices	33
Introduction to Compliance Solutions	34
Compliance Dashboard	34
How You Benefit	34
Compliance for Credit Reports	35
Red Flag Regulation.....	35
Red Flag: Key Components	36
Out of Wallet (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 23,000 direct dealer clients, and 200+ software partners, we look forward to becoming your trusted credit and compliance vendor.

Credit Report Solutions

We are the largest authorized reseller of credit reports from all three leading national credit companies, **Experian, Equifax and TransUnion**. All 700Credit clients receive their— choice of report format (HTML, enhanced, TTY or Merged Format), score, and ancillary products.

Compliance Solutions

We offer an array of products and services in a customized package for our dealerships, all of which work to automate your compliance practices and keep your dealership ready at all times for future audits. Our **Compliance Dashboard** is a complete monitoring solution, that is unique in the industry and helps you manage and stay on top of credit reporting and compliance from one single view. **Our compliance solutions include:**

- **Adverse Action Notices**
- **Risk-Based Pricing Notices**
- **OFAC Search**
- **Red Flag ID**
- **Privacy Notices**
- **Out of Wallet Questions**

Soft Pulls

The term “*soft pull*” refers to an action where a soft inquiry is made on a consumer's credit file using name and address only. Soft pull solutions **do not require a customer's SSN or DoB** and have **no impact on a customer's credit profile**. We have several soft pull solutions to choose from and help you engage consumers and speed the sales process, including:

QuickQualify (prequalification)

QuickQualify is a powerful “*call-to-action*” for your dealership website. This application requires only the consumer's name and address (*no SSN or DoB*) and provides dealers with a FICO® score and full credit report. Generate **3 to 4 times the leads** over a typical lead form and empower your sales team with the data they need to discuss qualified payment options.

QuickScreen (prescreen)

QuickScreen is a dealer-initiated soft pull solution that does not require a customer's SSN or DoB and does not impact their credit score. This solution can be integrated with many applications at your store, *giving you visibility into your customer's credit profile before you work a deal*, so you can work the right deal, right away.

Identity Verification & Fraud Detection

We are here to protect your store through our all-encompassing Identity Verification and Fraud Detection platform which includes the following solutions:

Identity Verification

Our platform is an automated solution that provides a summary table of results appended to each credit report. This vital service flags questionable information, focusing on high-risk applicants, social security numbers, driver's licenses and addresses. The 700Credit Identity Verification platform includes; OFAC Terrorist Search, ID Match, Synthetic Fraud, Military Lending Act (MLA), ID Verification, Red Flag, and Out of Wallet Questions (OOW).

Synthetic ID Fraud

A solution that uses proprietary logic and unique combinations of available data, the high-risk fraud score looks at a consumer's credit behavior and credit relationships over time to uncover previously undetectable risks. Dealers are returned a risk score with score factors to help determine if a new customer application is likely associated with a synthetic identity.

Income & Employment Verification

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

Driver's License Authentication Solutions

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

Mobile Scanner

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

In-Store

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

ComSoft has integrated our credit, compliance and prescreen solutions into both their desking platform and Cloud Solution. This brief guide walks you through setting up your system/providing credentials and how to pull, view, and print prescreen/credit reports within both platforms. 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.

Introduction to QuickScreen (Prescreen)

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

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

QuickScreen returns the following data to the user:

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

QuickScreen Results

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

Consumer Information:

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

Auto Summary:

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

Auto Trade Line 1				S	R
Interest Rate: 6.47%	Original Amount: \$12,886.00	Original Terms: 60 Months	No of Late Payments: 0	Monthly Payment \$252.00	
Percent Paid: 100%	Estimated Payoff: \$0.00	Remaining Terms: Joint: 0 Months	NO		
Loan Type: Auto Loan		Trade Status: Closed	Trade Open Date: 11/11/2012		

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

Certificate Status:

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

QuickScreen can be used in several scenarios within your dealership:

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

Prescreen Results

After clicking “**Prescreen**”, there are four possible responses:

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

(<https://www.consumer.ftc.gov/articles/prescreened-credit-and-insurance-offers>)
- **No Hit** - The applicant could not be found.

Prescreen Response: Pass

A new window will appear that displays the customer’s credit score, credit tier, and any payoff information that is available on their credit history.

You will be able to print a Pre-Selected Certificate by clicking on the “**Print Now**” button that is circled at the bottom of the prescreen results image to the right.

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

QuickScreen Results

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

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

Auto Summary:				
Available Revolving Credit: \$3,881.00		Auto Inquiries last 30 days: 0		
Auto Trade Line 1				
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	<div style="background-color: #0056b3; color: white; padding: 2px; display: inline-block;">S</div> <div style="background-color: #0056b3; color: white; padding: 2px; display: inline-block;">R</div> <div style="margin-left: 10px;">Monthly Payment \$252.00</div>
6.47%	\$12,886.00	60 Months	0	
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
100%	\$0.00	0 Months	NO	
Loan Type:	Trade Status:	Trade Open Date:		
Auto Loan	Closed	11/11/2012		
Auto Trade Line 2				
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	<div style="background-color: #0056b3; color: white; padding: 2px; display: inline-block;">S</div> <div style="background-color: #0056b3; color: white; padding: 2px; display: inline-block;">P</div> <div style="margin-left: 10px;">Monthly Payment \$296.00</div>
4.66%	\$16,045.00	61 Months	0	
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
100%	\$0.00	0 Months	NO	
Loan Type:	Trade Status:	Trade Open Date:		
Auto Loan	Closed	07/21/2011		

Certificate Status:

Certificate Delivery Confirmation

Has the Pre Approval Certificate been delivered to the consumer?

Yes

No

PRINT NOW

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

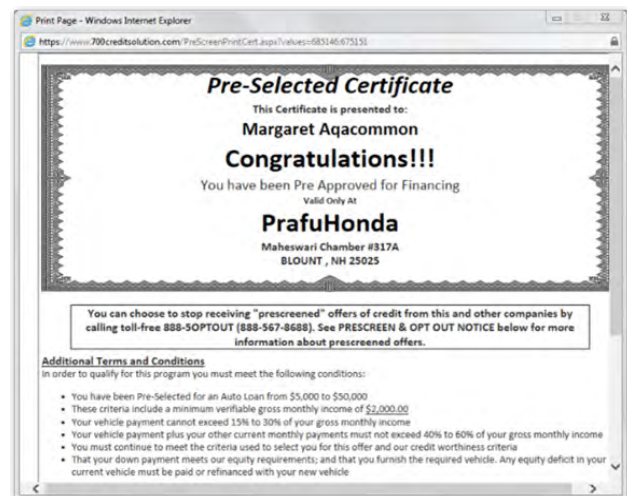
The dealer will be charged for this mailing.

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

Certificate Delivery Confirmation

You have chosen not to present certificate at this time. Certificate has been queued up to be mailed by the Mail House.

OK



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.

Certificate Delivery Confirmation

Applicant Did Not Pass Pre-Approval Criteria

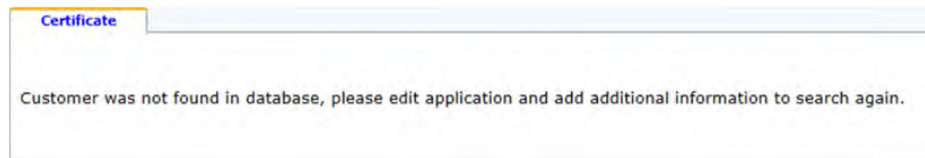
Continue

Prescreen Response: *Decline or No Hit*

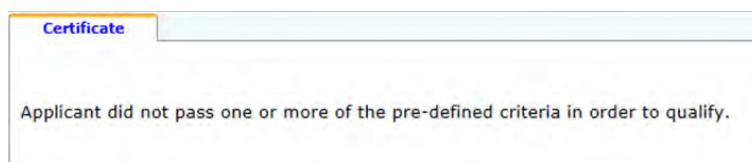
The other two possible return messages are “**Decline**” and “**No Hit**”. A “**No Hit**” signifies that no data was found on that particular consumer and a “**Decline**” means that data was found, however, the consumer did not meet the minimum criteria set up in the Configuration Guide.

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

No Hit:

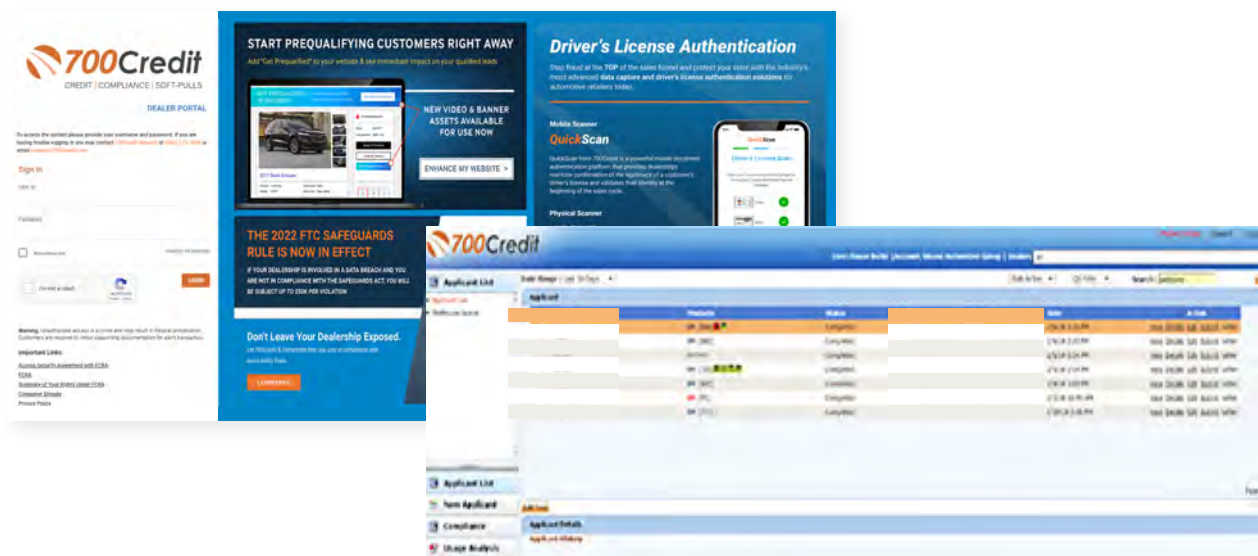


Decline:



Select “Continue” and the Applicant List is returned. The Applicant List will show all “No Hit” and “Decline” returns as QS in GRAY and a “D” will appear for a “Decline” and an “NH” will appear for “No Hit”. The screenshot below is from our [700Dealer.com](https://www.700Dealer.com) platform, which every dealer has access to.

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



The **BENEFITS** of OpportunityAlerts! include:

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

Set-Up Process

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

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

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

	Score Range	Probable Interest Rate
Interest Rate 1	Greater than 725	1.5 %
Interest Rate 2	Greater than 700	3.0 %
Interest Rate 3	Greater than 675	5.0 %
Interest Rate 4	Greater than 650	7.0 %
Interest Rate 5	Greater than 625	9.0 %
Interest Rate 6	Below 625	13.0 %

ComSoft Desking Platform

Setting Up Your System Integration

Once a dealer has signed up with 700Credit, they should go into the MonyMaker system and select 700Credit as their default credit inquiry source. Click the **"Sales"** button in the top-left corner of the dashboard, followed by the **"Dealer Links"** button at the top of the page. Select **"Credit Inquiry"** from the navigation panel on the left-hand side.

Finally, click the **"Click to set as default"** button located next to 700Credit's logo. The button will now inform the dealer that 700Credit has been set as the default.



Note: Please be aware that no matter how the user brings up the 700Credit Inquiry Interface, they will always be required to enter their 700Credit password. The username is retained, but for security purposes, we will require the user to enter their password every time an inquiry is made.

Pulling Credit & Prescreens

There are three different places in the MoneyMaker desktop system where a user can pull both a soft and hard pull inquiry (prescreen/full credit report) through 700Credit.

1. The Credit Inquiry screen (shown above, simply click the 700Credit logo).
2. The Buyer/Cobuyer screen in the deal processing section.
3. Prospect screen in the Prospects processing section.

(1) 700Credit Inquiry Screen in Dealer Links

If this option is used, the user is shown a blank inquiry screen where they will provide their 700Credit credentials (*User ID & Password*), choose their type of inquiry (*hard/soft pull or OFAC/red flag*) from the drop down, and then select which bureaus they want to include on the inquiry.

Enter the applicant and co-applicant information as needed and click the **"Request Report"** button.

Note: While the Inquiry Type **"prescreen"** is not shown in the above example screen, if a dealer has purchased 700Credit's prescreen product it will be available in the drop-down menu.

The information will be transmitted to 700Credit and the resulting hard or soft pull report will be displayed in the dealer's default web browser, where they can view the results and print them out if desired.

QuickScreen Results

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

Consumer Information:

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

Auto Summary:

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

Auto Trade Line 1			
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:
6.47%	\$12,886.00	60 Months	0
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:
100%	\$0.00	0 Months	NO
Loan Type:	Trade Status:	Trade Open Date:	Monthly Payment
Auto Loan	Closed	11/11/2012	\$252.00

Auto Trade Line 2			
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:
4.86%	\$16,045.00	61 Months	0
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:
100%	\$0.00	0 Months	NO
Loan Type:	Trade Status:	Trade Open Date:	Monthly Payment
Auto Loan	Closed	11/11/2012	\$296.00

Credit Report

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

TransUnion

Name: JANE AARDEN
DOB: 11/01/1950
SSN: 000-00-1234
Date: 05/02/20
In File: 09/08/20
Reported: 03/14/20

Address: 2 MAPLE CT
WESTPORT, MA, 02790

Subscriber: FDC
Sub Code: CS00012086

PREVIOUS ADDRESSES:

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

EMPLOYMENT:

EMPLOYER X 02/15/10

700Credit Auto Summary

Total Bal	Month Pay	Total Auto	Open Auto	30	60	90
\$1048	\$252	3	1	0	0	0

Tradit: Account Name Status Date Open Orig/Clad Curr Bal Orig AMT Monthly Pay Miss Rep Past Due 30 60 90 Payment Pattern

(2) Buyer/Cobuyer Screen when Processing a Deal

Dealers can also use the Buyer/Cobuyer screen to pull a credit inquiry. In the left-hand navigation bar, click **"Buyer/Co-Buyer"**, locate and open the desired applicant.

Click **"Pull Credit Report"**, as circled below.

MonyMaker™ System designed for ComSoft Motors of NC (Eric @ w/s #93 on ERIC-WIN7)

SALES **DEAL** **INVENTORY** **RECALL DEAL** **REPORTS** **QUICK QUOTE**
SETTINGS **BHPH/LHPH** **PROSPECTS** **DEALER LINKS**

Deal Setup
Calculations
Dealer Staff
Buyer/Cobuyer
Employer/Misc.
References
Trade Vehicle(s)
Liability/Coll. Ins
Warranty/Other
Miscellaneous
Lienholder Info
Documents

Buyer Information **Co-Buyer Information**

Buyer

Previous Customer Gender: Male Prefix: Mr. Home phone: (724)555-1212
Last Name or Full Company Name: Consumer Business Phone: (724)851-2010
First: Jonathan Cell Phone: (724)961-3421
Middle: Quincy Date of birth: 05/15/1961
Address: 12 Test Drive Social Security #: 548-60-3388
Zip/City: 15489 West Leisenring Drivers License #: 8938873
State: PA State Issued in: PA
County: Fayette Issue Date:
Email Address: jicq@mail.com Expire Date:
Age: 55

Other Functions

Swap Buyer & Co-Buyer **Pull Credit Report** View Credit Report

If this option is used, the user is shown the same inquiry screen, only with the applicant/co-applicant information preloaded from the deal. The user will provide their 700Credit credentials (*User ID & Password*), choose their type of inquiry (*hard/soft pull or OFAC/red flag*) from the drop down, and then select which bureaus they want to include on the inquiry.

Once reviewed and complete, click the **“Request Report”** button.

700Credit (Ver. 5.9) - Credit Report/ID Check/OFAC/Red Flag Inquiry Interface

700Credit Report Setup

700Credit User ID: comsoft
 700Credit Password:
 Type of inquiry: Credit
 Bureau: ☒ TransUnion ☒ Experian ☒ Equifax
 Bypass Duplicate Check: ☐ (Check if info has been modified or a new pull is desired)

Applicant Information

Use current buyer: ☐ First Name: Jonathan
 Middle Name: Quincy
 Last Name (or business name): Consumer
 Social Security Number: 548-60-3388 Date of Birth: 05/15/1961
 Address: 12 Test Drive
 Zip, City, State: 15489 West Leisenring PA

Joint Report

First Name:
 Middle Name:
 Last Name:
 Social Security Number: Date of Birth:

Clear Information **Request Report** View Compliance Dashboard

Go to Home Page Exit

The information will be transmitted to 700Credit and the resulting hard or soft pull report will be displayed in the dealer's default web browser, where they can view the results and print them out if desired.

QuickScreen Results

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

Consumer Information:

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

Auto Summary:

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

Auto Trade Line 1				
Interest Rate: 6.47%	Original Amount: \$12,886.00	Original Terms: 60 Months	No of Late Payments: 0	Monthly Payment: \$252.00
Percent Paid: 100%	Estimated Payoff: \$0.00	Remaining Terms: Joint: 0 Months	Trade Status: NO	
Loan Type: Auto Loan		Trade Open Date: 11/11/2012		

Auto Trade Line 2				
Interest Rate: 4.66%	Original Amount: \$16,045.00	Original Terms: 61 Months	No of Late Payments: 0	Monthly Payment: \$296.00
Percent Paid: 100%	Estimated Payoff: \$0.00	Remaining Terms: Joint: 0 Months	Trade Status: NO	

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

TransUnion

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

PREVIOUS ADDRESSES:

Name	City	State	ZIP
5 SILVER RDG	WINDHAM	ME	04062
11 HIGH DAM RD	WAREHAM	MA	025171

EMPLOYMENT:

EMPLOYER X 02/15/10

700Credit Auto Summary

Total Bal	Month Pay	Total Auto	Open Auto	30	60	90
20148	3282	3	1	0	0	0

Trails: Account Name Account # Status Dat Open Orig AMT Monthly Pay Past Due Mos Rep 30 60 90 Payment Pattern

(3) Prospect Screen when Entering a Prospective Customer

Note: Using this method will **automatically select the Type of Inquiry to Prescreen**. If the dealer has not signed up for this feature with 700Credit, they may select another product from the dropdown list.

In the left-hand navigation bar, click **"Prospect"**, locate and open the desired applicant. At the bottom of this screen, click **"700Credit PreScreen"**, as circled below.

The screenshot shows the MoneyMaker System interface. The left-hand navigation bar has 'Prospect' highlighted. The main form contains fields for Prospect information, including Name, Address, Phone, and Social Security Number. At the bottom, the '700Credit PreScreen' button is circled in red.

With this option, the user is shown the same inquiry screen, only with the applicant/co-applicant info preloaded from the prospect's info. The user will provide their 700Credit credentials (*User ID & Password*), choose their type of inquiry (*hard/soft pull or OFAC/red flag*) from the drop down, and then select which bureaus they want to include on the inquiry.

Once reviewed and complete, click the **"Request Report"** button.

The screenshot shows the 700Credit (Ver. 5.9) - Credit Report/ID Check/OFAC/Red Flag Inquiry Interface. The form shows fields for 700Credit User ID, Password, Type of inquiry, and Applicant Information. The 'Request Report' button is highlighted.

The information will be transmitted to 700Credit and the resulting hard or soft pull report will be displayed in the dealer's default web browser, where they can view the results and print them out if desired.

QuickScreen Results - Google Chrome

QUICKSCREEN REPORT

QuickScreen Results

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

Consumer Information:

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

Auto Summary:

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

Auto Trade Line 1			
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:
6.47%	\$12,886.00	60 Months	0
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:
100%	\$0.00	0 Months	NO
Loan Type:	Trade Status:	Trade Open Date:	Monthly Payment
Auto Loan	Closed	11/11/2012	\$252.00

Auto Trade Line 2			
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:
4.86%	\$16,045.00	61 Months	0
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:
100%	\$0.00	0 Months	NO
			Monthly Payment
			\$296.00

QuickQualify Results - Google Chrome

QUICKQUALIFY REPORT

Credit Report

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

TransUnion

Name: JANE AARDEN
2 MAPLE CT
WESTPORT, MA, 02790

DOB: 11/01/1950
SSN: 000-00-1234

Date: 05/02/20
In File: 09/08/20
Reported: 03/14/20

Subscriber: FDC
Sub Code: CS0001208G

PREVIOUS ADDRESSES:

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

EMPLOYMENT:

EMPLOYER X 02/15/10

700Credit Auto Summary

Total Bal	Month Pay	Total Auto	Open Auto	30	60	90
\$3048	\$252	3	1	0	0	0

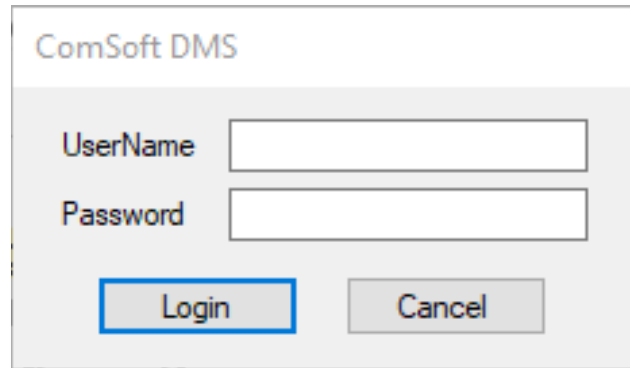
Tradex: Account Name Status Date Open Orig AMT Monthly Pay Miss Rep Payment Pattern

ComSoft Cloud Solutions

700Credit Credentials

In order to be able use 700Credit you will first need to enter the credentials for each user that needs to access 700Credit. Each user that needs access must login under their user name and then follow the steps outlined below.

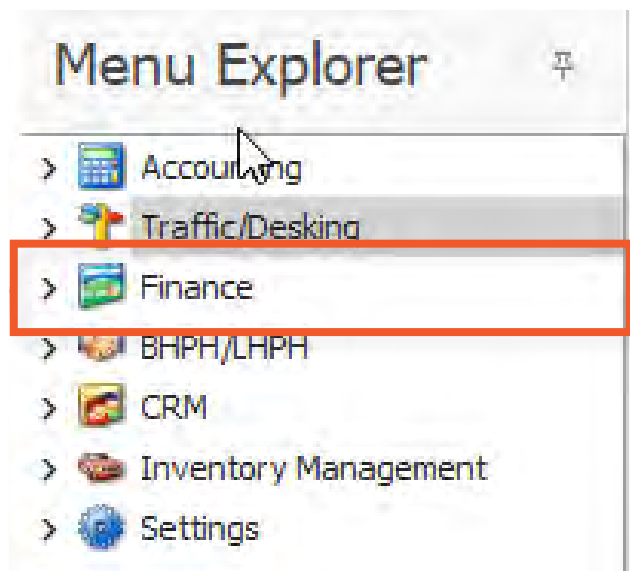
Login under your ComSoft username and password.



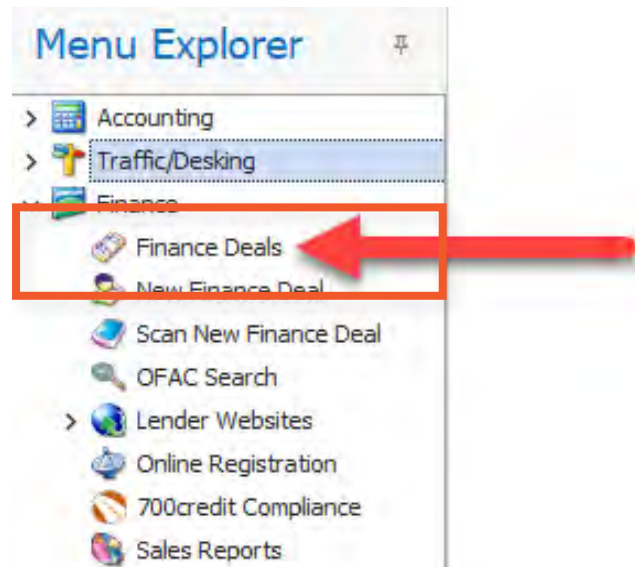
A screenshot of the ComSoft DMS login window. It features a title bar with the text 'ComSoft DMS'. Below the title bar, there are two input fields: 'UserName' and 'Password'. At the bottom of the window, there are two buttons: 'Login' and 'Cancel'.

Open an existing deal, open a guest record, or create a new one. We will show the steps though opening an existing deal. No matter how you decide to proceed the process is the same.

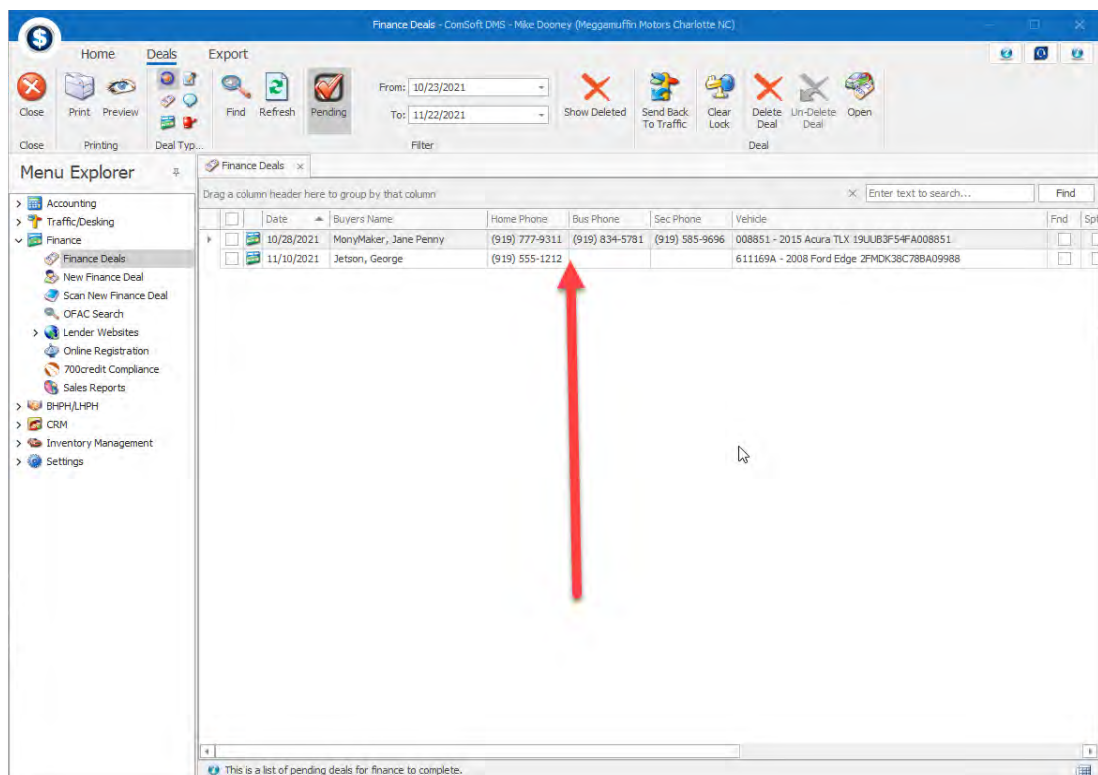
Click on the "+" or the ">" next to "Finance" in the menu explorer.



Click on the **"Finance Deals"** menu option



Double click on an item to open a deal



Once the deal is open click on the button that says **“Credit Bureau”** and then on **“700 Credit”**.

Jetson, George - ComSoft DMS - Mike Dooney (Meggamuffin Motors Charlotte NC)

Home Deal

Cancel & Close Save & Close Disclosure Print Disclosure Preview Print Forms Customer(s) Wash Sheet Gross Gauge Payment Grid Credit Bureau

Deal Information

Vehicle: 611169A - 2008 Ford Edge Miles: 124,398 Bank: Meggamuffin Motors

Trade(s): Miles Status: Sales Rep: George Jetson OFAC Clear

Cash Retail Lease Balloon Wholesale

Description	Financed	Inception	Residual
Selling Price:	\$8,100.00		
Life A&H:	\$0.00		
Adds:	\$0.00		
Licensing:	\$33.50		
Local Fees:	\$299.75		
Taxes:	\$567.00		
Warranty:	\$0.00		
Service Cntrct:	\$0.00		
Gap:	\$0.00		
Bank Fees:	\$0.00		
Subtotal:	\$9,000.25		
Rebates:	\$0.00		
Cash Price:	\$9,000.25		
Gross Trade:	\$0.00		
Trade Payoff:	\$0.00		
Cash:	\$2,500.00		
Total:	\$6,500.25		

Terms

Extended Terms: Term: 36 Rate: 8.240000 Days To First Pay: 0 Effective Rate: 8.240000

Reset Extended Terms

Purchase Date: 11/10/2021

Payment Date: 12/4/2021

Calculation: Monthly

Service Memo

Interest Rate	Finance Charge	Amount Financed	Total of Payments	Total Sale Price
The cost of credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you on your behalf.	The amount paid after you have made all payments of.	The total cost of your purchase on credit including your downpayment of.
8.240000	\$848.03	\$6,500.25	\$7,348.28	\$9,848.28

35 Payments of \$204.14 and 1 final payment of \$203.38

The credit bureau screen will open. Click on the toolbar button that says **“Secondary Credentials”**. you can then enter the credentials for the product(s) you have signed up for

Credit Reports

Cancel & Close Load Report New Report Delete Secondary Credentials

Name	Data Date	Transaction Type

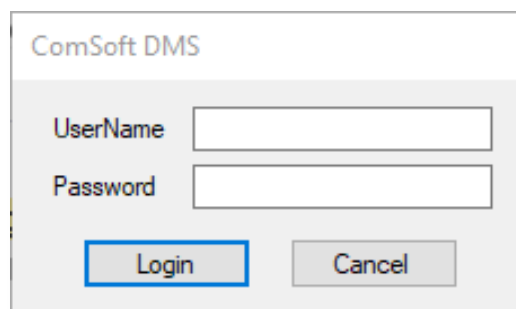
Finally, provide appropriate username/passwords for the purchased products. Click **"OK"** when complete.

The screenshot shows a 'Credentials' dialog box with three sections: 'Credit Bureau', 'Pre-Screen', and 'Pre-Qualify'. Each section contains 'User Name', 'Password', and 'Confirm Password' fields. At the bottom are 'OK' and 'Cancel' buttons. Numbered callouts (1-11) identify the following elements:

- 1: Credit Bureau User Name
- 2: Credit Bureau Password
- 3: Re-enter Credit Bureau Password
- 4: Pre-Screen User Name
- 5: Pre-Screen Password
- 6: Re-enter Pre-Screen Password
- 7: Pre-Qualify User Name
- 8: Pre-Qualify Password
- 9: Re-enter Pre-Qualify Password
- 10: OK button
- 11: Cancel button

Pulling Credit & Prescreens

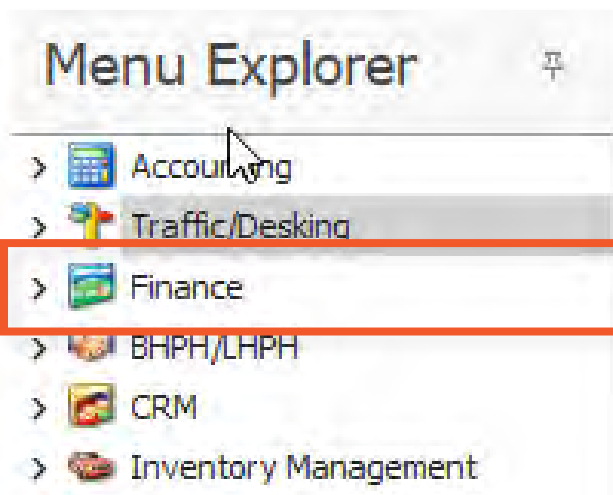
Login under your ComSoft username and password.



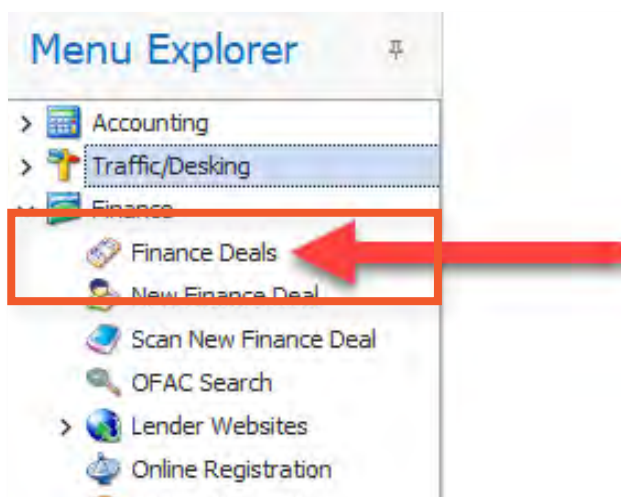
A login dialog box titled "ComSoft DMS". It contains two input fields: "UserName" and "Password". Below the fields are two buttons: "Login" and "Cancel". The "Login" button is highlighted with a blue border.

Open an existing deal, open a guest record, or create a new one. We will show the steps though opening an existing deal. No matter how you decide to proceed the process is the same.

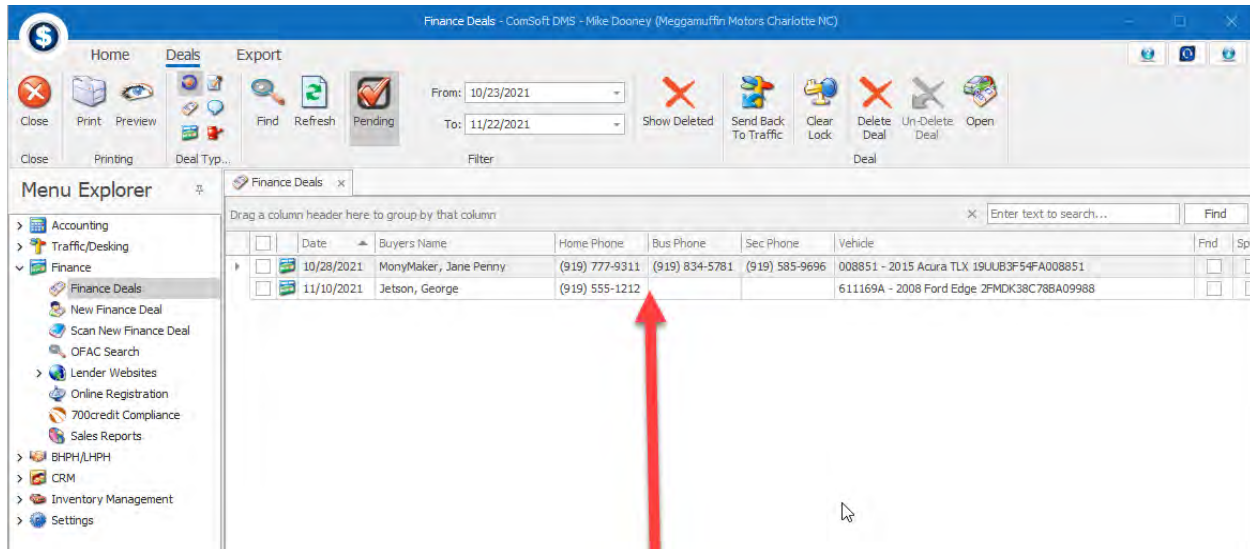
Click on the "+" or the ">" next to "Finance" in the menu explorer.



Click on the "Finance Deals" menu option



Double click on an item to open a deal



Once the deal is open click on the button that says "Credit Bureau" and then on "700 Credit".

The screenshot shows the 'Deal' window in ComSoft DMS for the deal 'Jetson, George'. A red arrow points to the 'Credit Bureau' button in the top toolbar. Another red arrow points to the '700 Credit' button in the 'Co' dropdown menu. The window displays various deal details, including vehicle information, financing terms, and a summary table.

Vehicle: 611169A - 2008 Ford Edge **Miles:** 124,398 **Bank:** Meggamuffin Motors

Trade(s): Miles Status: Sales Rep: George Jetson **OFAC Clear**

Financing Options: ☐ Cash ☒ Retail ☐ Lease ☐ Balloon ☐ Wholesale

Description	Financed	Inception	Residual
Selling Price:	\$8,100.00		
Life A&H:	\$0.00	\$0.00	
Adds:	\$0.00	\$0.00	
Licensing:	\$33.50	\$0.00	
Local Fees:	\$299.75	\$0.00	
Taxes:	\$567.00	\$0.00	
Warranty:	\$0.00	\$0.00	
Service Cntrct:	\$0.00	\$0.00	
Gap:	\$0.00	\$0.00	
Bank Fees:	\$0.00	\$0.00	
Subtotal:	\$9,000.25	\$0.00	
Rebates:	\$0.00		
Cash Price:	\$9,000.25	\$0.00	
Gross Trade:	\$0.00		
Trade Payoff:	\$0.00		
Cash:	\$2,500.00	\$2,500.00	
Total:	\$6,500.25	\$2,500.00	

Terms: Extended Terms: Term: 36 Days To First Pay: 0 Rate: 8.240000 Effective Rate: 8.240000

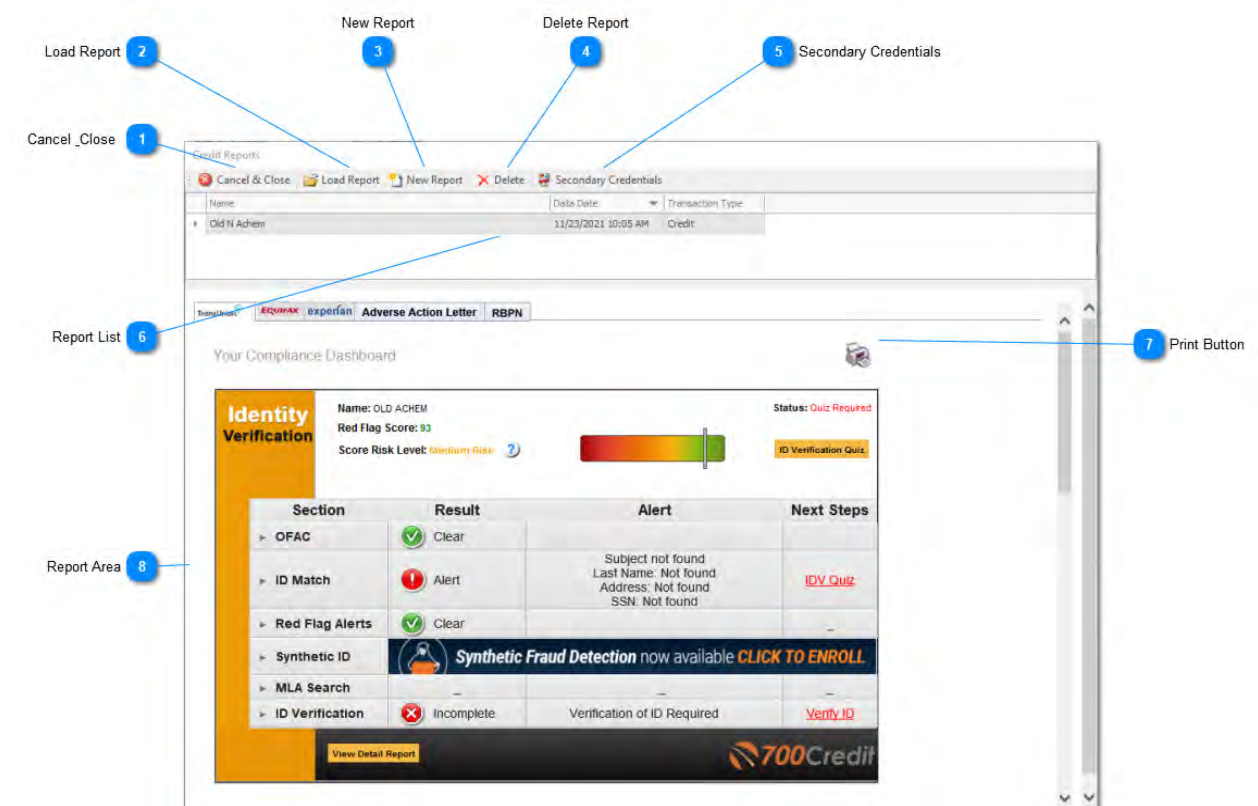
Payment Information: Purchase Date: 11/10/2021 Payment Date: 12/4/2021 Calculation: Monthly

Summary Table:

Interest Rate	Finance Charge	Amount Financed	Total of Payments	Total Sale Price
8.240000	\$848.03	\$6,500.25	\$7,348.28	\$9,848.28

Payments: 35 Payments of \$204.14 and 1 final payment of \$203.38

The Credit Report screen will open.



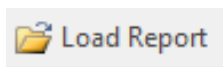
1. Cancel & Close

Closes the Credit Reports window.



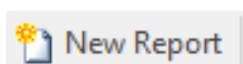
2. Load Report

Load the currently selected report in the Reports List.



3. New Report

Pull a new report. When this button is clicked you will be shown the Credit Request window.



The Credit Request window will open.

The screenshot shows the 'Credit Request' window. It has a title bar 'Credit Request'. Inside, there's a 'Select Customers' section with a checkbox for 'Old N Achem' (checked). Below that is a 'Product Type' section with radio buttons for 'Credit' (selected), 'Red Flag', 'OFAC', 'Pre Screen', 'ID Check', and 'Save Only'. Then there's a 'Select Credit Repository' section with checkboxes for 'Equifax', 'TransUnion', 'Experian', and 'Override Duplicate' (all checked). To the right of these are input fields for 'Equifax PIN:', 'TransUnion PIN:', and 'Experian PIN:'. At the bottom right, there are 'OK' and 'Cancel' buttons. Numbered callouts point to: 1. Select Customers, 2. Product Type, 3. Equifax, 4. TransUnion, 5. Experian, 6. Override Duplicate, 7. Pin Numbers, 8. OK button, and 9. Cancel button.

1. Select Customer

Check the box next to the customer you wish to request the report for. If there are 2 customers and both are checked, a joint credit report will be requested.

This is a close-up of the 'Select Customers' section from the window. It shows a checkbox labeled 'Old N Achem' which is checked.

2. Product Type

Select the report product you wish to request.

This is a close-up of the 'Product Type' section. It shows a group of radio buttons. The 'Credit' radio button is selected. Other options include 'Red Flag', 'OFAC', 'Pre Screen', 'ID Check', and 'Save Only'.

3 - 5 Bureau Type

Check the bureaus you want to include in the report.



Equifax



TransUnion



Experian

6. Override Duplicate

Check this box if you want 700Credit to get a new report with new information.



Override Duplicate

7. PIN Numbers

Some customers may have blocks placed on their credit reports and will require a PIN to be entered in order to request a report.

	Old N Achem	
Equifax PIN:	<input type="text"/>	<input type="text"/>
TransUnion PIN:	<input type="text"/>	<input type="text"/>
Experian PIN:	<input type="text"/>	<input type="text"/>

8. OK Button

Accept the entries and request the report.

OK

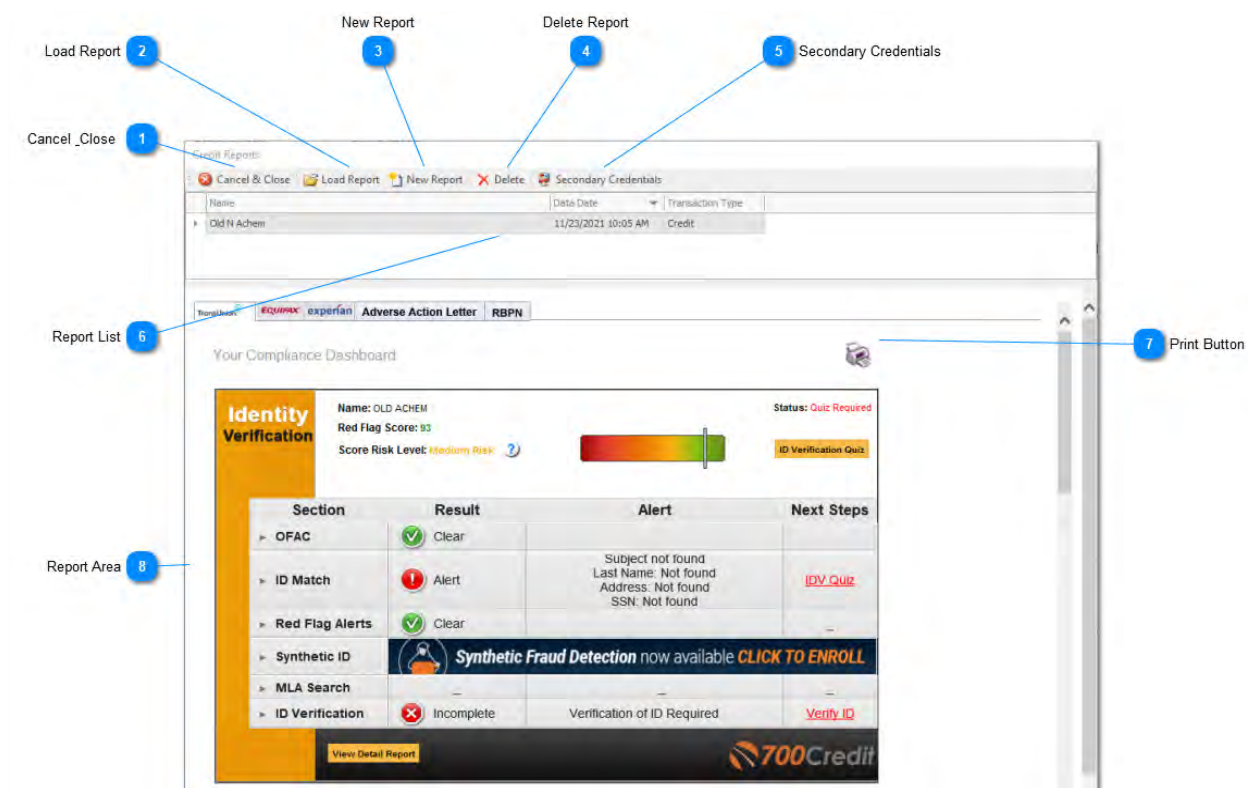
9. Cancel Button

Some customers may have blocks placed on their credit reports and will require a PIN to be entered in order to request a report.

Cancel

Once the user has reviewed the entry and requested either the hard or soft pull (or both), they are returned to the Credit Report screen, where a full credit file or soft pull prescreen report will appear in an iframe.

The below example shows a full credit report, however a user who requested both inquiries can utilize the tabs at the top of the iframe to pan between each bureaus credit report, prescreen, AA Letter and RBPB.



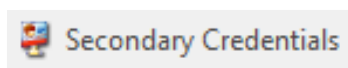
4. Delete Report

Delete the currently selected report in the Reports List.



5. Secondary Credentials

Enter 700Credit Credentials for the currently signed in user (see ["700Credit Credentials"](#) section on page 6 for instructions).



6. Report List

Lists all the reports pulled.

Name	Data Date	Transaction Type
▶ Old N Achem	11/23/2021 10:05 AM	Credit

7. Print Button

Prints the Report Area.



8. Report Area

Contains all information pertaining to the currently selected report in the Reports List. Utilize the tabs at the top of the iframe/Report Area to pan between each bureaus credit report, prescreen, AA Letter and RBPB.

TransUnion
EQUIFAX
experian
Adverse Action Letter
RBPB

Your Compliance Dashboard

Identity Verification

Name: OLD ACHEM
Red Flag Score: 93
Score Risk Level: Medium Risk

Status: Quiz Required
ID Verification Quiz

Section	Result	Alert
▶ OFAC	✓ Clear	
▶ ID Match	! Alert	Subject not Last Name: N Address: No SSN: Not t
▶ Red Flag Alerts	✓ Clear	
▶ Synthetic ID	Synthetic Fraud Detection now	
▶ MLA Search		
▶ ID Verification	✗ Incomplete	Verification of ID

View Detail Report

QuickScreen Results - Google Chrome

QUICKSCREEN REPORT

QuickScreen Results

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

Consumer Information:

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

Auto Summary:

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

Auto Trade Line 1

Interest Rate: 6.47%	Original Amount: \$12,886.00	Original Terms: 60 Months	No of Late Payments: 0	Monthly Payment: \$252.00
Percent Paid: 100%	Estimated Payoff: \$0.00	Remaining Terms: 0 Months	Joint: NO	
Loan Type: Auto Loan		Trade Status: Closed	Trade Open Date: 11/11/2012	

Auto Trade Line 2

Interest Rate: 4.66%	Original Amount: \$16,045.00	Original Terms: 61 Months	No of Late Payments: 0	Monthly Payment: \$296.00
Percent Paid: 100%	Estimated Payoff: \$0.00	Remaining Terms: 0 Months	Joint: NO	

Viewing Your Compliance Dashboard within ComSoft Cloud Solutions

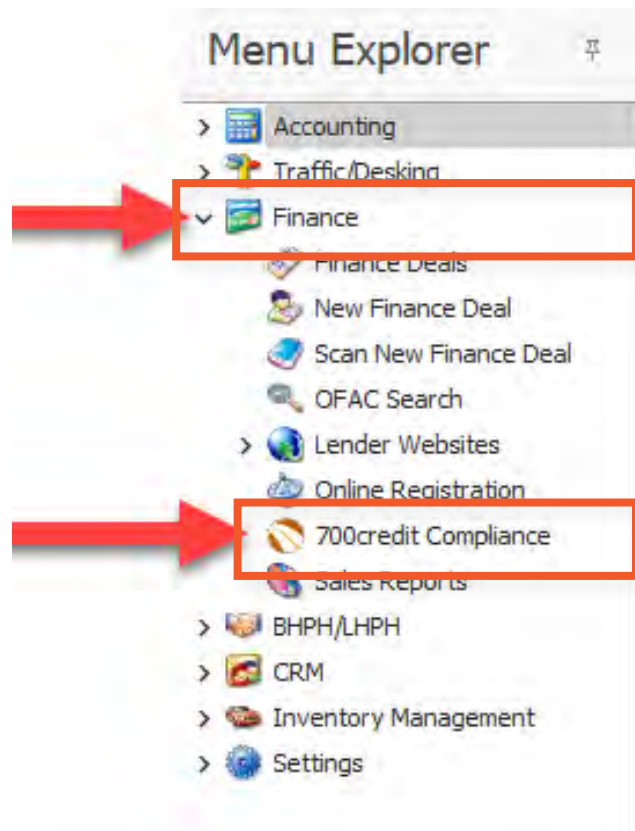
700Credit Compliance Dashboard is a complete monitoring solution, which is unique in the industry and helps you stay on top of and manage credit reporting and compliance from one single view. This dashboard closely monitors your efforts to ensure compliance processes are being followed. We support both single and multi-rooftop 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
- Collects lead forms from Credit Reporting and Soft Pull products

If you haven't already, enter your 700Credit credentials.

From the Menu Explorer click on the "+" or ">" next to **"Finance"** then click on the item that says **"700Credit Compliance"**.



The 700Credit Dashboard will open.

The screenshot displays the 700Credit Compliance dashboard interface. The top navigation bar includes a 'Home' button and a '700Credit Compliance - ComSoft DMS - Mike Dooney [Program/Fin. Makers Chief/for HIC]' title. The left sidebar contains a 'Menu Explorer' with categories like Accounting, Finance, CRM, and Settings. The main content area is divided into several sections:

- Compliance**: Includes links for Application List, Mailhouse Queue, Dashboard User Guide, and OS Certificate Summary.
- Red Flag**: Includes links for Identity Verification, Summary, Identity Verification Detail, and Yearly ITTPP.
- Adverse Action**: Includes links for Adverse Action Letter Detail and Adverse Program Definition.
- RSBN**: Includes links for RSBN Detail and RSBN Program Definition.
- Synthetic ID Solution**: Includes links for Evaluation, Consumer Behavior, and Synthetic ID Alerts.

The main content area features several monitoring dashboards:

- Application Summary**: Shows a table of application statistics.

Category	#	%
Applications	1082	
Co-Applicants	55	
Stand Alone Identity Verification Applicants	3947	
Stand Alone OFAC Applicants	33	
Total Number of Applicants	5122	
- Identify Verification Program Monitor**: Shows a table of verification statistics.

Category	#	%
Total Applicants with Identity Verification	4999	98%
Red Flag Clear & Cautions	685	14%
Red Flag Alerts	4314	86%
Alerts Unresolved	5114	
Alerts Received	0	
- Adverse Action Letter Program Monitor**: Shows a table of adverse action letter statistics.

Category	#	%
Total Applicants	1142	
Letters Mailed	0	0%
Letters Queued to be Mailed	1141	100%
Letters Emailed	0	0%
Letters Printed Locally	0	0%
Applicants with No Letter Delivered	1	0%
Adverse Letters Delivered/Scheduled	1141	100%
- Risk Based Pricing Notice Program Monitor**: Shows a table of risk-based pricing notice statistics.

Category	#	%
Total Applicants	1142	
Notices Mailed	0	0%
Notices Queued to be Mailed	1142	100%
Notices Emailed	0	0%
Notices Printed Locally	0	0%
Applicants with No Notice Delivered	0	0%
RBNP Notices Delivered/Scheduled	1142	100%
- QuickScreen Monitor**: Shows a table of quickscreen statistics.

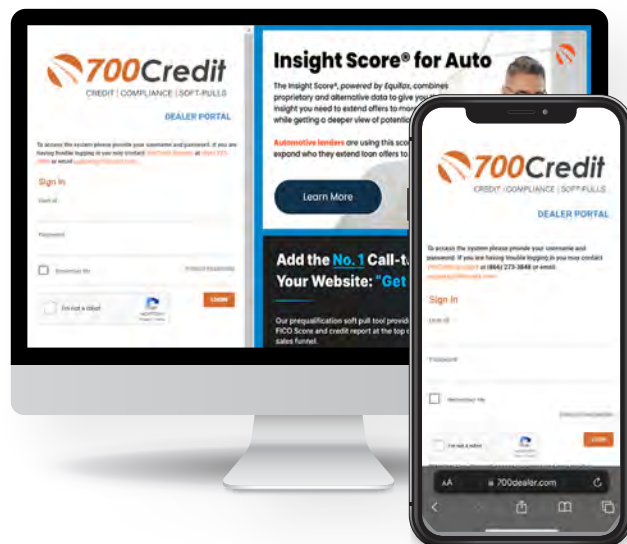
Category	#	%
Number of QuickScreens	344	
Applicants Preapproved	31	22%
Certificates Printed	1	
Certificates Confirmed Delivered	2	6%
Certificates Mailed	0	0%
Certificates Emailed	1	3%
Certificates Queued to be Mailed	29	94%
Certificates Delivered/Scheduled	31	100%
- Identity Verification Quiz Authentication Program Monitor**: Shows a table of quiz authentication statistics.

Category	#	%
Quiz Presented / Number of Alerts	514314	
Total Applicants with Quiz Presented	5	100%
Applicants Passed	0	0%
Applicants Failed	0	0%
Authentication Abandoned	0	0%
Quiz Unavailable	5	100%

Introduction to 700Dealer.com

All 700Credit dealers have exclusive access to their own personal credit portal hosted at 700Dealer.com. The unique platform provides dealers a single tool to seamlessly navigate and monitor credit data from all of their solutions; including, credit reports, compliance and soft pull solutions, ID verification and driver's license authentication platforms.

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



Viewing Your Leads

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.

Credit Report

JANE ARDEN
2 MAPLE CT
WESTPORT, MA, 02760

DOB: 11/01/1980
SSN: 000-00-1234

Date: 09/02/20
In File: 09/02/20
Reported: 09/14/20

Subscriber: FDC
Sub Code: C800012060

PREVIOUS ADDRESSES:

Name	City	State	ZIP
5 SILVER RD	WINDHAM	ME	04092
11 IRISHDALE RD	WAREHAM	MA	02571

EMPLOYMENT:
EMPLOYER X 0214610

700Credit Auto Summary

Total Bal. (2000)	Monthly Pay (100)	Total Auto (0)	Open Auto (1)	30	60	90
1000	100	0	1	0	0	0

Score Summary

Score Card	Score	Code	Score Factor Description
FICO 8	750	20	Score based on credit history and payment history.
AutoScan	800	10	Score based on credit history and payment history.

Managing Users

You can add, edit or delete users who have access to your customer, credit and lead information through the following process:

1. Log in to 700Dealer.com
2. Click on the **"Users"** link in the left-hand navigation bar
3. To edit a user's credentials, click the **"Edit"** link on the right
4. To delete a user, click the **"Delete"** link on the right
5. To create a new user, click on the **"Copy"** link on the right.

UserID	Name	User Level	User Type	Status	Dealer	City	State	Action
cartercountydcjcd	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcjdp	Elend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyhyucdl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyhyudc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cchundaidcpq	Elend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
keystonechevyucdl	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevydc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonegbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy

When you click on **"Edit"**, you will be brought to a screen where you can make changes to the information.

User Information

Username: Password: Retype Password:

First Name: Middle Name: Last Name:

Address:

City: State: Phone:

Email Address:

User Setup Information

User Type: User Level:

Web User: ☐ Dealer Admin: ☐ AutoGenerate Letter: ☐

Read Only: ☐

Disable User: ☐

From IP: To IP:

Restrict Days of week and time of day access: ☐

Force Password change on next Login: ☐

Show in QuickApp Dropdown: ☐

Security Questions: ☒

Creating a New User

UserID	Name	User Level	User Type	Status	Dealer	City	State	Action
cartercountydcjcd	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcjdp	Elend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyhyucdl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyhyudc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cchundaidcpq	Elend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
keystonechevyucdl	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevydc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonegbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy

To create a new user, it is easiest to find a similar user id, and select the **"Copy"** action, as highlighted in the previous step.

You can then fill in the new user information and make any changes in the setup necessary.

The image shows two stacked forms for creating a new user. The top form, 'User Information', includes fields for User ID, Password, Repeat Password, First Name, Middle Name, Last Name, Address, City, State, Zip, Phone, and Email Address. A 'Copy Password' button is visible. A 'Password Rules' box on the right specifies: 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 Repeat Password must match; Password shouldn't match with last 13 password. The bottom form, 'User Setup Information', includes fields for User Type, User Level, Dealer Admin, AutoGenerate Letter, and a 'Select Default Dealer' dropdown. It also has checkboxes for 'Repeat Only', 'Disable User', 'From IP', 'To IP', 'Repeat Days of week and time of day access', 'Force Password change on next Login', and 'Show in QuickApp Dropdown'. Security Questions are also set up with three questions and answers.

Viewing Invoices

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

The image shows the 'Administration' section of the 700Credit system. The 'Online Invoicing' tab is highlighted in the left-hand menu. The main area displays a 'Billing Summary' for Invoice Number 400347, dated 11-11-2018. The summary shows a Total Due Balance of \$1,295.30, with a balance due by 12/11/2018. The invoice details include the dealer's name (ELK GROVE KIA), address (848 LAGUNA GROVE DR, ELK GROVE CA 95757), and the invoice number (400347). The 700Credit logo is visible in the bottom right corner.

Introduction to Compliance Solutions

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

Compliance Dashboard

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

Items supported on the dashboard include:

- Adverse Action Notices
- Risk-based Pricing Notices
- OFAC Search, Red Flag ID & Privacy
- Notices
- Out of Wallet Questions

Our Compliance Dashboard also collects lead forms from our Credit Reporting and Soft Pull products

Lead Summaries for:

- QuickQualify
- QuickApplication
- QuickScreen
- QuickScore
- QuickScan

How You Benefit

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

Adverse Action Letter Program Monitor		
	#	%
Total Applicants	43	
Letters Mailed	34	79%
Letters Queued to be Mailed	4	9%
Letters Printed Locally	0	0%
Applicants with No Letter Delivered	5	12%
Adverse Letters Delivered/Scheduled	38	88%
Consent/Review Advers Setup Request Setup Changes		

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

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	
Alerts on Unresolved		
Consumer Alerts		
Fraud Victim and Security Alerts	1	
Active Duty Alerts	0	
ID Verifications		
	#	%
Complete	0	0%
Incomplete	42	100%
Alerts on Incomplete		

Out of Wallet Authentication Program Monitor		
	#	%
Total Applicants	42/29	
Total Applicants with OOW Presented	42	100%
Applicants Passed	3	7%
Applicants Failed	0	0%
Authentication Abandoned	3	7%
Questions Unavailable	36	86%

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

Compliance for Credit Reports

What must dealers have in place today:

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

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

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

Red Flag Regulation

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

What must dealers have in place today:

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

Red Flag: Key Components

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

Identity Verification

Name: TEST TEST

Red Flag Score: 99

Score Risk Level: Medium Risk

Status: Out of Wallet Required

Out of Wallet Questions

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

View Detail Report

700Credit

Out of Wallet (OOW) Questions

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

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

Out of Wallet Questions

Number of Questions: 5

According to our records, you previously lived in (PITTSBURGH). Please answer the questions below to verify this is correct.

☐ PITTSBURGH
☐ ROCKLAND
☐ BIRMINGHAM
☐ HUNTSVILLE
☐ NONE OF THE ABOVE DOES NOT APPLY

Which one of the following most closely describes you? (If there is not a correct response, select "None of the Above")

☐ KIDNEY
☐ BIRTH MARK
☐ ELDERLY PERSON
☐ CURRENTLY TRAVELING
☐ NONE OF THE ABOVE DOES NOT APPLY

Do you have a mortgage loan in or around July 2010? Please select the correct amount range in which your monthly mortgage payment falls. (Only select the regular monthly payment which is being provided, interest, and second mortgage would reflect rates and amounts determined by lenders. If you have not had a mortgage payment over in the past, please select "None of the Above Does Not Apply".)

☐ \$750 - \$999
☐ \$1000 - \$1249
☐ \$1250 - \$1499
☐ \$1500 - \$1749
☐ \$1750 - \$1999
☐ NONE OF THE ABOVE DOES NOT APPLY

At what time within a year or in the year of the data below?

☐ 1995
☐ 1998
☐ 1999
☐ 2000
☐ 2001
☐ NONE OF THE ABOVE DOES NOT APPLY

Please select the county for the address you entered.

☐ ALBANY
☐ ALBANY
☐ ALBANY
☐ ALBANY
☐ ALBANY
☐ NONE OF THE ABOVE DOES NOT APPLY

Submit Cancel

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

RBP: Recommended Best Practices

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

The screenshot displays the 'Identity Verification' results for David W Campbell. It shows a 'Red Flag Score' of 46, categorized as 'High Risk'. A table lists verification sections: OFAC (Alert), ID Match (Clear), Red Flag Alerts (Clear), Synthetic ID (Clear), MILA Search (Clear), and ID Verification (Incomplete). An 'Alert' message states 'Match to full name only'. A 'Next Steps' link with 'OFAC Instructions' is highlighted. Below, the 'Identity Verification Detailed Report' shows the 'Red Flag Score Summary' and 'OFAC Search' results, including a detailed alert for David W Campbell.

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.

The screenshot shows the 'OFAC Report' for Michelle Cho. A red arrow points to a link in the 'Information' section: http://www.us-treas.gov/resource-center/faqs/sanctions/Pages/faq_compliance.aspx#match.

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

The screenshot shows the 'Office of Foreign Assets Control' website. It includes a 'Frequently Asked Questions' section with a search bar and a list of questions. The 'RECENTLY ADDED FAQS' section is also visible.

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

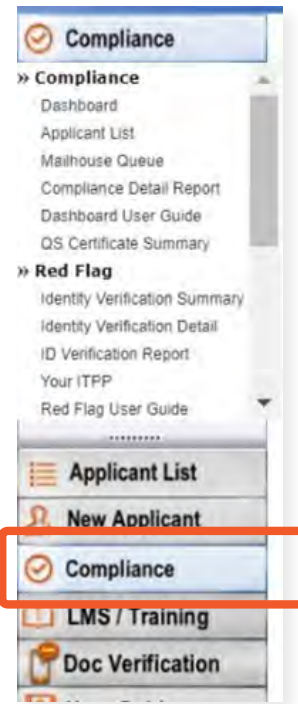
OFAC Search: Recommended Best Practices

- 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 platform.

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



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

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

Click on the report you would like to view.
Examples of each report are provided on the next page.



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 1:00:40 PM				XXX-XX
Alex				Alert	9/1/2023 1:03:34 PM				XXX-XX
Tim				Clear	9/1/2023 4:25:53 PM		OOV		XXX-XX
Mig				Alert	9/1/2023 6:01:39 PM				XXX-XX
Robi				Alert	9/1/2023 6:14:25 PM				XXX-XX
<input checked="" type="checkbox"/> OFAC Alerts		2	1%	0					

IDENTITY VERIFICATION REPORT:

Date	Time	Dealer Name	Applicant Name	User Name	Status
09/01/2023	11:54:04		JAN		Incomplete
09/01/2023	12:56:28		Ma		Incomplete
09/01/2023	13:00:46		Ma		Incomplete
09/01/2023	13:03:34		Ale		Incomplete
09/01/2023	14:13:11		Bru		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(666)TU(638)XPN(640)
	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	Dre			09/01/2023				EFX(624)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	Dre					09/17/2023	EFX(624)TU(645)XPN(640)

OFAC REPORT:

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

You should have been sent your 700Dealer.com login credentials in one of our welcome emails to you. If you cannot locate your credentials or have any 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.