CREDIT | COMPLIANCE | SOFT PULLS

Learning Management System

To further our efforts in providing the best compliance and risk mitigation services to our clients, we are pleased to offer our web-based, self-paced Compliance platform which will provide the required training your dealership needs to remain compliant with every transaction and avoid costly fines.

This training platform includes the following 8 modules:

- *Adverse Action Rule*
- *IRS Rule 8300*
- *Paper Flow*
- *Privacy*
- *Red Flag Rule*
- *Risk Based Pricing Notices*
- *UDAAP*
- *OFAC*

Can You Afford to Pay ***Penalties*** for ***Non-Compliance?***

Dealers are fined millions of dollars every year for not following the proper government regulations around the accessing and handling of customer's sensitive credit data. As the largest reseller of credit reports from all three bureaus – Experian, Equifax and TransUnion – 700Credit has always strived to provide comprehensive and automated compliance solutions to keep you compliant with every credit report pulled.

This Compliance platform meets the guidelines set forth by the three major credit bureaus on the rules and regulations all business must follow when pulling a credit report, and is required for every dealership that uses our credit report solution.
For more information, visit our website: www.700credit.com.

Compliance Requirement	Estimated Fine for **Non-Compliance**
Form 8300 and Reporting Cash Payments of Over $10,000	If you willfully fail to file Form 8300, you can be fined up to $250,000 ($500,000 for corporations) or sentenced to up to 5 years in prison, or both
Red Flags Rule	$3500 maximum civil penalty per violation
Adverse Action Notices	Liability for punitive damages is limited to $10,000 in individual action and the lesser of $500,000 or 1% of the creditor's net worth in class actions.
The Fair Credit Reporting Act	The civil penalties for noncompliance include paying up to $1,000 in damages to the consumer. If the FTC takes civil action, the fine is a maximum of $2,500 per violation.
Risk Based Pricing Notices	Maximum penalties of $4,111 per violation

GET YOUR TRAINING STARTED TODAY!

866.273.3848 | sales@700credit.com

Compliance Training Programs Available from KPA

Advertising, Sales & F&I

Protect your reputation and comply with FTC Regulations including the CARS rule.

Solutions Include:

- Key Performance Dashboard
- Learning Management
- Audits & Inspections
- Document Library
- OFAC / Red Flags
- Issue Management
- Licenses & Permits
- AI Assisted Website Scans
- Deal Jacket Audits
- Customer Information Security Assessment
- Inventory Inspection
- Facility Compliance Inspection
- Customer Feedback Management
- Advertising Archive

Privacy & Safeguards

Ensure proper controls are in place that keep consumer personal information safe & secure.

10-Step Proven Process Drives Compliance for Dealers

1. Establish Safeguards Team
2. Written Risk Assessment
3. Information Security Program and Incident Response Plan
4. Information Security Training
5. Simulated Phishing Attacks
6. Vendor Assessment and Agreements
7. Access Controls
8. Technical Requirements and Secure Messaging
9. Website Privacy Consent Banners and Website Risk Scans
10. Written Annual Report to Board

Environmental Health and Safety

Keep your workers safe and navigate the complexities of OSHA, EPA, and DOT compliance.

Complete EHS Compliance

Stay ahead of OSHA, EPA, and DOT regulations

- On-Site Audits by Certified EHS Experts
- Safety Comittee Meetings
- Written Programs
- Incident Management
- OSHA Reporting
- On-Site and Online Training
- SDS Management
- Licenses & Permits
- Regulatory Library

Human Resources

Streamline workforce management and HR compliance throughout the employee lifecycle.

Online & On-Call

- Hire, engage and retain top talent with HR management solutions
- Software, training and consulting services
- KPA delivers the proven solutions to train employees, tackle compliance issues, and effectively manage HR processes - across the employee lifecycle

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