



USER GUIDE

NOVEMBER 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 21,000 direct dealer clients, and 230+ software partners, we look forward to becoming your trusted credit and compliance vendor.

Credit Report Solutions

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

Compliance Solutions

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

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

Soft Pull Solutions

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 offer two soft pull solutions to choose from and help you engage consumers and speed the sales process, including:

Prequalification (*QuickQualify solution*)

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.

Prescreen (*QuickScreen solution*)

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 Solutions

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 / Physical Scanner

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.

This brief guide walks you through setup instructions, how to pull/view credit reports and manage compliance tasks within the Compliance Notice Manager. The guide will also explain how initiate a Quickscan/view the results, enable the deal jacket integration and view documents from within your Reynolds and Reynolds ERA-IGNITE platform. 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.

Setup Instructions

For activity updates (from Reynolds and Reynolds » 700Credit), open the **'700Credit Settings'** page. Locate **'DAP Enable Partner Push'** and set to **'True'**.

700 Credit Settings

TransUnion Credit Summary false	Activate Auto Summary inactive
Experian Profile Summary false	Adverse Action Letters inactive
TU Report Format HTML	Disclosure Letters inactive
EX Report Format HTML	Risk Based Pricing Notification inactive
EQ Report Format HTML	EQ Multiple Models false
EX VPN false	Enable Partner Push true
QuickQualify Pricing Method Price Per Transaction	
QuickScreen Pricing Method Price Per Transaction	
700 RF Pricing Method Per Transaction Per Item	
R1 IDONE Pricing Method Transaction	Effective Date(MM/DD/YYYY) 04/16/2024
700Credit Customer No	
Level true	

For awareness updates, login to 700Dealer portal and open the **'Dealer settings'** page.

Locate **'Enable Awareness Service'** and **'Reynolds DMS'**, ensure boxes are checked, and then provide appropriate credentials for the **'Dealer ID/System ID'**. This allows 700Credit to post awareness updates for transactions that occur outside of Reynolds DMS.

☐ Bypass Overdue Training

QuickScan:

☒ Enable QuickScan	☐ Enable ReScan
☒ Enable Selfie	☒ Enable Synthetic ID Verification
☒ Enable Identity Verification	
☐ Enable OFAC Check	
☐ Enable DMS Verification	

☒ **Enable Awareness Service**

☒ Reynolds DMS DealerID * SystemID *

700Credit & Reynolds and Reynolds Integration

Credit Bureau Inquiry (CBI) Application

The **Credit Bureau Inquiry (CBI)** application is used to obtain credit bureau inquiries for customers and review the resulting credit reports. A Risk-Based Pricing Notice (RBPN) is included with each report.

In addition, several options are available when the inquiry is requested, such as:

- Verifying customer information against the Office of Foreign Assets Control (OFAC) Specially Designated Nationals (SDN) list.
- Performing a Red Flag check to help protect the dealership against fraud.
- Including adverse action notices to inform customers of their denied application due to their credit report.
- Performing common compliance tasks, such as viewing, printing, and sending RBPN and AA notices to customers.
- Requesting Out of Wallet questions to assist in verifying the identification of a customer based on information such as past residences and credit accounts.

Note: Dealership personnel must comply with federal regulations when using the CBI application, including obtaining customer consent to receive credit information. Contact a legal representative familiar with the applicable laws and dealership operations before submitting credit inquiries.

To perform credit inquiries, the CBI application must be licensed. To use Mail House options to perform compliance tasks, a Mail House subscription must be purchased. For information about licensing the CBI application or purchasing a Mail House subscription, contact your Account Manager.

Pulling Credit in ERA-IGNITE F&I

To begin pulling credit, open the Credit Bureau Inquiry (CBI) solution. This can be accessed from the **'Start Deal'** screen, or from within a deal from the F&I/Desking worksheet either by clicking the CBI icon  or by clicking **'Tools'** in the top navigation bar, and then **'Credit Bureau Inquiry'**.

Once open, click **'New'** to start the credit inquiry process.

Credit Bureau Inquiry

Refresh (F8)

New Inquiry

☒ Individual
☐ Joint
☐ OFAC
☐ OOW
☐ QuickScan
Bureau: EQUIFAX Page 1
Customer#
Deal #

New

Search

Inquiry Info

Inquiry Date: 3 Days
Origin:
Linked:

Customer

Last Name:
Last 4 SSN:
First Name:
Company:

Search (F12)

Clear

Inquiries and Reports

Inquiry Info			Inquiry Info				Bureau Scores			
Origin	SSN	Name	Date Time	User ID	Ref Number	App Consent	EFX	TUC	XPN	OFAC
700	***-**-1706	BLACKWELL, PHILLIP	10/29/24 10:16	700Credit	7-00Dfa-f7e2ef-c78			820		CLR
CBI	NONE	GODBE, TONI	10/29/24 08:30	SSM	0-41201-010000-QW					
CBI	***-**-1706	BLACKWELL, PHILLIP	10/29/24 08:22	SSM	0-41201-010000-QV					
CBI	NONE	COBALT REFINERY CO. I...	10/28/24 14:18	SSM	0-41201-010000-QT					HIT
CBI	***-**-1706	BLACKWELL, PHILLIP	10/28/24 13:10	SSM	0-41201-010000-QS					CLR
700	***-**-1706	BLACKWELL, PHILLIP	10/28/24 12:49	700Credit	7-00D0c-5a8136-03e			820		
700	***-**-1706	BLACKWELL, PHILLIP	10/28/24 12:38	700Credit	7-00D27-68f6d5-080			820		CLR
CBI	***-**-1706	BLACKWELL, PHILLIP	10/28/24 12:12	SSM	0-41201-010000-QR					CLR

Buyer: BLACKWELL, PHILLIP

Deal #: 193551

Inquiry Status: COMPLETE

Inquiry Type: INDIVIDUAL

Risk Based Pricing Notice: 10/29/24 - Queued

Adverse Action Notice: 10/29/24 - Queued

Compliance

Attach

Verify

Email

Send to Mail House

View

Print (F10)

Delete

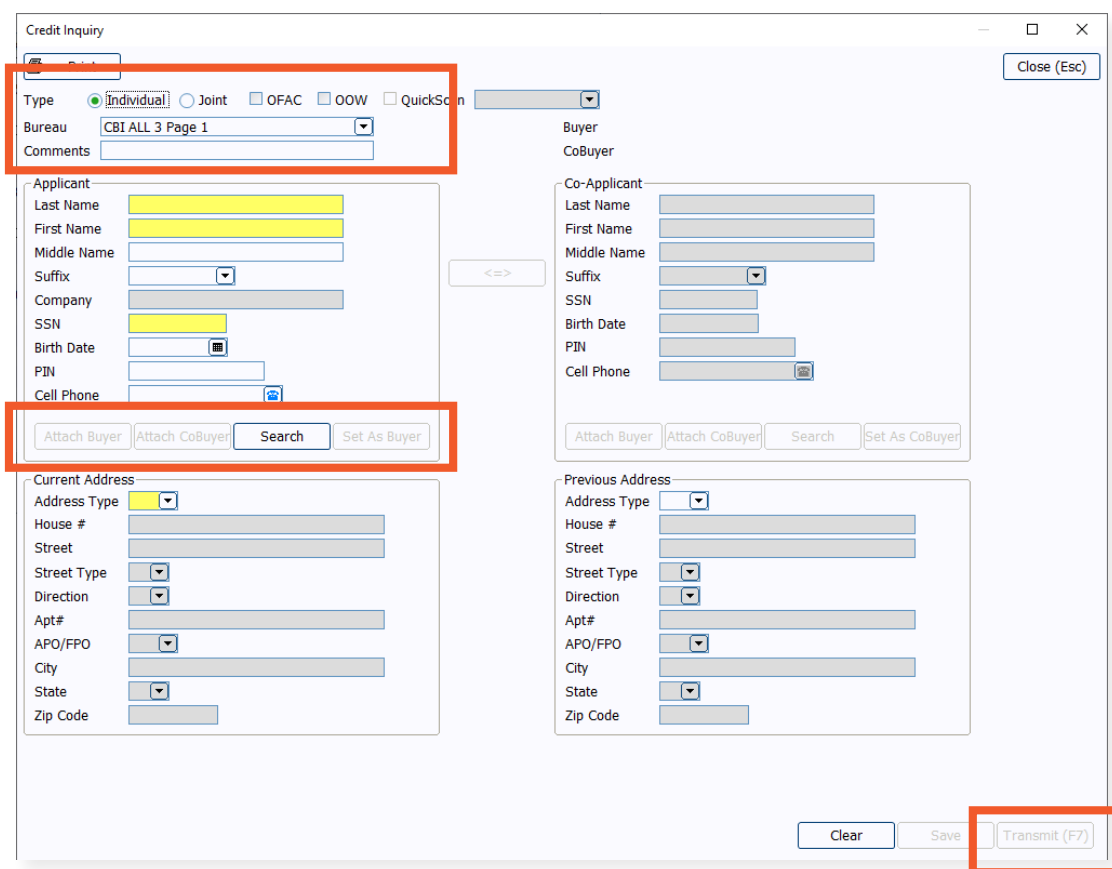
Recall

Transmit (F7)

The Credit Inquiry screen will appear. In the **'Type'** section, select whether to submit an individual or joint application, and then from the **'Bureau'** drop-down, select the credit bureau or product to use for the credit report.

Scroll down to the **'Applicant'** and **'Current Address'** sections and provide the customer information as needed. Required fields are highlighted in yellow.

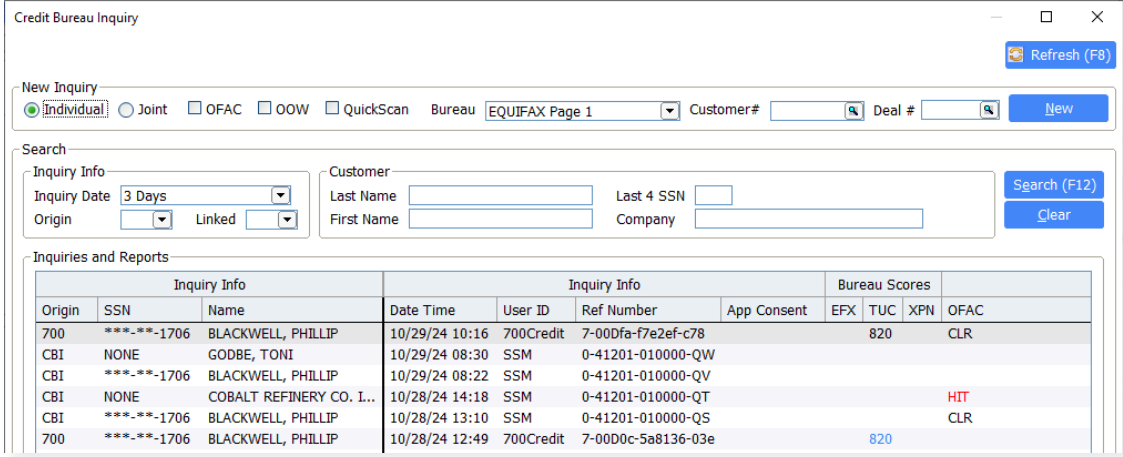
After entering in all the required information, click the **'Transmit'** button. The credit inquiry is then transmitted.



- Click the **'Attach Buyer'** button, highlighted above, or the **'Attach CoBuyer'** buttons to attach the buyer/co-buyer from the deal to the credit inquiry.
- Select the **OFAC check box** to perform only an OFAC inquiry when the credit inquiry is transmitted.
- Select the **Out of Wallet check box** to perform an Out of Wallet screening. When the request is submitted, three to five questions are sent back to the CBI application for the customer to answer to verify their identity.
- Click the **'Set as Buyer'** button or the **'Set as CoBuyer'** button to replace the information on the deal with information entered on the Credit Bureau Inquiry window.

Viewing Credit Reports

Once a credit inquiry is transmitted, the inquiry displays in the **'Inquiries and Reports'** section on the **'Credit Bureau Inquiry'** window.



Credit Bureau Inquiry

Refresh (F8)

New Inquiry: ☒ Individual ☐ Joint ☐ OFAC ☐ OOW ☐ QuickScan Bureau: EQUIFAX Page 1 Customer# [] Deal # [] New

Search:

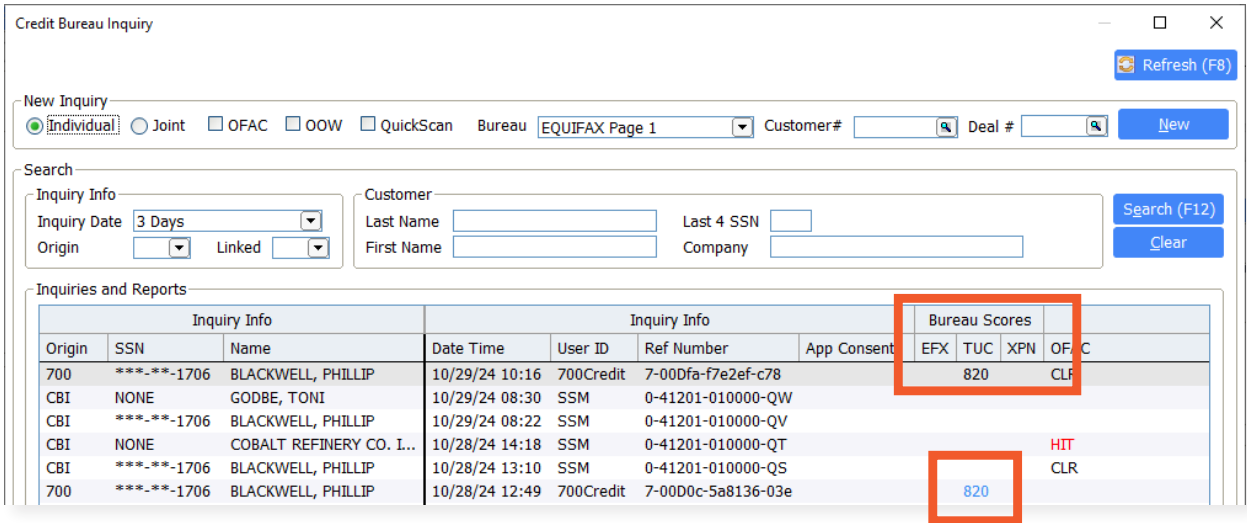
Inquiry Info: Inquiry Date: 3 Days Origin: [] Linked: [] Customer: Last Name [] Last 4 SSN [] First Name [] Company [] Search (F12) Clear

Inquiries and Reports:

Inquiry Info			Inquiry Info				Bureau Scores			
Origin	SSN	Name	Date Time	User ID	Ref Number	App Consent	EFX	TUC	XPN	OFAC
700	***-**-1706	BLACKWELL, PHILLIP	10/29/24 10:16	700Credit	7-00Dfa-f7e2ef-c78			820		CLR
CBI	NONE	GODBE, TONI	10/29/24 08:30	SSM	0-41201-010000-QW					
CBI	***-**-1706	BLACKWELL, PHILLIP	10/29/24 08:22	SSM	0-41201-010000-QV					
CBI	NONE	COBALT REFINERY CO. I...	10/28/24 14:18	SSM	0-41201-010000-QT					HIT
CBI	***-**-1706	BLACKWELL, PHILLIP	10/28/24 13:10	SSM	0-41201-010000-QS					CLR
700	***-**-1706	BLACKWELL, PHILLIP	10/28/24 12:49	700Credit	7-00D0c-5a8136-03e			820		

To view the credit report, locate the desired applicant from the **'Inquiries and Reports'** section.

If an applicant has completed a credit report, there will be a **blue FICO® Score** listed under one, or more of their **'EFX, TUC, and/or XPN'** columns. This field is a hyperlink to the related credit report.



Credit Bureau Inquiry

Refresh (F8)

New Inquiry: ☒ Individual ☐ Joint ☐ OFAC ☐ OOW ☐ QuickScan Bureau: EQUIFAX Page 1 Customer# [] Deal # [] New

Search:

Inquiry Info: Inquiry Date: 3 Days Origin: [] Linked: [] Customer: Last Name [] Last 4 SSN [] First Name [] Company [] Search (F12) Clear

Inquiries and Reports:

Inquiry Info			Inquiry Info				Bureau Scores			
Origin	SSN	Name	Date Time	User ID	Ref Number	App Consent	EFX	TUC	XPN	OFAC
700	***-**-1706	BLACKWELL, PHILLIP	10/29/24 10:16	700Credit	7-00Dfa-f7e2ef-c78			820		CLR
CBI	NONE	GODBE, TONI	10/29/24 08:30	SSM	0-41201-010000-QW					
CBI	***-**-1706	BLACKWELL, PHILLIP	10/29/24 08:22	SSM	0-41201-010000-QV					
CBI	NONE	COBALT REFINERY CO. I...	10/28/24 14:18	SSM	0-41201-010000-QT					HIT
CBI	***-**-1706	BLACKWELL, PHILLIP	10/28/24 13:10	SSM	0-41201-010000-QS					CLR
700	***-**-1706	BLACKWELL, PHILLIP	10/28/24 12:49	700Credit	7-00D0c-5a8136-03e			820		

Below is an example of the credit report that appears on screen in a pop-up window.

Credit Report

Matching Credit Reports and Credit Applications

Print

Save

Search PDF

Page 1 of 4

Zoom 100%

Find

REPORT DATE: 10-15-25

700Credit Executive Summary

Prepared for: Reynolds Sales Demo Dealer 2

APPLICANT INFORMATION

App: BLACKWELL, PHILLIP E

SSN: XXX-XX-1706 Age:

Cap:

SSN:

Age:

Curr Addr: 800 RICE VALLEY N APT F44,TUSCALOOSA AL35406

Prev Addr:

AUTO SUMMARY

No Auto Trades Found

BUREAU SCORE INFORMATION:

EQUIFAX FICO Auto 9-EPX-F (APP) = 599

AUTO & REAL ESTATE LOAN INFORMATION: (APP)

OPEN AUTO: 0 Total Bal: \$0 Total Monthly Pay: \$0

LastDtg: N/A Fast Due Counts: 0x30, 0x60, 0x90+

CLOSED AUTO: 0 Fast Repossessions: 0

LastDtg: N/A Fast Due Counts: 0x30, 0x60, 0x90+

OPEN REAL ESTATE: 0 Total Bal: \$0 Total Monthly Pay: \$0

LastDtg: N/A Fast Due Counts: 0x30, 0x60, 0x90+

IGNITE Security Maintenance

The following access is required in order to utilize the Out of Wallet feature:

F&I/Desking > Actions > CBI Out of Wallet

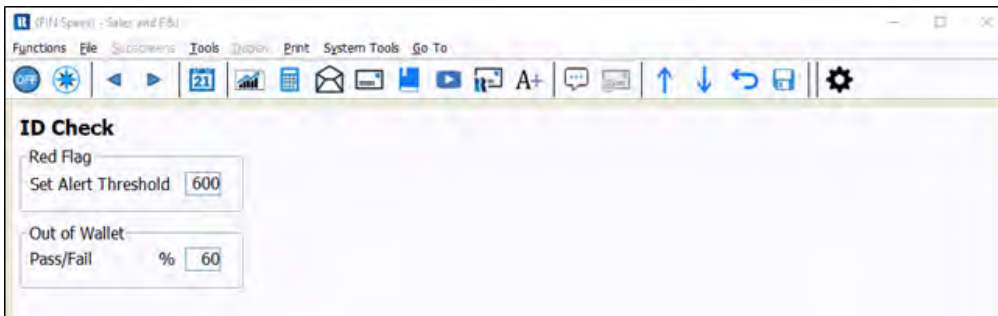
Description	Permission	User Group
Add a Deal	☐	☐
CBI Add New Inquiry	☒	☐
CBI Delete Inquiry/Report	☒	☐
CBI Out of Wallet	☒	☐
CBI Transmit Inquiry/Report	☒	☐
CBI View Report	☒	☐

Additional access is required to view the credit reports that contain the Red Flag scores and reports:

- **F&I/Desking > Access Types > CBI Credit Reports**
- **F&I/Desking > Actions > CBI View Report**

Setup

Specifications are maintained in: **F&I specs > Functions > Credit Bureau Inquiry > ID Check.**



Red Flag: This field controls the Red Flag score alert threshold; any score below the set threshold will display an alert.

- i.e. A threshold of 600 will show an alert for anyone with a Red Flag score lower than 600.

Out of Wallet: The Pass/Fail field determines the passing score for the Out of Wallet questions.

- i.e. A threshold of 600 will show an alert for anyone with a Red Flag score lower than 600.

Red Flags & Out of Wallet Questions (OOW)

If there is a Red Flag alert after running a credit report it will look like this. You will need to clear the Red Flags before proceeding.

Credit Bureau Inquiry

New Inquiry
☒ Individual ☐ Joint ☐ OFAC ☐ OOW ☐ QuickScan Bureau: EQUIFAX Page 1 Customer# [] Deal # [] [New](#)

Search
 Inquiry Info: Inquiry Date: 30 Days Origin: [] Linked: [] Customer: Last Name: [] First Name: [] Last 4 SSN: [] Company: [] [Search \(F12\)](#) [Clear](#)

Inquiries and Reports

Inquiry Info			Inquiry Info			Bureau Scores			Alerts			MLA			IDV
Origin	SSN	Name	Date Time	User ID	Ref Number	App Consent	EFX	TUC	XPN	OFAC	Red Flag	Synthetic ID	MLA	IDV	
CBI	***-**-9298	BLOUNT, KATHLEEN	10/22/24 10:25	SSM	0-41201-010000-QF					CLR					
700	***-**-9298	BLOUNT, KATHLEEN	10/22/24 08:56	700Credit	7-00D4F-d55199-1bc			839		CLR	Alert	Caution	Clear	ID Ver	
700	***-**-9298	BLOUNT, KATHLEEN	10/22/24 08:40	700Credit	7-00D52-11b35e-fd8			745		CLR	Alert	Caution	Clear	Quiz F	
700	***-**-9298	BLOUNT, KATHLEEN	10/22/24 08:34	700Credit	7-00Dae-5d86fd-e21					CLR	Alert	Caution	Clear	ID Ver	
700	***-**-1706	BLACKWELL, PHILLIP	10/22/24 07:57	700Credit	7-00D8c-f6e85f-0ca			599		CLR	Alert	Clear	Clear	Quiz F	
700	***-**-1706	BLACKWELL, PHILLIP	10/22/24 07:56	700Credit	7-00D9b-c1355a-e72			820		CLR	Alert	Clear	Clear	Quiz F	
700	***-**-1706	BLACKWELL, PHILLIP	10/21/24 13:19	700Credit	7-00Db8-24a2de-811			599	820	592	CLR	Alert	Clear	Clear	
700	***-**-1706	BLACKWELL, PHILLIP	10/21/24 12:13	700Credit	7-00Dbf-96d40d-910			599	820	592	CLR	Alert	Clear	Clear	
CBI	***-**-1706	BLACKWELL, PHILLIP	10/18/24 15:34	SSM	0-41201-010000-QD					CLR					
CBI	***-**-1706	BLACKWELL, PHILLIP	10/18/24 14:42	SSM	0-41201-010000-QC			599	861	600	CLR	Alert	Low Risk	Clear	
CBI	NONE	SIMPSON, HOMER SIMPS...	10/18/24 14:41	JCAMP	6-ca4cb-d5469b-433										
CBI	NONE	SIMPSON, HOMER SIMPS...	10/18/24 14:32	JCAMP	d-2e25f-e83fa7-47d						Alert	Low Risk	Clear		
CBI	***-**-1706	BLACKWELL, PHILLIP	10/18/24 11:21	SSM	0-41201-010000-Q8			600		CL	Alert	Low Risk	Clear		
CBI	***-**-1706	BLACKWELL, PHILLIP	10/18/24 11:19	SSM	0-41201-010000-Q9			861		CL	Alert	Low Risk	Clear		
CBI	***-**-1706	BLACKWELL, PHILLIP	10/18/24 11:18	SSM	0-41201-010000-Q8			599		CLR	Alert	Low Risk	Clear		
CBI	***-**-1706	BLACKWELL, PHILLIP	10/18/24 08:00	SSM	0-41201-010000-Q7			861		CLR	Alert	Low Risk	Clear		
CBI	***-**-1706	BLACKWELL, PHILLIP	10/18/24 07:58	SSM	0-41201-010000-Q6			599		CLR	Alert	Low Risk	Clear		
CBI	***-**-1706	BLACKWELL, PHILLIP	10/18/24 07:50	SSM	0-41201-010000-Q5			599	861	600	CLR	Alert	Low Risk	Clear	

Buyer: BLACKWELL, PHILLIP Inquiry Status: COMPLETE Risk Based Pricing Notice: 10/29/24 - Queued
 Deal #: 193551 Inquiry Type: INDIVIDUAL Adverse Action Notice: 10/29/24 - Queued

From the CBI home page, click/highlight the customer's name in the 'Inquiries' section. Click the 'Actions' drop-down and then the 'Recall' button, at the bottom of the screen.

CBI	***-**-1706	BLACKWELL, PHILLIP	10/06/25 19:33	VOS4	0-00150-270000...	599	843	CLR	Alert	LOW RISK
CBI	NONE	ABC CONSTRUCT Q	10/06/25 09:16	PPD8	0-00150-270000...			CLR		

Buyer: BLACKWELL, PHILLIP Inquiry Status: COMPLETE Risk Based Pricing Notice: Adverse Action Notice
 Deal #: 38638 Inquiry Type: INDIVIDUAL

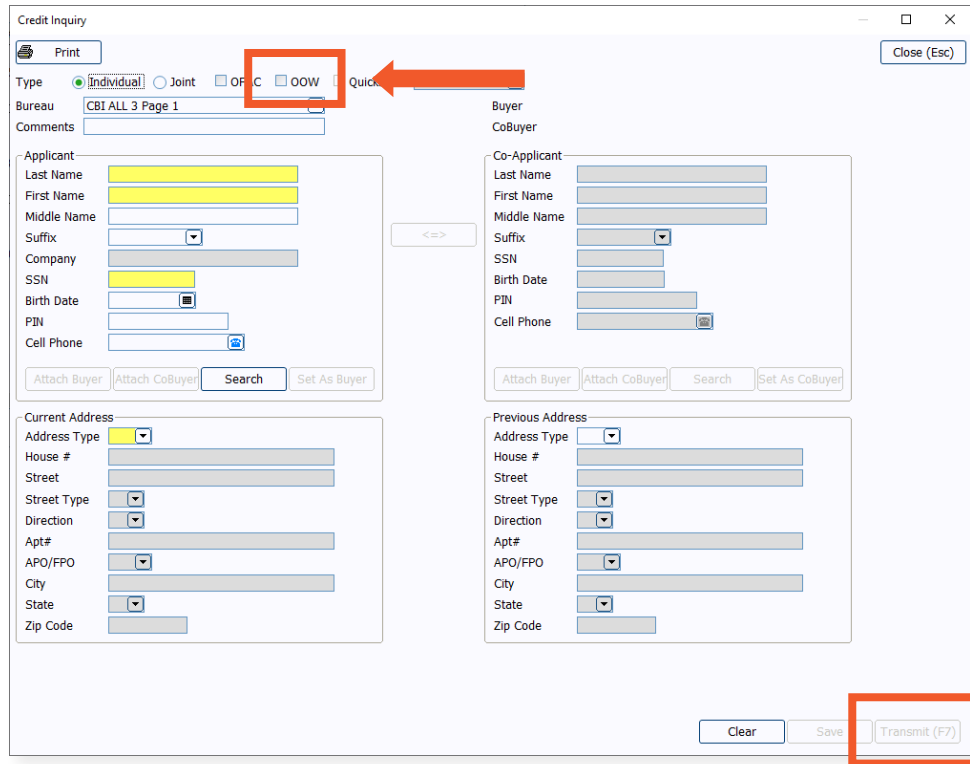
Compliance Notices Compliance Monitoring [Attach](#) [Verify](#) [Email](#) [Send to Mail House](#) [View](#) [Print \(10\)](#) [Actions](#)

Add Deal
 Delete
 Recall
 Transmit

The Credit Inquiry screen will open.

Check the **'Out of Wallet'** box and review the consumer's information that has auto-populated into the form after being gathered and stored from the previous credit inquiry.

Click **'Transmit'** to start the ID check and generate the OOW questions.



Credit Inquiry

Print

Type: ☒ Individual ☐ Joint ☐ OFC ☐ OOW Quick

Bureau: CBI ALL 3 Page 1

Comments:

Applicant:

Last Name: [Redacted]

First Name: [Redacted]

Middle Name: [Redacted]

Suffix: [Redacted]

Company: [Redacted]

SSN: [Redacted]

Birth Date: [Redacted]

PIN: [Redacted]

Cell Phone: [Redacted]

Attach Buyer Attach CoBuyer Search Set As Buyer

Current Address:

Address Type: [Redacted]

House #: [Redacted]

Street: [Redacted]

Street Type: [Redacted]

Direction: [Redacted]

Apt#: [Redacted]

APO/FPO: [Redacted]

City: [Redacted]

State: [Redacted]

Zip Code: [Redacted]

Buyer:

CoBuyer:

Co-Applicant:

Last Name: [Redacted]

First Name: [Redacted]

Middle Name: [Redacted]

Suffix: [Redacted]

SSN: [Redacted]

Birth Date: [Redacted]

PIN: [Redacted]

Cell Phone: [Redacted]

Attach Buyer Attach CoBuyer Search Set As CoBuyer

Previous Address:

Address Type: [Redacted]

House #: [Redacted]

Street: [Redacted]

Street Type: [Redacted]

Direction: [Redacted]

Apt#: [Redacted]

APO/FPO: [Redacted]

City: [Redacted]

State: [Redacted]

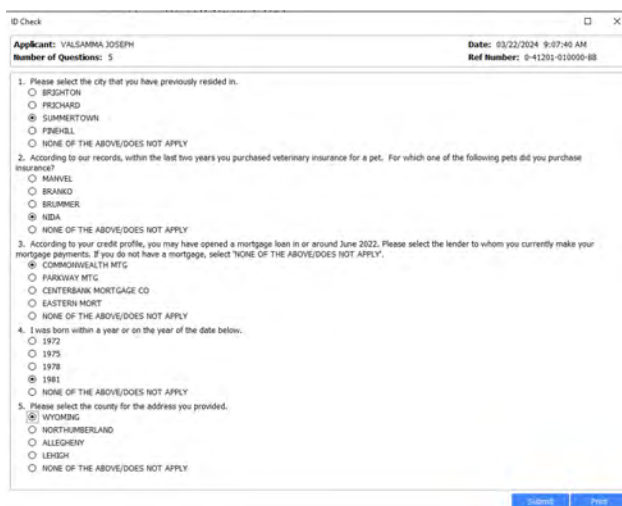
Zip Code: [Redacted]

Clear Save Transmit (F7)

The **'ID Check'** screen will appear with 3-5 randomly selected questions for the customer to answer.

Enter the answers to the OOW questions. Click **'Submit'** to process the answers.

'Print' can be used to print out the questions to give to the customer for review.



ID Check

Applicant: VALSAMMA JOSEPH

Date: 03/23/2024 9:07:40 AM

Number of Questions: 5

Ref Number: 0-41201-010000-88

1. Please select the city that you have previously resided in.

☐ BRIGHTON

☐ FRIEDLAND

☒ SUMMERTOWN

☐ FRIEDLAND

☐ NONE OF THE ABOVE/DOES NOT APPLY

2. According to our records, within the last two years you purchased veterinary insurance for a pet. For which one of the following pets did you purchase insurance?

☐ MANUEL

☐ BRANKO

☐ BRUMMER

☒ NIDA

☐ NONE OF THE ABOVE/DOES NOT APPLY

3. According to your credit profile, you may have opened a mortgage loan in or around June 2022. Please select the lender to whom you currently make your mortgage payments. If you do not have a mortgage, select 'NONE OF THE ABOVE/DOES NOT APPLY'.

☒ COMMONWEALTH MTG

☐ PARKWAY MTG

☐ CENTERSBANK MORTGAGE CO

☐ EASTERN MORT

☐ NONE OF THE ABOVE/DOES NOT APPLY

4. I was born within a year or on the year of the date below.

☐ 1972

☐ 1978

☐ 1978

☒ 1981

☐ NONE OF THE ABOVE/DOES NOT APPLY

5. Please select the county for the address you provided.

☒ YORKING

☐ NORTHUMBERLAND

☐ ALLEGHENY

☐ LEHIGH

☐ NONE OF THE ABOVE/DOES NOT APPLY

Submit Print

Once completed, the user will be returned to the CBI screen, where the consumer receives a score of one of the following:

- **Pass**
- **Fail** – The score of the OOW questions is below the dealership's specifications.
- **Timed Out** – The OOW questions will time out after 30 minutes.

If the user fails or times out, a new set of OOW questions can be requested or a manual check can be used to validate the customer's identity.

Important: The dealership will be billed for each time a set of questions are requested.

Inquiry Info			ID Verification							
Origin	SSN	Name	Synthetic ID	MLA	IDV	IDOne	QuickScan	Out of Wallet	Manual ID	
CBI	***-**-3760	GODBE, TONI								Fail 2/5
CBI	***-**-0388	FINFIELD, CYNTHIA L	Not Activated	Inco...						
CBI	***-**-0388	FINFIELD, CYNTHIA L					Not Sent			
700	NONE	TESTCO, EDGAR					Failed			
700	NONE	PENNY, JILL MN					Caution			
700	NONE	BALI, JOHN MN					Caution			
700	NONE	MACARTHUR, SHERYL								
700	NONE	MEHTA, MANOJ					Caution			
700	NONE	UNKNOWN SCAN, REETA					Unknown			

Run a Manual ID Check

Highlight the desired user's row and click **'Verify'** and then **'Manual ID'** from the drop-down.

Inquiry Info			ID Verification							
Origin	SSN	Name	Synthetic ID	MLA	IDV	IDOne	QuickScan	Out of Wallet	Manual ID	
CBI	***-**-3760	GODBE, TONI							Fail 2/5	
CBI	***-**-0388	FINFIELD, CYNTHIA L	Not Activated	Inco...						
CBI	***-**-0388	FINFIELD, CYNTHIA L					Not Sent			
700	NONE	TESTCO, EDGAR					Failed			
700	NONE	PENNY, JILL MN					Caution			
700	NONE	BALI, JOHN MN					Caution			
700	NONE	MACARTHUR, SHERYL								
700	NONE	MEHTA, MANOJ					Caution			
700	NONE	UNKNOWN SCAN, REETA					Unknown			
700	NONE	MEHTA, REETA					Passed			
700	NONE	FICTITIOUS, DMV DRIVER					Caution			
700	NONE	CDL, SAMPLE U					Caution			
700	NONE	SAMPLE, DAVID T					Caution			
700	NONE	DOE, JOHN								
CBI	***-**-3333	ROLLEN, PAUL	Not Activated	Clear						
700	NONE	TEST, SEX					Caution			
700	NONE	ERVIN, AARON								
700	NONE	MASTORAKOS, DIMITRIOS					Failed			
700	NONE	CDL, SAMPLE U					Caution			

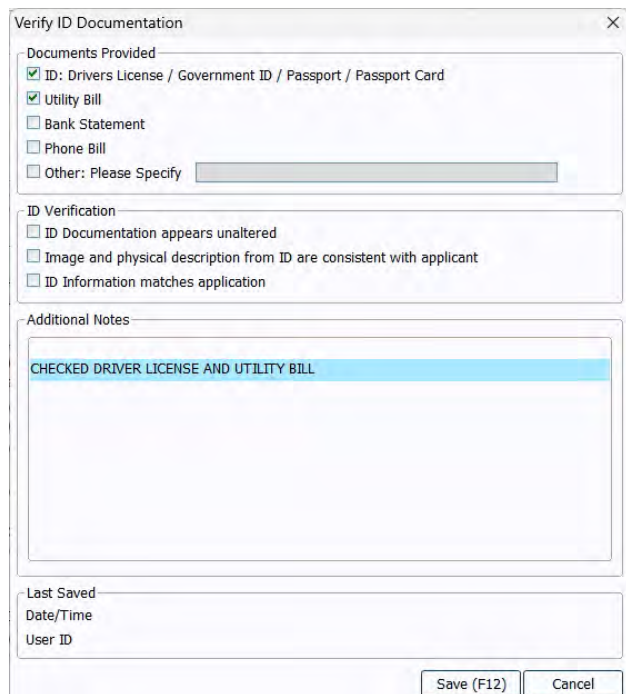
Buyer	GODBE, TONI	Inquiry Status	COMPLETE	Risk Based Pricing Notice
Deal #	196127	Inquiry Type	OOW	Adverse Action Notice

Compliance Notices	Compliance Monitoring	Attach	Verify	Email	Send to Mail House	View	Print (F10)
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Verify
 Manual ID
 OFAC Manual Verify
 OFAC Hit Document

Similar to the deal notes screen from **'Deskings' or 'OFAC Due Diligence Notes'**, dealers can track all documents provided by consumer.

This activity-tracking feature (featured to the right) will record all saved **and** deleted information.



The form is titled "Verify ID Documentation" and contains the following sections:

- Documents Provided:**
 - ☒ ID: Drivers License / Government ID / Passport / Passport Card
 - ☒ Utility Bill
 - ☐ Bank Statement
 - ☐ Phone Bill
 - ☐ Other: Please Specify
- ID Verification:**
 - ☐ ID Documentation appears unaltered
 - ☐ Image and physical description from ID are consistent with applicant
 - ☐ ID Information matches application
- Additional Notes:**
 - CHECKED DRIVER LICENSE AND UTILITY BILL
- Last Saved:**
 - Date/Time
 - User ID

Buttons: Save (F12), Cancel

Once the manual ID check is completed, the word **'Yes'** will appear in the **'Manual'** field.

Inquiries and Reports					
Credit Report Info		ID Verification			
SSN	Name	Ref Number	User ID	Out of Wallet	Manual
***-**-7220	JOSEPH, VALSAMMA T	0-41201-010000-8C	SSM	Fail 0/5	Yes
***-**-7290	LLAMBSEAR, JAMES B				
***-**-7290	LLAMBSEAR, JAMES B				
***-**-7290	LLAMBSEAR, JAMES B	0-41201-010000-88	SSM		Yes
***-**-2197	BBACOMMON, GLORIA F	0-41201-010000-88	SSM		Yes

Reports

All the action items for Out of Wallet can be found in 'Deal Manager' in the 'Credit and Compliance' section. This section of 'Deal Manager' will read as follows:

Credit and Compliance							
EFX	EXP	TUC	OFAC	RF Score	RF Alert	OOW	Manual ID
759	779	825	CLR	694	Alert	!	N/A

Below is a more detailed explanation of the report and its columns..

Column Name	Meaning	Hyperlink Reflex
Red Flag (RF) Score	Displays the red flag score - N/A = No credit report attached and deal category of Dealer Trade, Wholesale or Fleet ! = No credit report attached 0-999 = Red Flag score	! directs user into the drill and opens the CBI screen on top 0-999 directs user into the report
Red Flag (RF) Alert	Indicates if a red flag alert exists Alert = Red flag alert exists - Space = No credit reports attached to the deal OR a Red Flag alert does not exist in the report	Alert hyperlink directs user to the Red Flag Report
Out of Wallet (OOW)	Displays results of the out of wallet questions - Pass = user passed - Fail = user failed - Timed Out = attempt had timed out - N/A = OOW was not recommended OR OOW was recommended but Manual ID is set to Yes ! = OOW was recommended and Manual ID is not set to Yes	n/a
Manual ID	Displays whether ID was manually verified if buyer/co-buyer fails OOW questions N/A = OOW was not performed OR OOW result is	☒ will drill into the Verify ID modal and display any notes entered to identify client

Credit & Compliance Notice Manager

The **'Compliance Notice Manager'** tab on the **'Credit and Compliance Manager'** window is used to review credit report information and manage compliance tasks.

Note: The Credit Bureau Inquiry (CBI) application must be licensed to access the Compliance Notice Manager tab. To use Mail House features, the Mail House subscription must be purchased.

The following tasks can be performed using the Compliance Notice Manager tab.

- Review credit report information.
- Review information for deals and credit applications associated with credit reports.
- Perform common compliance tasks, such as printing a compliance notice, adding a compliance notice to the Mail House queue, or sending a compliance notice to a designated email address as an attachment to an Internet email message.
- Perform a search for credit reports based on criteria, such as whether a risk-based pricing notice or adverse action notice has been printed.

Accessing the Compliance Notice Manager Tab

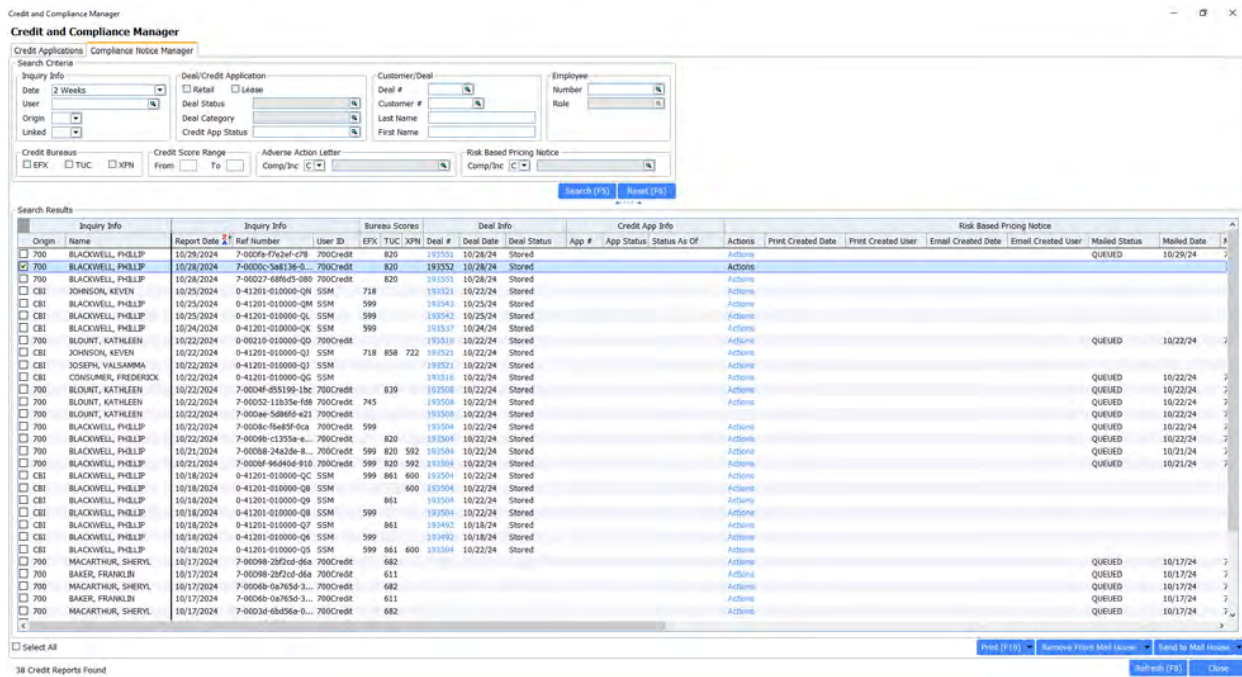
The Compliance Notice Manager tab can be accessed using the following procedure.

First, access the Credit and Compliance Manager window.

The Credit and Compliance Manager window in the CAP application or the ERA-IGNITE F&I application can be accessed using the following methods:

- Use the following menu path: **Tools > Credit and Compliance Manager**.
- Click the **Compliance** button on the Credit Bureau Inquiry window.

Click the  (Credit and Compliance) toolbar button.

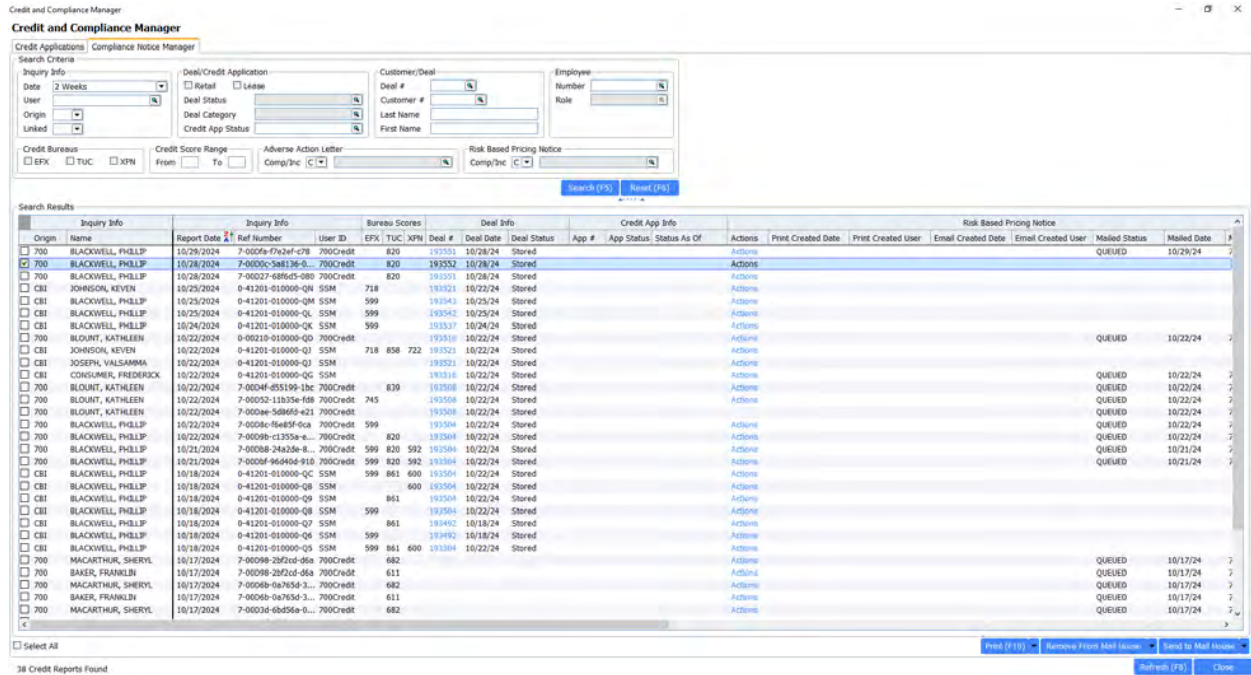


The Compliance Notice Manager tab automatically displays on the Credit and Compliance Manager window.

If the enhanced RouteOne® integration option is set up, the Credit Applications tab automatically displays. To access the Compliance Notice Manager tab, click the Compliance Notice Manager tab.

Displaying Credit Reports with Incomplete Compliance Tasks

On the Compliance Notice Manager tab, employees can perform a search for credit reports with incomplete compliance tasks.



The screenshot shows the 'Credit and Compliance Manager' window. The 'Search Criteria' section includes fields for 'Inquiry Info' (Date, User, Origin, Linked), 'Deal/Credit Application' (Retail, Lease, Deal Status, Deal Category, Credit App Status), 'Customer/Deal' (Deal #, Customer #, Last Name, First Name), 'Employee' (Number, Role), 'Credit Bureaus' (EPX, TUC, XPH), 'Credit Score Range' (From, To), 'Adverse Action Notice' (Comp/Inc), and 'Risk Based Pricing Notice' (Comp/Inc). The 'Search Results' table displays columns for Origin, Name, Report Date, Ref Number, User ID, EFX, TUC, XPH, Deal #, Deal Date, Deal Status, App #, App Status, Status As Of, Actions, Print Created Date, Print Created User, Email Created Date, Email Created User, Mailed Status, and Mailed Date. The table lists various credit reports with their respective details and actions.

- In the **Date** field, enter the date range by which to search for credit reports.
- Enter **I** in the **Comp/Inc** field in the Adverse Action Notice section to search for credit reports for which an adverse action notice has not been printed, sent as an attachment to an Internet Email message, or sent to the Mail House queue.

- or -

Enter **I** in the **Comp/Inc** field in the Risk Based Pricing Notice section to search for credit reports for which a risk-based pricing notice has not been printed, sent as an attachment to an Internet Email message, or sent to the Mail House queue.

- In the unlabeled **Adverse Action Notice Actions** field, press the F2 key. The Actions window displays, where actions can be selected to include in the search.

5. Select the check box for the incomplete compliance task to include in the search.

For example, to search for credit reports for which compliance notices have not been printed, select the **Printed** check box.

6. Click the **Search** button. Credit reports for which the selected compliance tasks have not been performed display.

Performing Individual Compliance Tasks

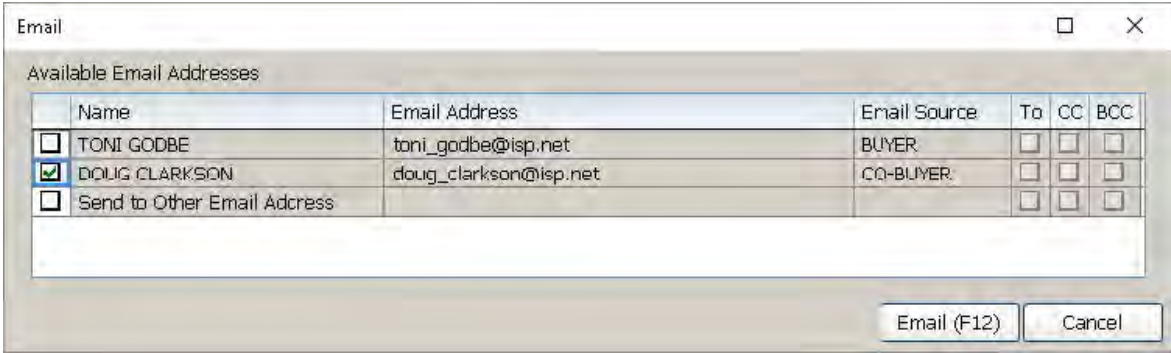
On the Compliance Notice Manager tab, employees can quickly perform various compliance tasks for a credit report.

To perform a task, click the Actions link in the Adverse Action Notice section or the Risk Based Pricing Notice section, and select the option for the task to perform. Once a task is completed, the date the task was performed displays in the **Print Created Date** column, the Email Created Date column, or the Mailed Date column.

When the Actions link is clicked, the following options are available.

Print: Select the Print option to print the adverse action notice or risk-based pricing notice associated with the credit report at a designated printer. The date the compliance notice was printed displays in the Print Created Date column for the compliance notice.

Email: Select the Email option to display the Email window, where the compliance notice can be sent to the buyer, the co-buyer, or a designated Email address as an attachment to an Internet Email message.



Name	Email Address	Email Source	To	CC	BCC
☐ TONI GODBE	toni_godbe@isp.net	BUYER	☐	☐	☐
☒ DOUG CLARKSON	doug_clarkson@isp.net	CO-BUYER	☐	☐	☐
☐ Send to Other Email Address			☐	☐	☐

If the credit report associated with the compliance notice is attached to a deal in the F&I application, the Email addresses entered for the buyer and co-buyer display on this window. Select the Email addresses to which to send the compliance notice or enter a different Email address. Then press the F12 key to send the document.

The date the Email message was sent displays in the Email Created Date column on the Compliance Notice Manager tab.

Remove from Mail House: Select the Remove from Mail House option to remove the compliance notice from the Mail House queue.

Once the compliance notice is removed from the Mail House queue, 'Removed' displays in the Mailed Status column. In addition, the date the compliance notice was removed from the Mail House queue displays in the Mailed Date column.

Note: The Remove from Mail House option is only available for a compliance notice if 'Queued' displays in the Mailed Status column and the Mail House subscription is purchased.

Send to Mail House: Select the Send to Mail House option to add the compliance notice to the Mail House queue. The date the compliance notice was sent to the Mail House queue displays in the Mailed Date column.

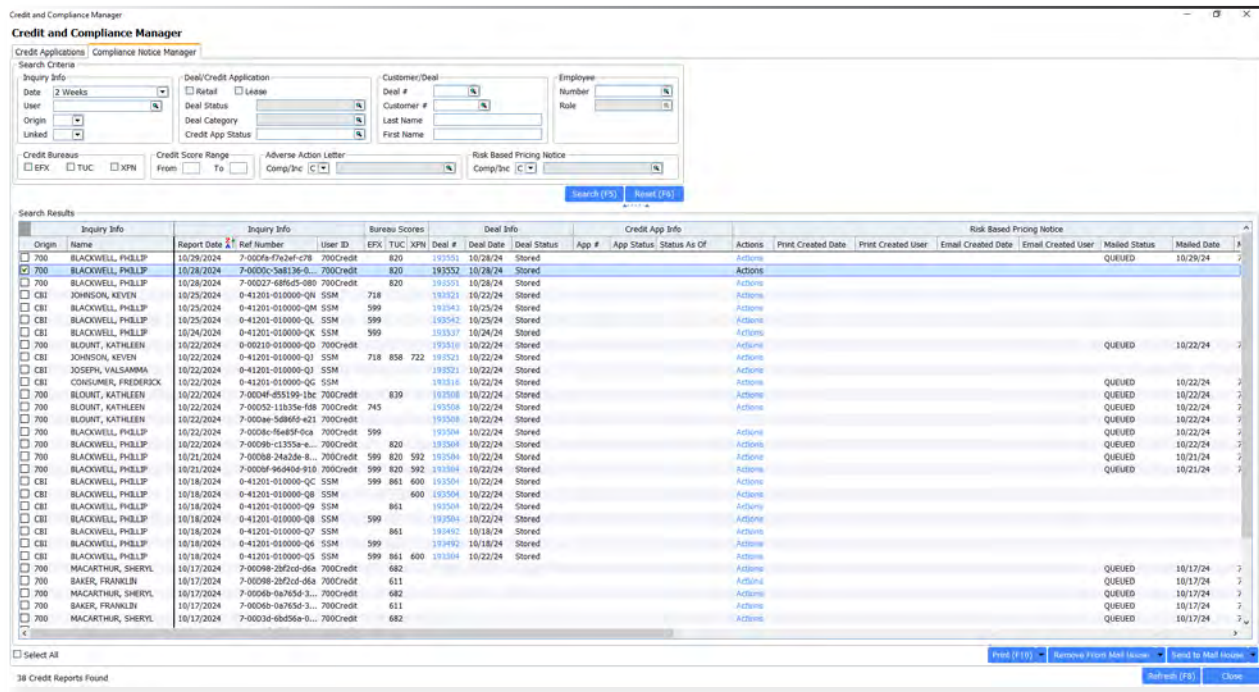
Note: The Send to Mail House option is only available for a compliance notice if no entry displays or 'Removed' displays in the **Mailed Status** column and the Mail House subscription is purchased.

View: Select the View option to display the compliance notice on the Credit Report window, where the compliance notice can be reviewed.

Performing Batch Compliance Tasks

On the Compliance Notice Manager tab, a compliance task can be performed for multiple credit reports at the same time, which can be especially useful when managing compliance for a large dealership. Once a task is completed, the date the task was performed displays in the **Print Created Date** column, the **Email Created Date** column, or the **Mailed Date** column.

1. Access the Compliance Notice Manager tab.



2. Search for credit reports for which compliance tasks should be performed.
 3. Select the check boxes for the credit reports for which the compliance task is being performed.
- or -
- Select the **Select All** check box to perform the compliance task for all credit reports displayed.

4. To print the adverse action notices or risk-based pricing notices, click the **Print** button.
 - or -
 To remove the adverse action notices or risk-based pricing notices from the Mail House queue, click the **Remove from Mail House** button.
 - or -
 To send the adverse action notices or risk-based pricing notices to the Mail House queue, click the **Send to Mail House** button.
 5. Select the compliance document for which the task is being performed.
 A message window displays for the employee to confirm the compliance tasks being performed for the compliance notices.
 6. If printing the adverse action notices or risk-based pricing notices, click the **Yes** button. Otherwise, click the **OK** button.
 The message window closes, and the task is performed.
-

Add the Compliance Notice Manager Toolbar Button

The  (Credit and Compliance) toolbar button can be added to the toolbar to quickly access the Compliance Notice Manager tab.

1. Click the gear icon (Configure) toolbar button. The Configure Toolbar window displays.
2. In the **Items For** field, select **F&I Items**. A list of available toolbar buttons displays in the Available Items section. The Current Items section displays the toolbar buttons currently set up to display in the toolbar.
 - or -
 In the **Items For** field, select **Desking** Items if the ERA-IGNITE F&I Desking application is licensed. A list of available toolbar buttons displays in the Available Items section. The Current Items section displays the toolbar buttons currently set up to display in the toolbar.
3. In the Available Items section, select **Credit and Compliance Manager**.
4. Click the **Add** button.

The  (Credit and Compliance) toolbar button is moved to the Current Items section.

5. (Optional) Arrange the order of the toolbar buttons.

The following buttons are available to arrange the order of the toolbar buttons.

Move Up: Click this button to move the highlighted toolbar item up one position in the Current Items section. The corresponding toolbar button displays one position to the left on the toolbar when the settings on this window are saved.

Move Down: Click this button to move the highlighted toolbar item down one position in the Current Items section. The corresponding toolbar button displays one position to the right on the toolbar when the settings on this window are saved.

Move Top: Click this button to move the highlighted toolbar item to the top of the list in the Current Items section. The toolbar item listed first in this section displays as the first toolbar button on the toolbar when the settings on this window are saved.

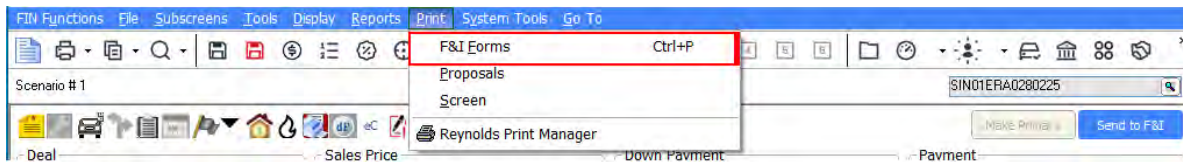
Move Bottom: Click this button to move the highlighted toolbar item to the bottom of the list in the Current Items section. The toolbar item listed at the bottom in this section displays as the last toolbar button on the toolbar when the settings on this window are saved.

6. Press the F12 key.

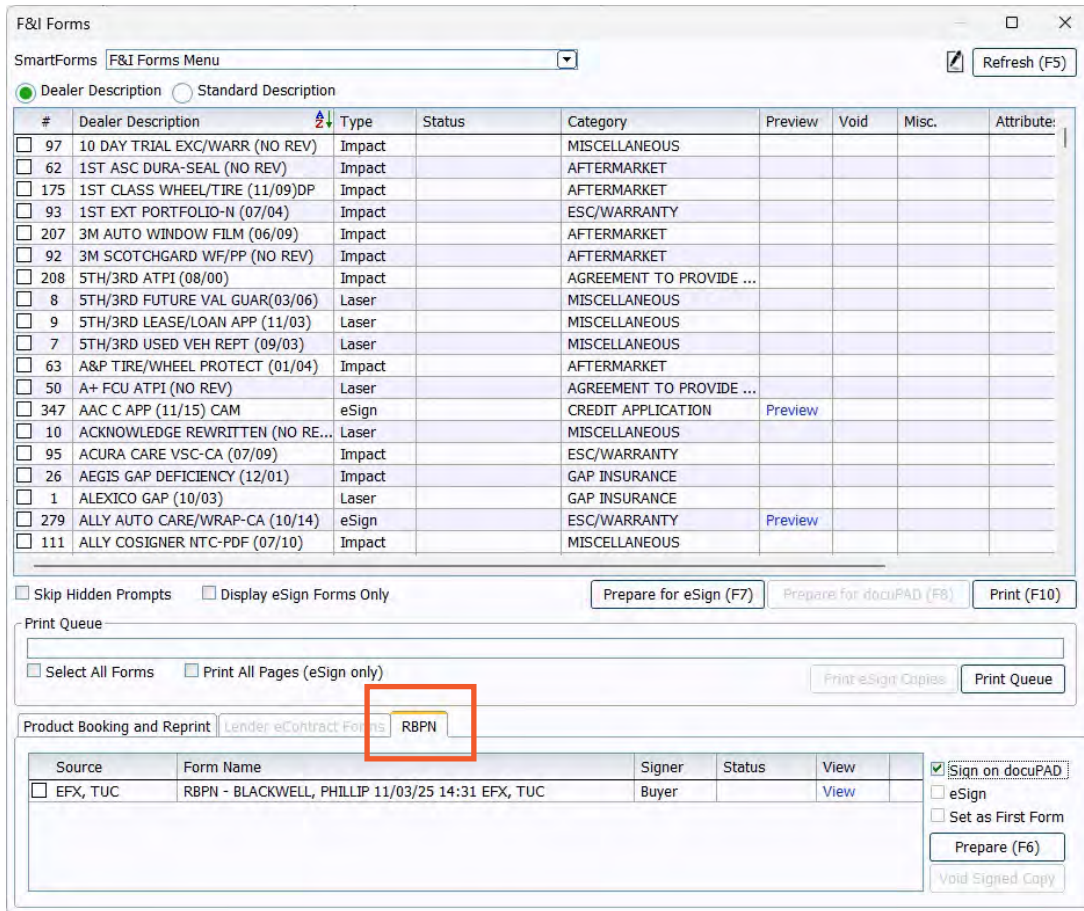
The changes are saved, and the  (Credit and Compliance) toolbar button displays on the updated toolbar.

Signing a RBPN on docuPAD

From the Retail Worksheet in Desking, select the **'Print'** drop down, then select **'F&I Forms'**, this opens the F&I Forms window.



At the bottom of the window is the **'RBPN'** tab. Select this tab, then select the checkbox in the source column for the **'RBPN'**. Select the **'Sign on docuPAD'** checkbox, then select the **'Prepare'** (F6). This sends the document to the docuPAD to signed with other documents in the signing process.



The F&I Forms window displays a list of forms with the following columns: #, Dealer Description, Type, Status, Category, Preview, Void, Misc., and Attribute. The forms are listed in a table with checkboxes in the # column.

#	Dealer Description	Type	Status	Category	Preview	Void	Misc.	Attribute
☐ 97	10 DAY TRIAL EXC/WARR (NO REV)	Impact		MISCELLANEOUS				
☐ 62	1ST ASC DURA-SEAL (NO REV)	Impact		AFTERMARKET				
☐ 175	1ST CLASS WHEEL/TIRE (11/09)DP	Impact		AFTERMARKET				
☐ 93	1ST EXT PORTFOLIO-N (07/04)	Impact		ESC/WARRANTY				
☐ 207	3M AUTO WINDOW FILM (06/09)	Impact		AFTERMARKET				
☐ 92	3M SCOTCHGARD WF/PP (NO REV)	Impact		AFTERMARKET				
☐ 208	5TH/3RD ATP1 (08/00)	Impact		AGREEMENT TO PROVIDE ...				
☐ 8	5TH/3RD FUTURE VAL GUAR(03/06)	Laser		MISCELLANEOUS				
☐ 9	5TH/3RD LEASE/LOAN APP (11/03)	Laser		MISCELLANEOUS				
☐ 7	5TH/3RD USED VEH REPT (09/03)	Laser		MISCELLANEOUS				
☐ 63	A&P TIRE/WHEEL PROTECT (01/04)	Impact		AFTERMARKET				
☐ 50	A+ FCU ATP1 (NO REV)	Laser		AGREEMENT TO PROVIDE ...				
☐ 347	AAC C APP (11/15) CAM	eSign		CREDIT APPLICATION	Preview			
☐ 10	ACKNOWLEDGE REWRITTEN (NO RE...	Laser		MISCELLANEOUS				
☐ 95	ACURA CARE VSC-CA (07/09)	Impact		ESC/WARRANTY				
☐ 26	AEGIS GAP DEFICIENCY (12/01)	Impact		GAP INSURANCE				
☐ 1	ALEXICO GAP (10/03)	Laser		GAP INSURANCE				
☐ 279	ALLY AUTO CARE/WRAP-CA (10/14)	eSign		ESC/WARRANTY	Preview			
☐ 111	ALLY COSIGNER NTC-PDF (07/10)	Impact		MISCELLANEOUS				

At the bottom of the window, the **'RBPN'** tab is selected. The **'Sign on docuPAD'** checkbox is checked, and the **'Prepare (F6)'** button is visible.

Product Booking and Reprint | Lender eContract Forms | RBPB

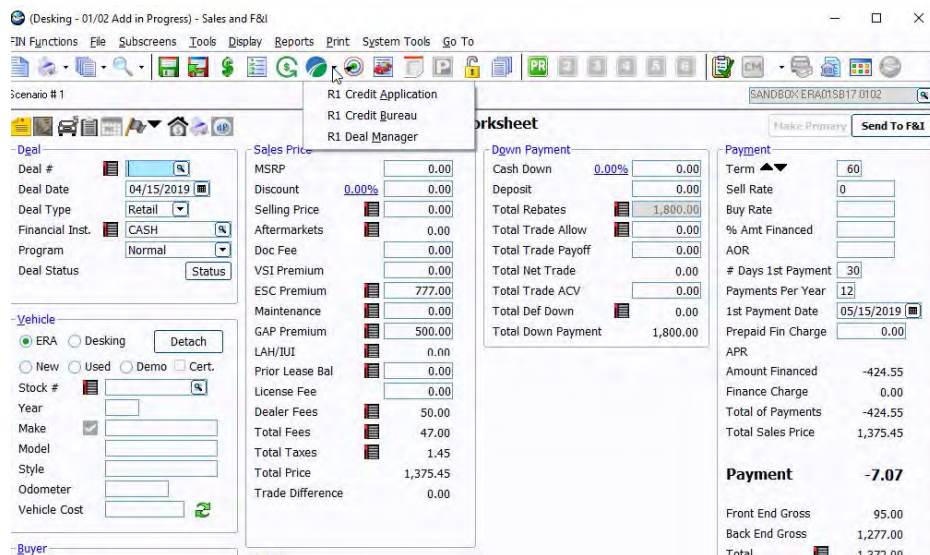
Source	Form Name	Signer	Status	View	
☐ EFX, TUC	RBPB - BLACKWELL, PHILLIP 11/03/25 14:31 EFX, TUC	Buyer		View	☒ Sign on docuPAD ☐ eSign ☐ Set as First Form Prepare (F6) Void Signed Copy

- Once signed on the docuPAD, the new copy will push to DJ.
- Users on 33.50 will not have a signature box to sign on the document, but they can sign by hand, and the document will still pull over. (They should be familiar with this process, taught during first docuPAD training).
- Users on 34.00 will have a signature box on the document that they can sign. Once signed, the document will pull back over. (They will already be familiar with this as well, matches current docuPAD process they're utilizing, they just have one extra doc they can sign on it).

RouteOne Integration

RouteOne is tightly integrated with the ERA-IGNITE platform.

Dealers can click on the RouteOne logo as shown here, then **'R1 Credit Bureau'** will launch the request screen and auto populate with customer information.



Scenario #1

Deal # [] Deal Date [04/15/2019] Deal Type [Retail] Financial Inst. [CASH] Program [Normal] Deal Status [Status]

Vehicle: ERA [] Desking [] Detach [] New [] Used [] Demo [] Cert. [] Stock # [] Year [] Make [] Model [] Style [] Odometer [] Vehicle Cost []

Buyer

Sales Price: MSRP [0.00] Discount [0.00%] Selling Price [0.00] Aftermarkets [0.00] Doc Fee [0.00] VSI Premium [0.00] ESC Premium [777.00] Maintenance [0.00] GAP Premium [500.00] LAH/UII [0.00] Prior Lease Bal [0.00] License Fee [0.00] Dealer Fees [50.00] Total Fees [47.00] Total Taxes [1.45] Total Price [1,375.45] Trade Difference [0.00]

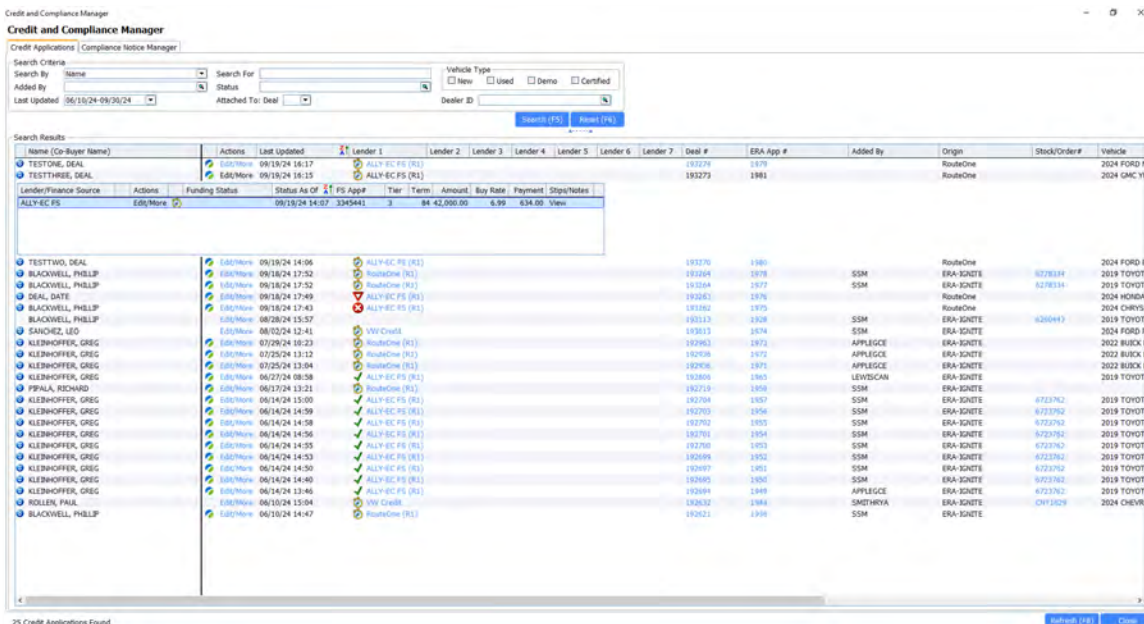
Down Payment: Cash Down [0.00%] Deposit [0.00] Total Rebates [1,800.00] Total Trade Allow [0.00] Total Trade Payoff [0.00] Total Net Trade [0.00] Total Trade ACV [0.00] Total Def Down [0.00] Total Down Payment [1,800.00]

Payment: Term [60] Sell Rate [0] Buy Rate [] % Amt Financed [] AOR [] # Days 1st Payment [30] Payments Per Year [12] 1st Payment Date [05/15/2019] Prepaid Fin Charge [0.00] APR [] Amount Financed [-424.55] Finance Charge [0.00] Total of Payments [-424.55] Total Sales Price [1,375.45]

Payment: -7.07

Front End Gross [95.00] Back End Gross [1,277.00] Total [1,277.00]

Review and manage credit application and decision information from RouteOne directly in ERA-IGNITE F&I.



Credit and Compliance Manager

Credit Applications | Compliance Notice Manager

Search Criteria: Search By [Name] Search For [] Vehicle Type [] New [] Used [] Demo [] Certified [] Added By [] Status [] Last Updated [06/19/24 09:35/24] Attached To: Deal [] Dealer ID []

Search Results:

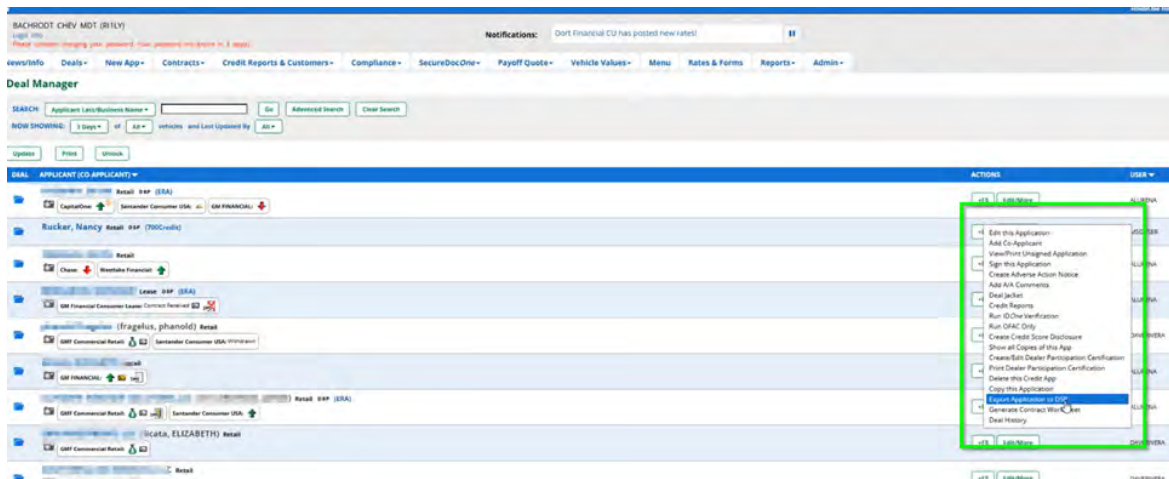
Name (Co-Owner Name)	Actions	Last Updated	Lender 1	Lender 2	Lender 3	Lender 4	Lender 5	Lender 6	Lender 7	Deal #	ERA App #	Added By	Origin	Stock/Order #	Vehicle
TESTONE, DEAL	[Edit/More]	06/19/24 16:17	ALLY FC FS (R1)							191274	1978		RouteOne		2024 FORD F
TESTTHREE, DEAL	[Edit/More]	06/19/24 16:15	ALLY FC FS (R1)							191273	1981		RouteOne		2024 FORD F
ALLY-EC FS	[Edit/More]	06/19/24 14:07	3345441												
TESTTWO, DEAL	[Edit/More]	06/19/24 14:06	ALLY-EC FS (R1)							191276	1980		RouteOne		2024 FORD F
BLACKWELL, PHILLIP	[Edit/More]	06/18/24 17:52	RouteOne (R1)							191284	1978	SSM	ERA-IGNITE	6279314	2019 TOYOT
BLACKWELL, PHILLIP	[Edit/More]	06/18/24 17:52	RouteOne (R1)							191284	1977	SSM	ERA-IGNITE	6279314	2019 TOYOT
DEAL DATE	[Edit/More]	06/18/24 17:49	ALLY-EC FS (R1)							191282	1976		RouteOne		2024 FORD F
BLACKWELL, PHILLIP	[Edit/More]	06/18/24 17:43	ALLY-EC FS (R1)							191282	1975		RouteOne		2024 CHRYSL
BLACKWELL, PHILLIP	[Edit/More]	06/28/24 15:57								191213	1908	SSM	ERA-IGNITE	6269443	2019 TOYOT
SANDEZ, LEO	[Edit/More]	06/18/24 12:41	VW Credit							191213	1974	SSM	ERA-IGNITE		2024 FORD F
KLEBHOFFER, OREG	[Edit/More]	07/29/24 16:23	RouteOne (R1)							191261	1972	APPLIGEC	ERA-IGNITE	6272362	2019 TOYOT
KLEBHOFFER, OREG	[Edit/More]	07/25/24 13:12	RouteOne (R1)							191261	1972	APPLIGEC	ERA-IGNITE	6272362	2019 TOYOT
KLEBHOFFER, OREG	[Edit/More]	07/25/24 13:04	RouteOne (R1)							191261	1972	APPLIGEC	ERA-IGNITE	6272362	2019 TOYOT
KLEBHOFFER, OREG	[Edit/More]	06/27/24 08:58	ALLY-EC FS (R1)							191261	1965	SSM	ERA-IGNITE	6272362	2019 TOYOT
PIFALA, RICHARD	[Edit/More]	06/17/24 13:21	RouteOne (R1)							191219	1958	SSM	ERA-IGNITE		2019 TOYOT
KLEBHOFFER, OREG	[Edit/More]	06/14/24 15:00	ALLY-EC FS (R1)							191261	1957	SSM	ERA-IGNITE	6272362	2019 TOYOT
KLEBHOFFER, OREG	[Edit/More]	06/14/24 14:59	ALLY-EC FS (R1)							191261	1956	SSM	ERA-IGNITE	6272362	2019 TOYOT
KLEBHOFFER, OREG	[Edit/More]	06/14/24 14:58	ALLY-EC FS (R1)							191261	1955	SSM	ERA-IGNITE	6272362	2019 TOYOT
KLEBHOFFER, OREG	[Edit/More]	06/14/24 14:56	ALLY-EC FS (R1)							191261	1954	SSM	ERA-IGNITE	6272362	2019 TOYOT
KLEBHOFFER, OREG	[Edit/More]	06/14/24 14:55	ALLY-EC FS (R1)							191261	1953	SSM	ERA-IGNITE	6272362	2019 TOYOT
KLEBHOFFER, OREG	[Edit/More]	06/14/24 14:53	ALLY-EC FS (R1)							191261	1952	SSM	ERA-IGNITE	6272362	2019 TOYOT
KLEBHOFFER, OREG	[Edit/More]	06/14/24 14:50	ALLY-EC FS (R1)							191261	1951	SSM	ERA-IGNITE	6272362	2019 TOYOT
KLEBHOFFER, OREG	[Edit/More]	06/14/24 14:40	ALLY-EC FS (R1)							191261	1950	SSM	ERA-IGNITE	6272362	2019 TOYOT
KLEBHOFFER, OREG	[Edit/More]	06/14/24 13:46	ALLY-EC FS (R1)							191261	1949	APPLIGEC	ERA-IGNITE	6272362	2019 TOYOT
HOLLER, PAUL	[Edit/More]	06/14/24 13:04	VW Credit							191261	1948	APPLIGEC	ERA-IGNITE	6272362	2019 TOYOT
BLACKWELL, PHILLIP	[Edit/More]	06/19/24 14:47	RouteOne (R1)							191261	1948	SSM	ERA-IGNITE	6272362	2024 CHRYSL

25 Credit Applications Found

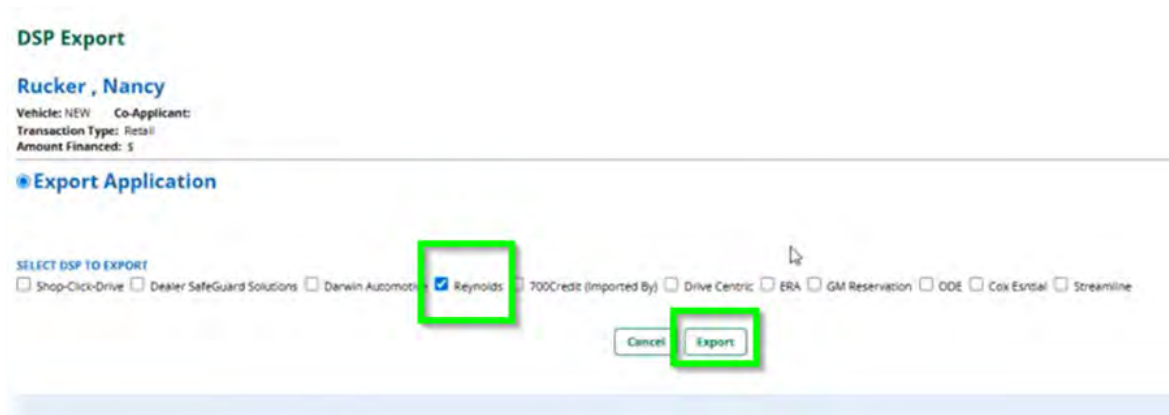
RouteOne to Reynolds Credit Application

Disclaimer: Dealer must have Enhanced Integration between RouteOne and Reynolds. If they do not have it, they can reach out to their RouteOne or Reynolds rep to sign up.

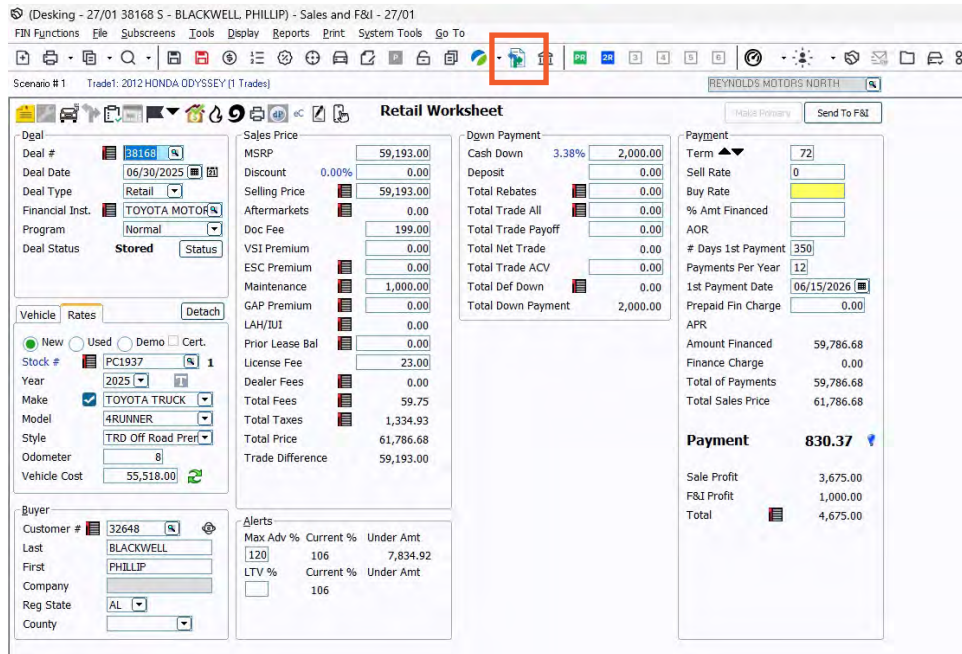
Starting in the RouteOne Deal Manager, click the **"Edit/More"** button, and then click **"Export Application to DSP"**.



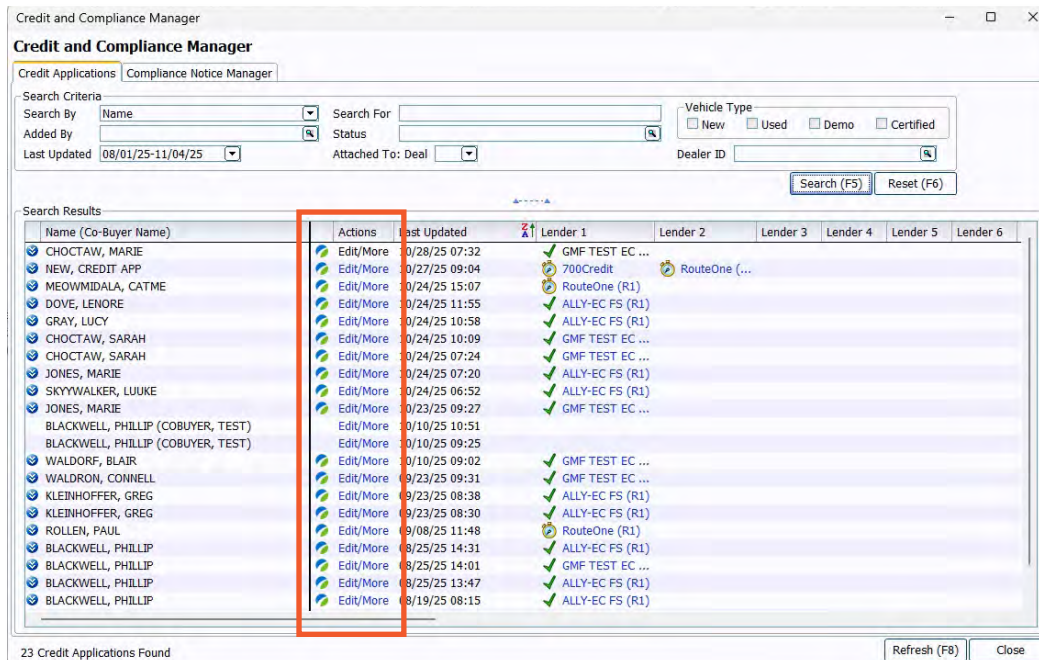
Check **"Reynolds"** or **"ERA"** and then select **"Export"**.



Click on the **"Credit & Compliance Manager"** icon in the ERA-IGNITE platform.

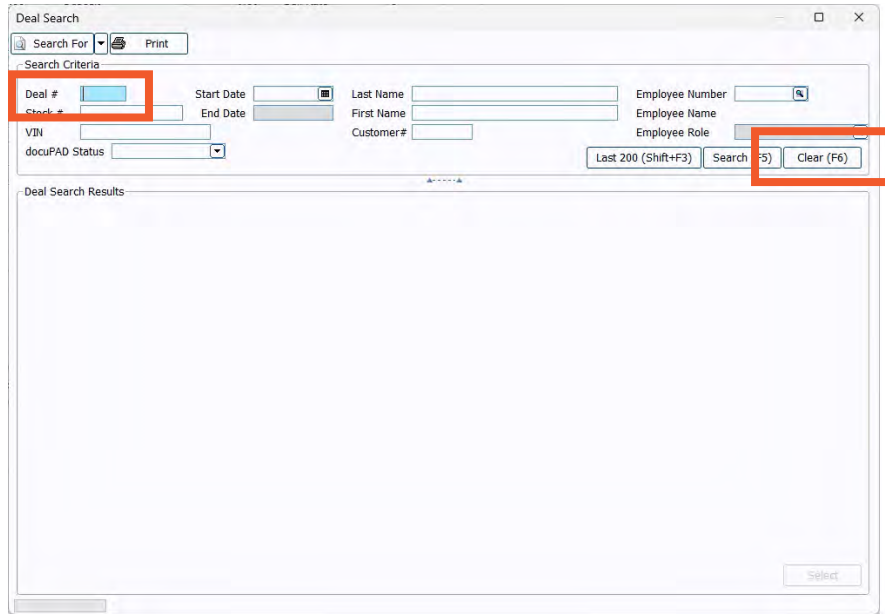


Select **"Edit/More"** for the applicant and then from the drop-down menu **"Attach to Deal"**.



Name (Co-Buyer Name)	Actions	Last Updated	Lender 1	Lender 2	Lender 3	Lender 4	Lender 5	Lender 6
CHOCTAW, MARIE	Edit/More	10/28/25 07:32	GMF TEST EC ...					
NEW, CREDIT APP	Edit/More	10/27/25 09:04	700Credit	RouteOne (...)				
MEOWMIDALA, CATME	Edit/More	10/24/25 15:07	RouteOne (R1)					
DOVE, LENORE	Edit/More	10/24/25 11:55	ALLY-EC FS (R1)					
GRAY, LUCY	Edit/More	10/24/25 10:58	ALLY-EC FS (R1)					
CHOCTAW, SARAH	Edit/More	10/24/25 10:09	GMF TEST EC ...					
CHOCTAW, SARAH	Edit/More	10/24/25 07:24	GMF TEST EC ...					
JONES, MARIE	Edit/More	10/24/25 07:20	ALLY-EC FS (R1)					
SKYYWALKER, LUIKE	Edit/More	10/24/25 06:52	ALLY-EC FS (R1)					
JONES, MARIE	Edit/More	10/23/25 09:27	GMF TEST EC ...					
BLACKWELL, PHILLIP (COBUYER, TEST)	Edit/More	10/10/25 10:51						
BLACKWELL, PHILLIP (COBUYER, TEST)	Edit/More	10/10/25 09:25						
WALDORF, BLAIR	Edit/More	10/10/25 09:02	GMF TEST EC ...					
WALDRON, CONNELL	Edit/More	9/23/25 09:31	GMF TEST EC ...					
KLEINHOFFER, GREG	Edit/More	9/23/25 08:38	ALLY-EC FS (R1)					
KLEINHOFFER, GREG	Edit/More	9/23/25 08:30	ALLY-EC FS (R1)					
ROLLEN, PAUL	Edit/More	9/08/25 11:48	RouteOne (R1)					
BLACKWELL, PHILLIP	Edit/More	8/25/25 14:31	ALLY-EC FS (R1)					
BLACKWELL, PHILLIP	Edit/More	8/25/25 14:01	GMF TEST EC ...					
BLACKWELL, PHILLIP	Edit/More	8/25/25 13:47	ALLY-EC FS (R1)					
BLACKWELL, PHILLIP	Edit/More	8/19/25 08:15	ALLY-EC FS (R1)					

If it does not find correct deal in next step, hit clear and type in deal number.



Deal Search

Search For  Print

Search Criteria

Deal # Start Date Last Name Employee Number

Stock # End Date First Name Employee Name

VIN Customer# Employee Role

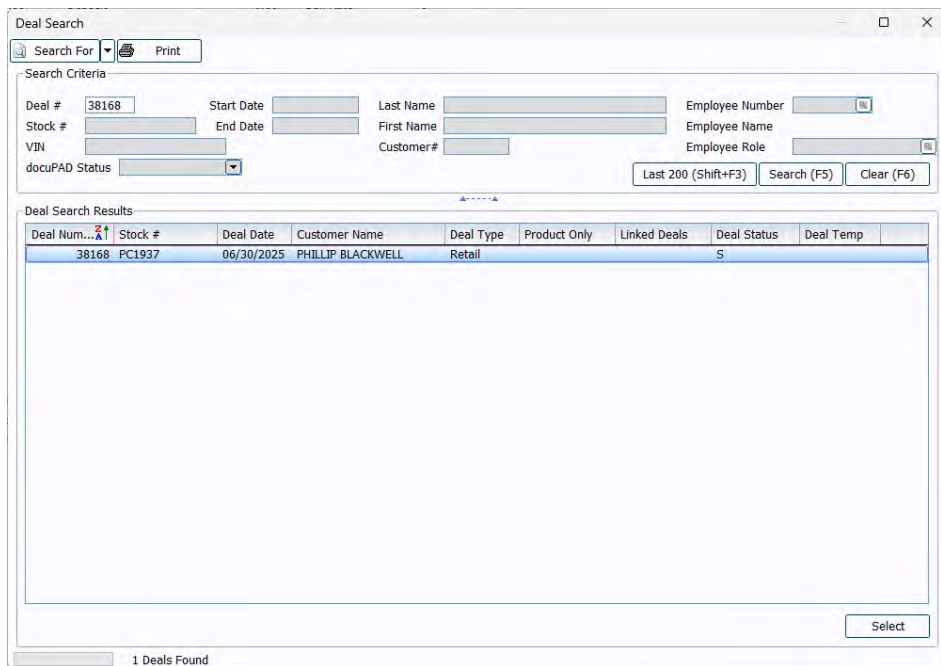
docuPAD Status

Last 200 (Shift+F3) Search (F5) Clear (F6)

Deal Search Results

Select

Double click on the line item.



Deal Search

Search For  Print

Search Criteria

Deal # Start Date Last Name Employee Number

Stock # End Date First Name Employee Name

VIN Customer# Employee Role

docuPAD Status

Last 200 (Shift+F3) Search (F5) Clear (F6)

Deal Search Results

Deal Num...	Stock #	Deal Date	Customer Name	Deal Type	Product Only	Linked Deals	Deal Status	Deal Temp
38168	PC1937	06/30/2025	PHILLIP BLACKWELL	Retail			S	

Select

1 Deals Found

Check/uncheck what buyer information you want to include in the deal update. Then press "OK".

Credit and Compliance Manager

Credit Decision Deal Updates

1. Select Credit Decision

Lender/Finance Source	Status As Of	FS App#	Tier	Term	Amount	Buy Rate	Payment
No Credit Decisions found for selected Credit Application							

2. Select the Credit Application data you wish to apply to the F&I Deal

Select	Field Name	Deal	Credit Application
☒	Last Name	NANCY	RUCKER
☒	First Name	RUCKER	NANCY
☒	Address		261 CHESTERTON KNOXVILLE, TN 37922
☒	Birth Date		01/01/99
☒	SSN		***-**-5227
☒	Cell #		(313) 922-2477
☒	Email		NANCYR@TESTAPPLICANT.COM
☒	Employer Name		700CREDIT

OK (F12) Cancel

Data from the credit app will populate Buyer info into the Deal. Click on note icon to see data.

Retail Worksheet

Deal # 10160

Deal Date 06/30/2025

Deal Type Retail

Financial Inst. TOYOTA MOTOR

Program Normal

Deal Status Stored

Vehicle Rates

Stock # PC1937

Year 2025

Make TOYOTA TRUCK

Model 4RUNNER

Style TRD Off Road Prer

Odometer 8

Vehicle Cost \$5,518.00

Buyer

Customer # 120

Last BLACKWELL

First PHILLIP

Company

Reg State AL

County

Sales Price

MSRP 59,193.00

Discount 0.00%

Selling Price 59,193.00

Aftermarkets

Doc Fee 199.00

VSI Premium

ESC Premium

Maintenance

GAP Premium

LAH/JUI

Prior Lease Bal

License Fee

Dealer Fees

Total Fees 59.75

Total Taxes 1,334.93

Total Price 61,786.68

Trade Difference 59,193.00

Down Payment

Cash Down

Deposit

Total Rebates

Total Trade All

Total Trade Payoff

Total Net Trade

Total Net ACV

Total Def Down

Total Down Payme

Customer

Customer # 120

Last BLACKWELL

First PHILLIP

Middle

Suffix

Company

800 RICE VALLEY N

Address2

TUSCALOOSA, AL 35406

ENTER COUNTY

Home #

Work #

Cell # (937) 272-5983

Fax #

Pager #

Email

Pref Contact

Opt Out

Birth Date

Age

Sex

SSN

Driver's Lic #

Lic Exp Date

Registered

Deal Summary

Credit Score 720

Tier

Third Parties

Co-Buyer

Customer #

Last

First

Middle

Suffix

Company

Address

Address2

City, State ZIP Code

County

Home #

Work #

Cell #

Fax #

Pager #

Email

Pref Contact

Opt Out

Birth Date

Age

Sex

Driver's Lic #

Lic Exp Date

Conjunction

Credit Score

Tier

Third Parties

Introduction to QuickScan

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

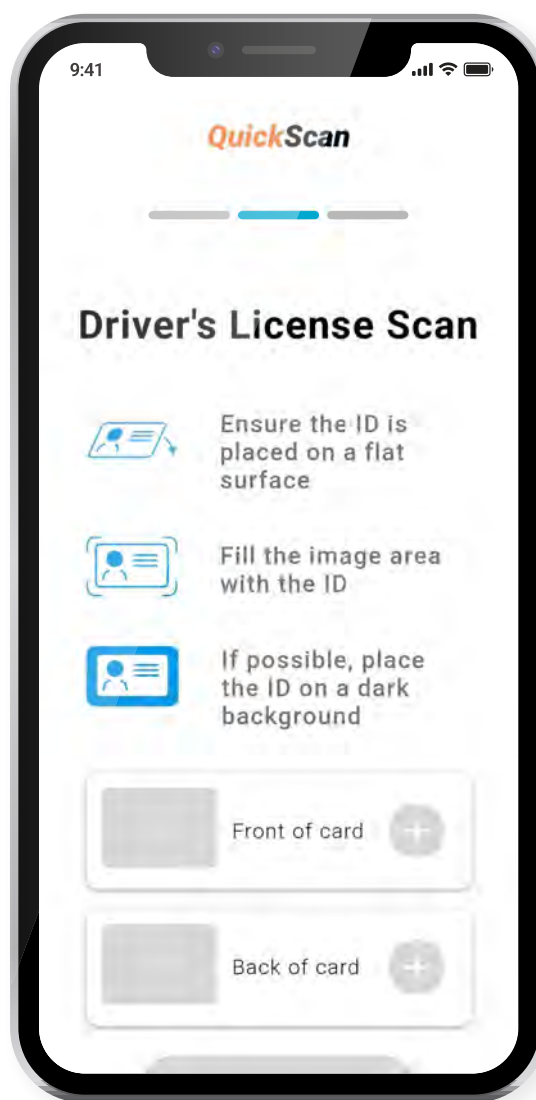
Although it can be used in-store, QuickScan can be particularly helpful when used to verify the identities of online car buyers.

Every scan includes:

- Driver's License/Document Verification
- Selfie Verification/Liveliness Detection
- Front/Back Driver's License Validation
- Device Verification
- Synthetic ID Fraud Detection
- Identity Verification Check & OFAC
- DMV Look-up
- Deal Jacket Integrations

Benefits to Mobile QuickScanning

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

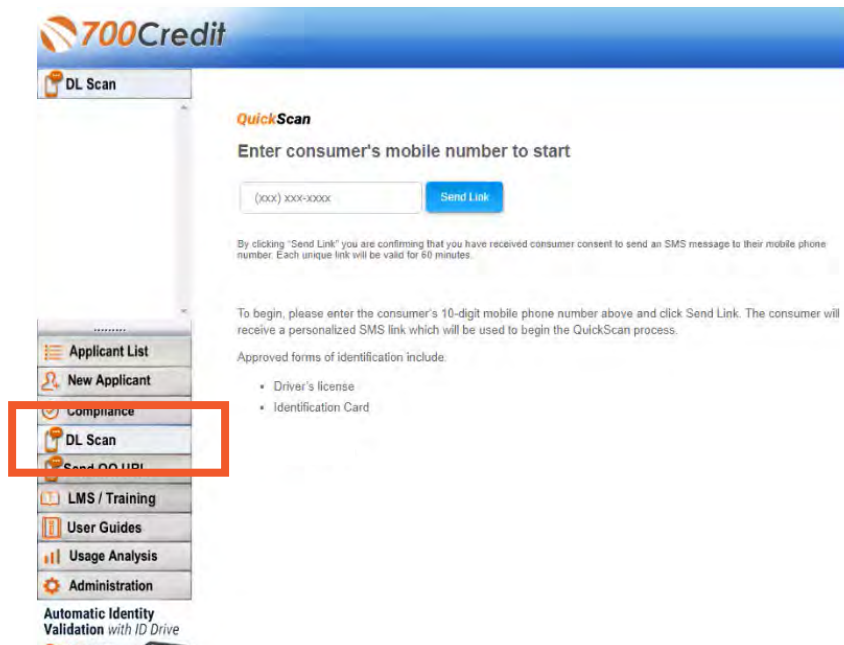


Initiating a QuickScan

Option One: 700Dealer.com

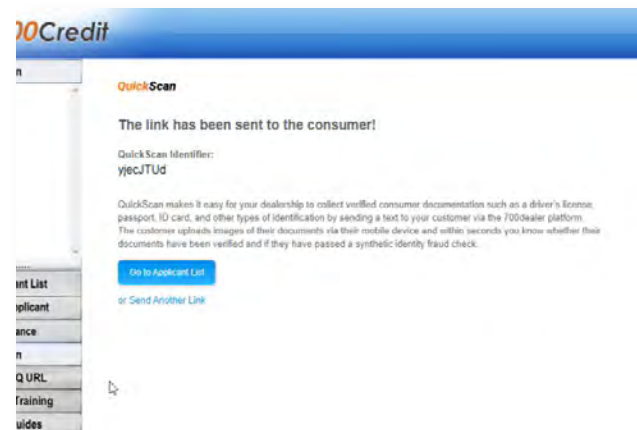
Dealer logs into 700Dealer.com and selects the '**DL Scan**' menu item in the left-hand navigation panel.

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



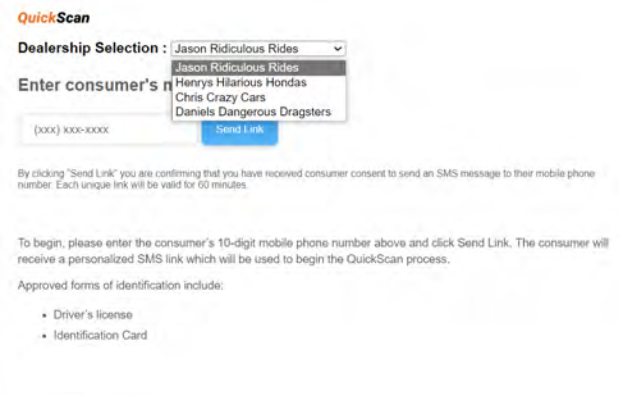
When a link has been sent to the consumer, this message displays, prompting the dealer to review the application list to find the QuickScan results.

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



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

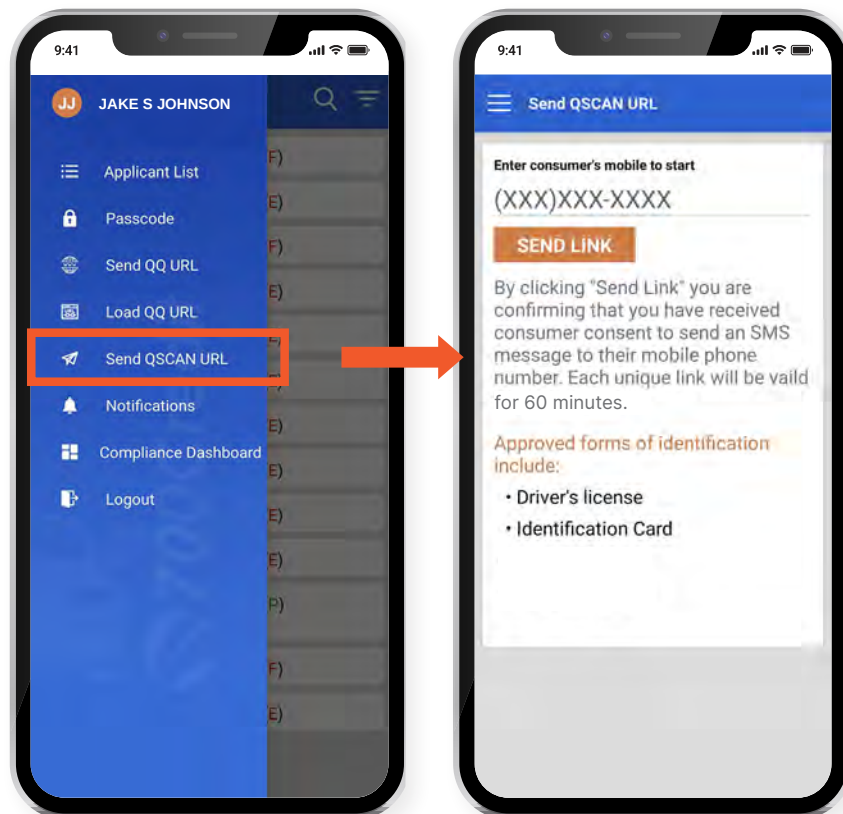
Note: Make sure to select the proper location that you are wanting to send the QuickScan link for. It does need to be under the respective location for compliance and legality reasons and also affects billing, so please be diligent with this feature.



Option Two: QuickMobile App

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

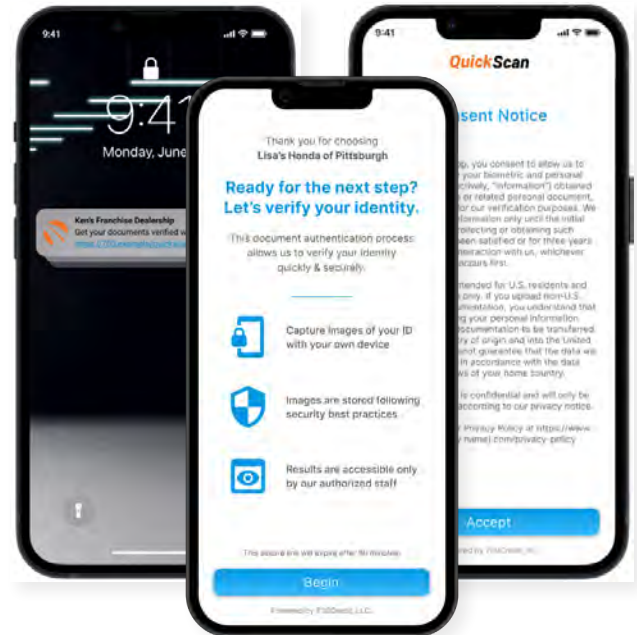
Enter the consumer's mobile number, and click 'Send Link'.



Consumer Experience

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

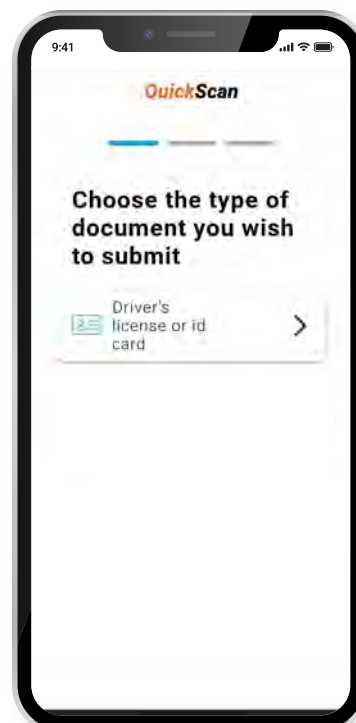
In order to proceed, the consumer must open the link and accept the terms and conditions.



The consumer selects the type of document to be captured.

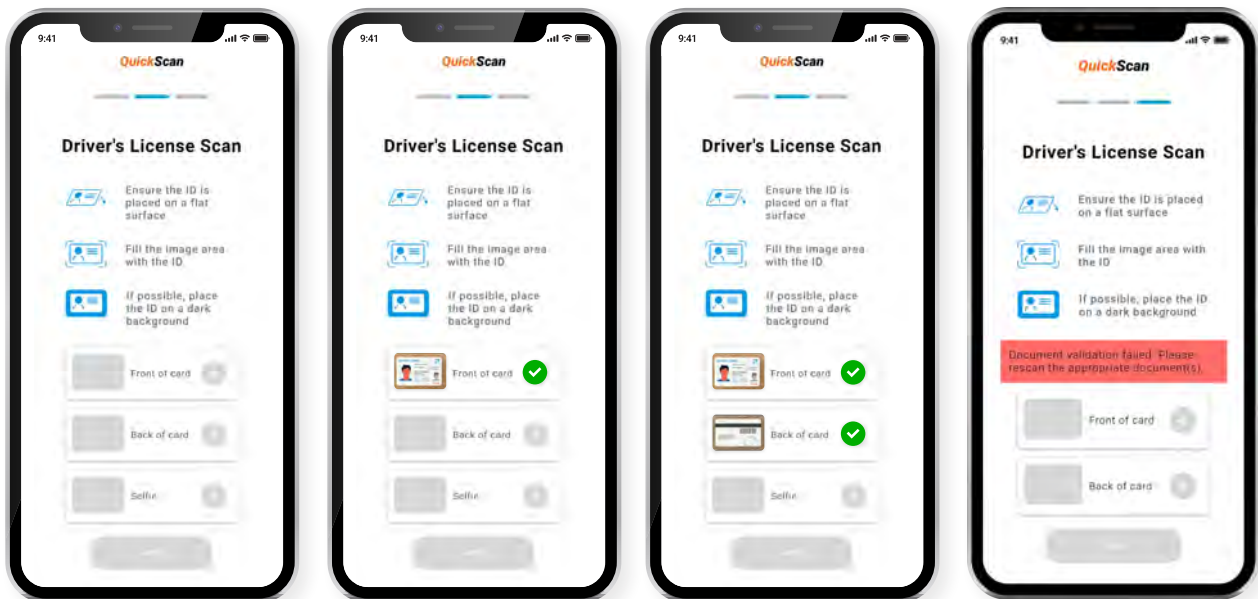
Consumer's have the option between two documents that can be provided:

- **Driver's License**
- **Govt. Issues ID Card**



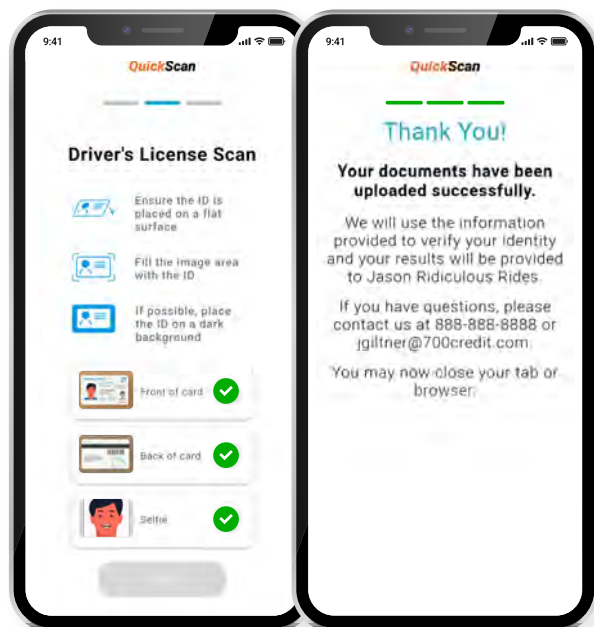
The consumer will be taken through the process uploading the 3 required images: front and back of document, and a selfie image. Click on the “+” attached to each image tab to open the drop-down and access the mobile phone’s camera.

If the documents/images fail to upload, a red pop-up message will appear, prompting the user to rescan their driver’s license and take a selfie.



If the documents/images were successfully uploaded, the customer will get a “**Thank you**” screen.

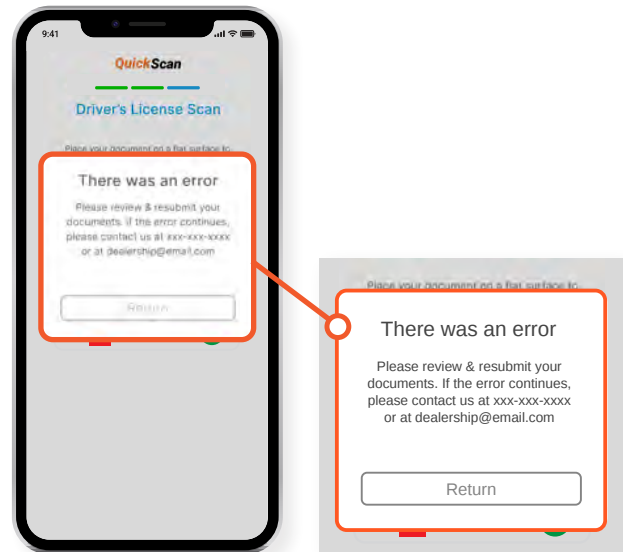
The dealer’s unique contact information will be displayed as the contact reference for the customer.



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

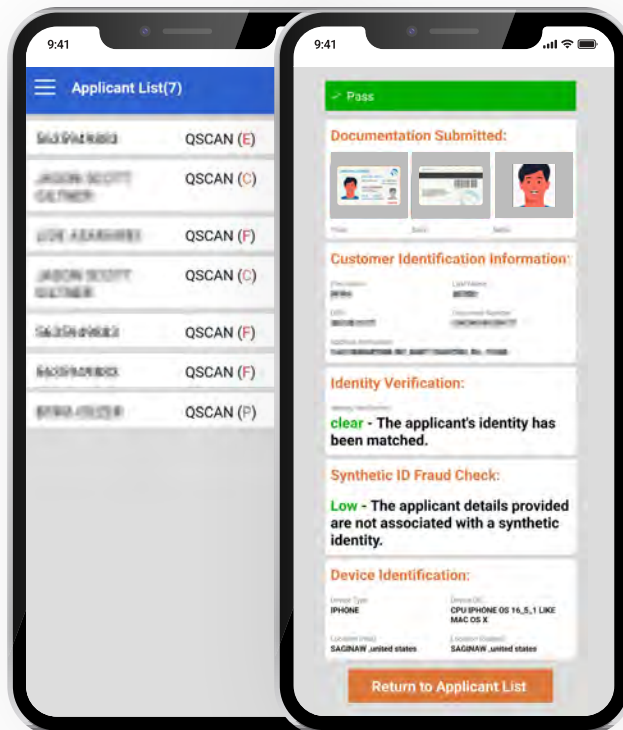
Hit **'Return'** to be redirected back to the beginning of the QuickScan process where the user is able to try again.

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



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

Results are instantly stored and accessible to dealers within 700Dealer, 700Credit's online dealer portal www.700dealer.com.

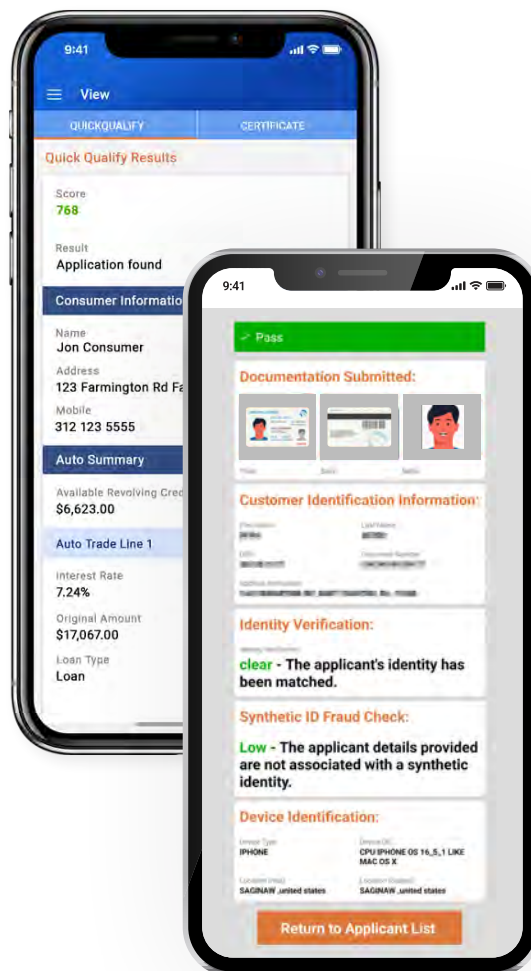


QuickMobile App (Dealer Mobile App)

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

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

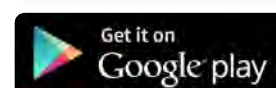
- Receive **direct mobile notifications** when consumers complete the QuickQualify web form or QuickScan process.
- **Optimize interactions** with your consumers through one-click text response and mobile dialing.
- **Immediate access** to view all applicants and their credit score, credit file information,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



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

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

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



Understanding Your QuickScan Results

Every QuickScan result consists of the following seven items:

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

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

(1) Images Submitted

This consists of a front & back of the driver's license and a selfie. QuickScan analyzes the front/back for a match and pulls the PII from the document. The selfie is checked for liveness and is also compared to the image on the document.



(2) ID Information Verification

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

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

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



The image shows a digital form titled 'ID Information Verification' with a green status indicator in the top right corner. The form contains the following fields and values:

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

(3) Identity Verification

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

Identity Verification


Clear - The applicant identity has been matched.

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

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

(4) Synthetic ID Fraud Check

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

Synthetic ID Fraud Check


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

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

(5) Device Identification

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

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

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

Device Identification


Device type	Device OS	Location (real)	Location (stated)
IPHONE	CPU IPHONE OS 18_1_1 LIKE MAC OS X	WESTFORD, united states	

(6) DMV Verification

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

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

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

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

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

(7) OFAC Check

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

OFAC Check ▲
Pass - No match found

Example Interface

QuickScan

QuickScan

Results Summary

Caution

Reason for Caution:

DMV Verification Failed

Test Sample

DL# 1127828017

Exp 03/16/2070

Chris Avery

228 Fall St

Senoia, GA 30276

Test Sample

DL# 1127828017

Exp 03/16/2070

Chris Avery

228 Fall St

Senoia, GA 30276

Image Not Available

Front

Back

Selfie

ID Information Verification

First name

Middle name

Last name

Date of birth

Mobile number

CHRIS

AVERY

03/16/1973

5635949883

Address

Document Number

Expiration Date

228 SPRING ST SENOIA, GA 30276

1127828017

03/16/2070

DMV Verification

Doc. Number

First Name

Last Name

Date of Birth

Address

Exp. Date

No Match

No Match

No Match

No Match

No Match

No Match

Identity Verification

Clear - The applicant identity has been matched.

Synthetic ID Fraud Check

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

OFAC Check

Pass - No match found

Device Identification

Device type

Device OS

Location (real)

Location (stated)

ANDROID

ANDROID 10

MUSCATINE, united states

QuickScan Monitor

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

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

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

Date Range : Month to Date

QuickScan Monitor

Hover over a category for the definitions.

	#	%
Total Applicants	205	
Applicants that completed QuickScan	160	78%
Applicants that did not completed QuickScan	45	22%

Overall Results for ID Document Verification		
Pass	102	64%
Caution	33	21%
Fail	25	16%
Error	0	0%

Identity Information Verification		
Total Identity Verification Cautions	13	8%

Synthetic Identity Alerts		
Total Synthetic ID Cautions	0	0%

Adverse Action Letter Program Monitor

	#	%
Total Applicants	43	
Letters Mailed	34	79%
Letters Queued to be Mailed	4	9%
Letters Mailed	0	0%
Letters Delivered	5	12%
Adverse Letters Delivered/Scheduled	38	88%

Risk Based Pricing Notice Program Monitor

	#	%
Total Applicants	43	
Notices Mailed	35	81%
Notices Queued to be Mailed	6	14%
Notices Mailed	0	0%
Notices Delivered	2	5%
RPN Notices Delivered/Scheduled	41	95%

Red Flag Program Monitor

	#	%
Total Applicants	38	
Applicants With Red Flag	29	76%
Cautions	9	24%
Applicants With Red Flag	27	
Applicants With Red Flag	2	

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%

Driver's License Authentication QR Codes

Besides serving as a valuable tool to verify your customer's identity *before the first test drive*, having QR codes readily available in your showroom and on sales desks allows your sales team to **easily prompt customers to begin the license scanning process**. This collaboration helps reduce friction, speed up authentication, and keep the sales process moving efficiently.

The process is simple:

1. Place QR code displays around your store.
2. Customers scan the QR code and are instantly brought to the mobile license scanning process (*QuickScan*).
3. They will select the type of document to be validated, upload the required images and submit them.
4. Dealers are provided real-time confirmation of the legitimacy of their customer's license/identity and can view the QuickScan results summary.



Implementing Best Practices

Place QR code displays in high traffic areas around your dealership, such as:

- Sales Desks
- Service Lounge
- Receptionist Desk
- Sales Tower



700Credit offers a library of standard QR code templates, however dealers can request a customized graphic to better reflect their brand. Customizations can include but are not limited to colors, fonts, verbiage/tone, logo, imagery, and more.

Visit <https://www.700credit.com/banners/> (QR Codes Page) for the complete standard collection.

Recommendations Based on Results

Fail Reasons:

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



Recommendations:

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

Liveness detection failed.



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

ID image is not usable.



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

Data extraction failed.



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

Required PII data missing.



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

Front to back matching failed or issue with document number.



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

Known fraudster based on document number.



Report them.

ID expired.



Have them provide ID that's not expired.

ID not allowed.



Non-U.S IDs aren't accepted.

DMV Verification failed.



Ask for additional information, ex. utility bill.

Caution Reasons:

Selfie does not match ID photo.



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

IDV Caution.



Run full IDV before completing transaction.

IDV High Risk.



Run full IDV before completing transaction.

SID Hit.



Complete Synthetic ID remediation.

OFAC Hit.



Complete OFAC remediation.

OFAC Check returned a match



Additional verification recommended.

DMV-Lookup

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

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

QuickScan FAQ's

Will QuickScan work overseas?

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

Will non-US IDs work?

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

Images look fine but don't work?

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

Failures due to Consumer Devices

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

Tap for Capture

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

QuickScan Automated

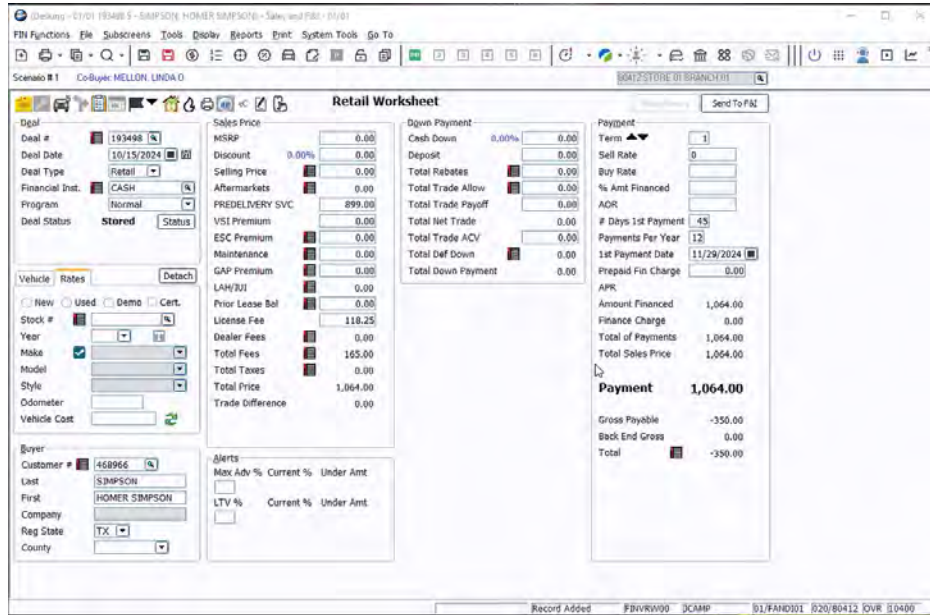
Unlike other solutions in the industry, QuickScan is fully automated. There is no person-in-the-loop at any point during the transaction. This allows for consistent results and fast decisioning.

QuickScan Link Timeout

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

Initiating a QuickScan in ERA-IGNITE F&I

Locate and open the deal for the desired applicant.

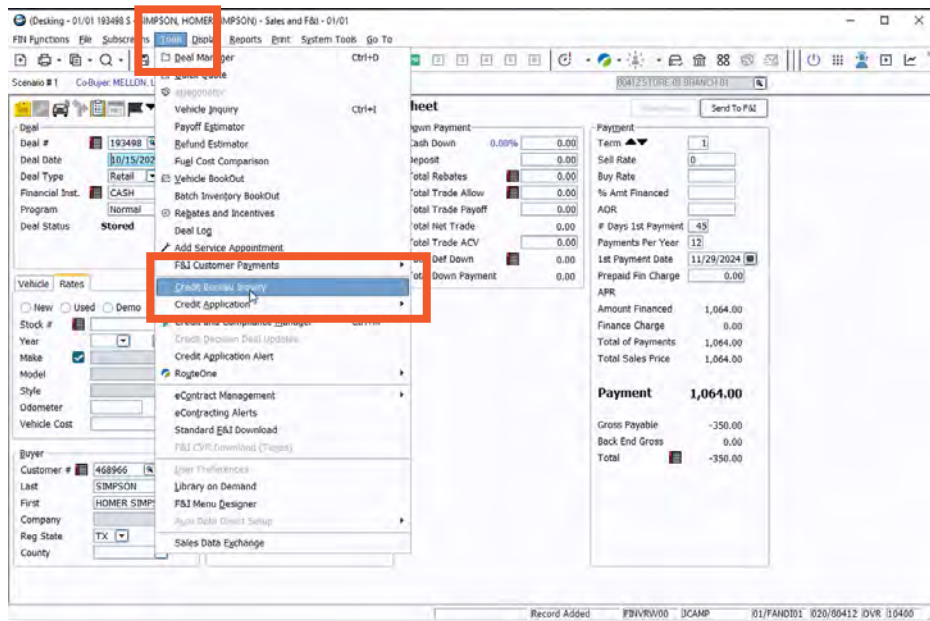


The screenshot displays the 'Retail Worksheet' interface in the ERA-IGNITE F&I system. The interface is divided into several sections:

- Deal Information:** Includes fields for Deal # (193488), Deal Date (10/15/2024), Deal Type (Retail), Financial Inst. (CASH), Program (Normal), and Deal Status (Stored).
- Vehicle Information:** Includes fields for Stock #, Year, Make, Model, Style, Odometer, and Vehicle Cost.
- Buyer Information:** Includes fields for Customer # (468966), Last Name (SIMPSON), First Name (HOMER SIMPSON), Company, Reg State (TX), and County.
- Sales Price:** Includes fields for MSRP, Discount, Selling Price, Aftermarkets, PREDELIVERY SVC, VSI Premium, ESC Premium, Maintenance, GAP Premium, LAH/JUI, Prior Lease Bal, License Fee, Dealer Fees, Total Fees, Total Taxes, Total Price, and Trade Difference.
- Payment Information:** Includes fields for Down Payment, Cash Down, Deposit, Total Rebates, Total Trade Allow, Total Trade Payoff, Total Net Trade, Total Trade ACV, Total Def Down, Total Down Payment, Payment Term, Sell Rate, Buy Rate, % Amt Financed, AOR, # Days 1st Payment, Payments Per Year, 1st Payment Date, Prepaid Fin Charge, APR, Amount Financed, Finance Charge, Total of Payments, Total Sales Price, and Payment.
- Alerts:** Includes fields for Max Adv % Current %, Under Amt, LTV %, Current %, Under Amt.

The 'Tools' menu is visible at the top, and the 'Credit Bureau Inquiry' option is highlighted in the 'Tools' dropdown menu.

Select 'Tools' and then 'Credit Bureau Inquiry'.

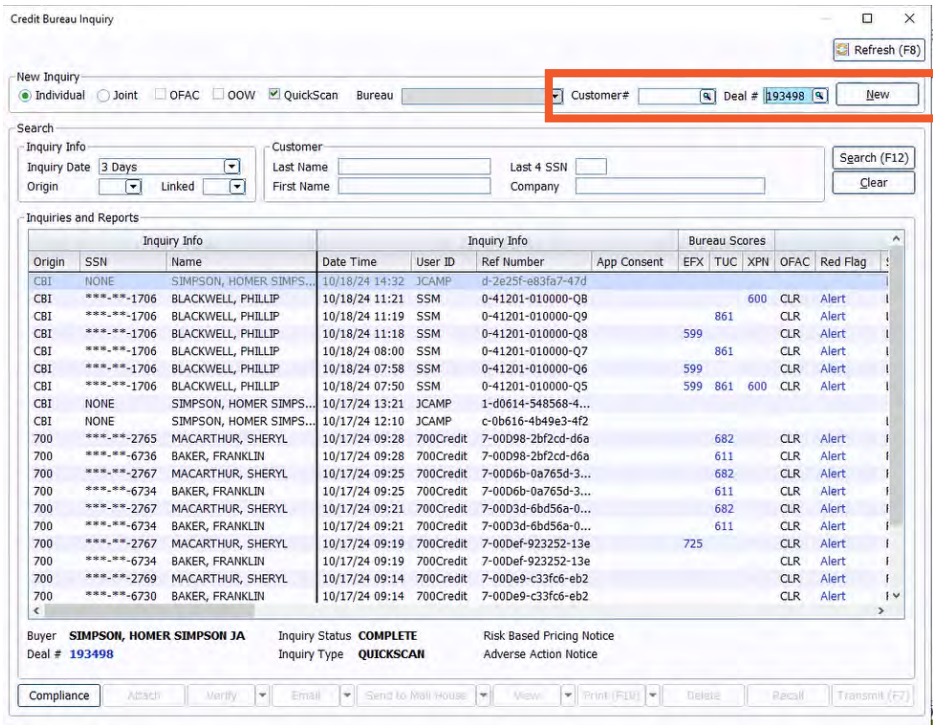


The screenshot displays the 'Retail Worksheet' interface in the ERA-IGNITE F&I system, with the 'Tools' menu open. The 'Credit Bureau Inquiry' option is highlighted in the 'Tools' dropdown menu.

The 'Tools' menu includes the following options:

- Vehicle Inquiry
- Payoff Estimator
- Refund Estimator
- Fuel Cost Comparison
- Vehicle BookOut
- Batch Inventory BookOut
- Rebates and Incentives
- Deal Log
- Add Service Appointment
- F&I Customer Payments
- Credit Bureau Inquiry
- Credit Application
- Credit and Compliance Manager
- Credit Decision Deal Updates
- Credit Application Alert
- RoyceOne
- eContract Management
- eContracting Alerts
- Standard G&I Download
- F&I CTR Download (Temp)
- User Preferences
- Library on Demand
- F&I Menu Designer
- Apply Data Sheet Setup
- Sales Data Exchange

Locate the desired applicant by typing in the dealer/customer number, or manually searching in the **'Inquiries and Reports'** list, and then click **'New'**.



Credit Bureau Inquiry

Refresh (F8)

New Inquiry

Individual ☒ Joint ☐ OFAC ☐ OOW ☒ QuickScan Bureau Customer # Deal # 193498

Search

Inquiry Info: Inquiry Date 3 Days, Origin Linked
 Customer: Last Name Last 4 SSN First Name Company
 Search (F12) Clear

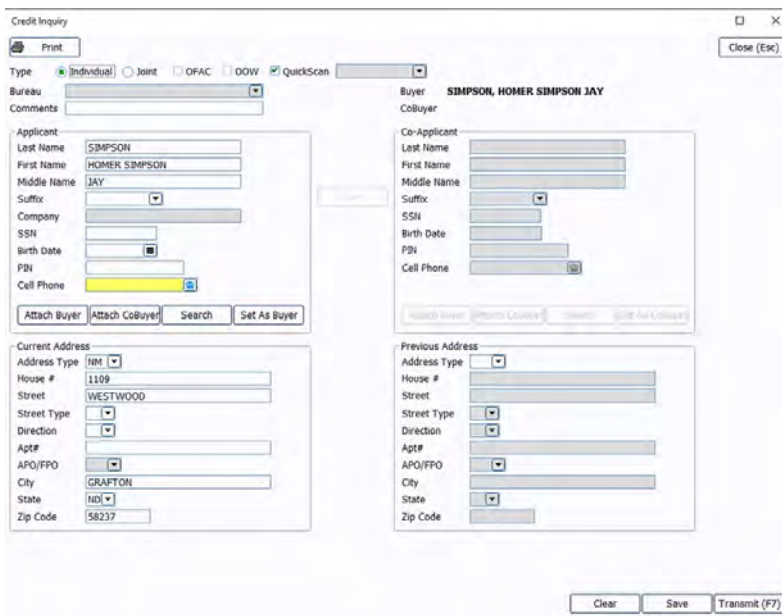
Inquiries and Reports

Inquiry Info			Inquiry Info			Bureau Scores					
Origin	SSN	Name	Date Time	User ID	Ref Number	App Consent	EFX	TUC	XPN	OFAC	Red Flag
CBI	NONE	SIMPSON, HOMER SIMPS...	10/18/24 14:32	JCAMP	d-2e25f-e83fa7-47d						
CBI	***-1706	BLACKWELL, PHILLIP	10/18/24 11:21	SSM	0-41201-010000-Q8			600	CLR	Alert	
CBI	***-1706	BLACKWELL, PHILLIP	10/18/24 11:19	SSM	0-41201-010000-Q9			861	CLR	Alert	
CBI	***-1706	BLACKWELL, PHILLIP	10/18/24 11:18	SSM	0-41201-010000-Q8			599	CLR	Alert	
CBI	***-1706	BLACKWELL, PHILLIP	10/18/24 08:00	SSM	0-41201-010000-Q7			861	CLR	Alert	
CBI	***-1706	BLACKWELL, PHILLIP	10/18/24 07:58	SSM	0-41201-010000-Q6			599	CLR	Alert	
CBI	***-1706	BLACKWELL, PHILLIP	10/18/24 07:50	SSM	0-41201-010000-Q5			599	861	600	CLR
CBI	NONE	SIMPSON, HOMER SIMPS...	10/17/24 13:21	JCAMP	1-d0614-548568-4...						
CBI	NONE	SIMPSON, HOMER SIMPS...	10/17/24 12:10	JCAMP	c-0b616-4b49e3-4f2						
700	***-2765	MACARTHUR, SHERYL	10/17/24 09:28	700Credit	7-00D98-2bf2cd-d6a			682	CLR	Alert	
700	***-6736	BAKER, FRANKLIN	10/17/24 09:28	700Credit	7-00D98-2bf2cd-d6a			611	CLR	Alert	
700	***-2767	MACARTHUR, SHERYL	10/17/24 09:25	700Credit	7-00D6b-0a765d-3...			682	CLR	Alert	
700	***-6734	BAKER, FRANKLIN	10/17/24 09:25	700Credit	7-00D6b-0a765d-3...			611	CLR	Alert	
700	***-2767	MACARTHUR, SHERYL	10/17/24 09:21	700Credit	7-00D3d-6bd56a-0...			682	CLR	Alert	
700	***-6734	BAKER, FRANKLIN	10/17/24 09:21	700Credit	7-00D3d-6bd56a-0...			611	CLR	Alert	
700	***-2767	MACARTHUR, SHERYL	10/17/24 09:19	700Credit	7-00Def-923252-13e			725	CLR	Alert	
700	***-6734	BAKER, FRANKLIN	10/17/24 09:19	700Credit	7-00Def-923252-13e				CLR	Alert	
700	***-2769	MACARTHUR, SHERYL	10/17/24 09:14	700Credit	7-00De9-c33fc6-eB2				CLR	Alert	
700	***-6730	BAKER, FRANKLIN	10/17/24 09:14	700Credit	7-00De9-c33fc6-eB2				CLR	Alert	

Buyer SIMPSON, HOMER SIMPSON JA Inquiry Status COMPLETE Risk Based Pricing Notice
 Deal # 193498 Inquiry Type QUICKSCAN Adverse Action Notice

Compliance Attach Verify Email Send to Mail House View Print (F10) Delete Recall Transmit (F7)

The buyer information will autofill into the form.



Credit Inquiry

Print Close (Esc)

Type Individual ☒ Joint ☐ OFAC ☐ OOW ☒ QuickScan

Bureau

Comments

Applicant

Last Name SIMPSON
 First Name HOMER SIMPSON
 Middle Name JAY
 Suffix
 Company
 SSN
 Birth Date
 PBI
 Cell Phone

Attach Buyer Attach CoBuyer Search Set As Buyer

Current Address

Address Type NH
 House # 1109
 Street WESTWOOD
 Street Type
 Direction
 Apt#
 APO/FPO
 City CRAFTON
 State NJ
 Zip Code 08027

Buyer SIMPSON, HOMER SIMPSON JAY
 CoBuyer

Co-Applicant

Last Name
 First Name
 Middle Name
 Suffix
 SSN
 Birth Date
 PBI
 Cell Phone

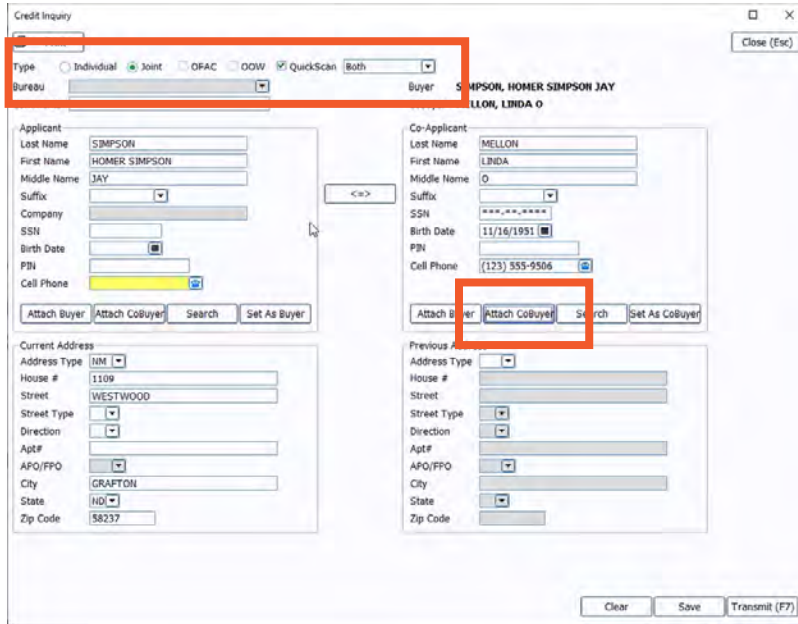
Search Buyer Search CoBuyer Search Set As CoBuyer

Previous Address

Address Type
 House #
 Street
 Street Type
 Direction
 Apt#
 APO/FPO
 City
 State
 Zip Code

Clear Save Transmit (F7)

To initiate a QuickScan for just the single applicant, check the **'QuickScan'** box and select **'Individual'**. To add the co-buyer, select **'Joint'**, and **'Both'** from the drop-down, and then **'Attach CoBuyer'**. The co-buyer's information will auto-populate into the form.



Credit Inquiry

Type: ☐ Individual ☒ Joint ☐ OFAC ☐ OOW ☒ QuickScan

Bureau:

Buyer:

Applicant:

Last Name:

First Name:

Middle Name:

Suffix:

Company:

SSN:

Birth Date:

PII:

Cell Phone:

Attach Buyer Attach CoBuyer Search Set As Buyer

Current Address:

Address Type:

House #:

Street:

Street Type:

Direction:

Apt#:

APO/FPO:

City:

State:

Zip Code:

Co-Applicant:

Last Name:

First Name:

Middle Name:

Suffix:

SSN:

Birth Date:

PII:

Cell Phone:

Attach Buyer Attach CoBuyer Search Set As CoBuyer

Previous Address:

Address Type:

House #:

Street:

Street Type:

Direction:

Apt#:

APO/FPO:

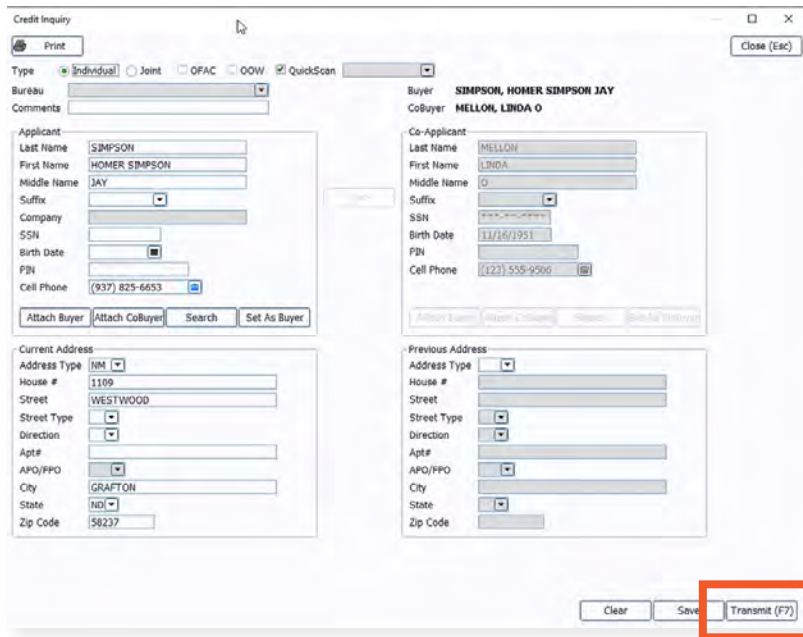
City:

State:

Zip Code:

Clear Save Transmit (F7)

Type in the applicant's mobile phone number into the form. Once complete, click **'Transmit'** at the bottom of the window.



Credit Inquiry

Print

Type: ☒ Individual ☐ Joint ☐ OFAC ☐ OOW ☒ QuickScan

Bureau:

Comments:

Applicant:

Last Name:

First Name:

Middle Name:

Suffix:

Company:

SSN:

Birth Date:

PII:

Cell Phone:

Attach Buyer Attach CoBuyer Search Set As Buyer

Current Address:

Address Type:

House #:

Street:

Street Type:

Direction:

Apt#:

APO/FPO:

City:

State:

Zip Code:

Co-Applicant:

Last Name:

First Name:

Middle Name:

Suffix:

SSN:

Birth Date:

PII:

Cell Phone:

Attach Buyer Attach CoBuyer Search Set As CoBuyer

Previous Address:

Address Type:

House #:

Street:

Street Type:

Direction:

Apt#:

APO/FPO:

City:

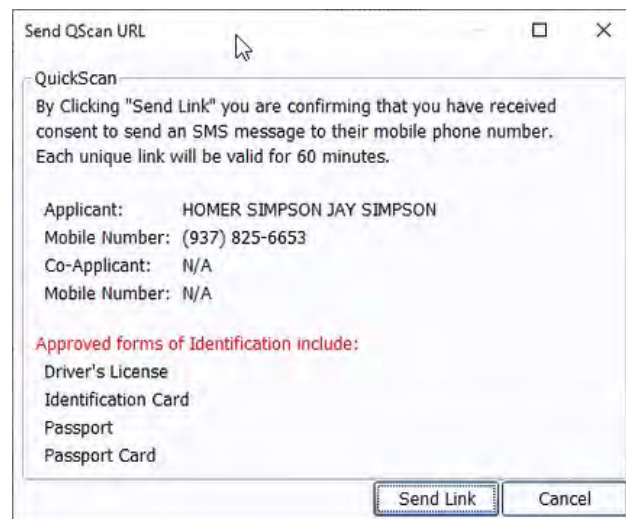
State:

Zip Code:

Clear Save Transmit (F7)

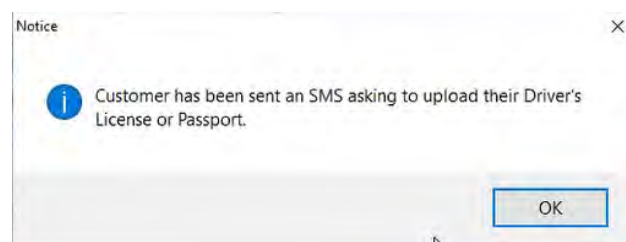
A pop-up window will appear on screen.

Once the dealer has reviewed the terms, applicant's information, and documents being requested, click '[Send Link](#)'.



The dealer will then receive another pop-up, informing them that a link has been sent to the consumer to upload their required documents.

Click '[OK](#)'.

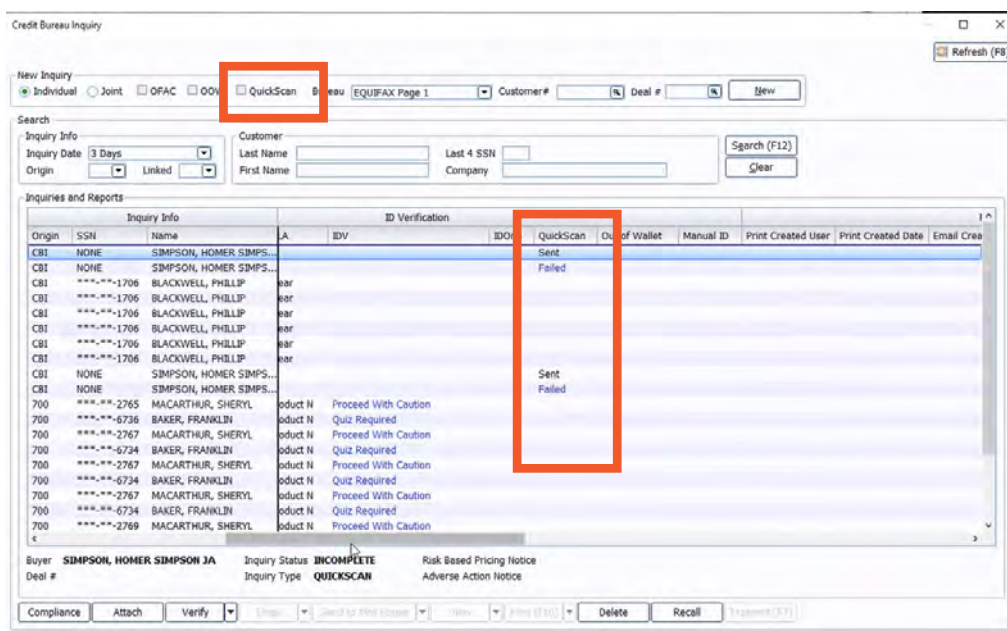


Viewing QuickScan Results

Once the consumer has completed their portion of the QuickScan process on their mobile phone, dealers can view their results starting on the Credit Bureau Inquiry screen. From the mass list, locate the consumer and open their deal. By scrolling to the right, dealers can see who has received/completed a QuickScan under the 'QuickScan' column (as shown below).

To open and view, click on the QuickScan results (pass/fail/caution) hyperlink.

Note: Dealers can filter the mass list of inquiries and reports shown by checking the 'QuickScan' box at the top of the CBI screen.



QuickScan

Origin	SSN	Name	IDV	ID	QuickScan	Out of Wallet	Manual ID	Print Created User	Print Created Date	Email Created
CBI	NONE	SIMPSON, HOMER SIMPS...			Sent					
CBI	NONE	SIMPSON, HOMER SIMPS...			Failed					
CBI	***-1706	BLACKWELL, PHILLIP	ear							
CBI	***-1706	BLACKWELL, PHILLIP	ear							
CBI	***-1706	BLACKWELL, PHILLIP	ear							
CBI	***-1706	BLACKWELL, PHILLIP	ear							
CBI	***-1706	BLACKWELL, PHILLIP	ear							
CBI	***-1706	BLACKWELL, PHILLIP	ear							
CBI	NONE	SIMPSON, HOMER SIMPS...			Sent					
CBI	NONE	SIMPSON, HOMER SIMPS...			Failed					
700	***-2765	MACARTHUR, SHERYL	duct N		Proceed With Caution					
700	***-6736	BAKER, FRANKLIN	duct N		Quiz Required					
700	***-2767	MACARTHUR, SHERYL	duct N		Proceed With Caution					
700	***-6734	BAKER, FRANKLIN	duct N		Quiz Required					
700	***-2767	MACARTHUR, SHERYL	duct N		Proceed With Caution					
700	***-6734	BAKER, FRANKLIN	duct N		Quiz Required					
700	***-2767	MACARTHUR, SHERYL	duct N		Proceed With Caution					
700	***-6734	BAKER, FRANKLIN	duct N		Quiz Required					
700	***-2769	MACARTHUR, SHERYL	duct N		Proceed With Caution					

Buyer: SIMPSON, HOMER SIMPSON JA Inquiry Status: INCOMPLETE Risk Based Pricing Notice
Deal # Inquiry Type: QUICKSCAN Adverse Action Notice

Compliance Attach Verify [Buttons]

In a new window, a PDF document will open with the QuickScan results.



QuickScan Results Summary

Failed

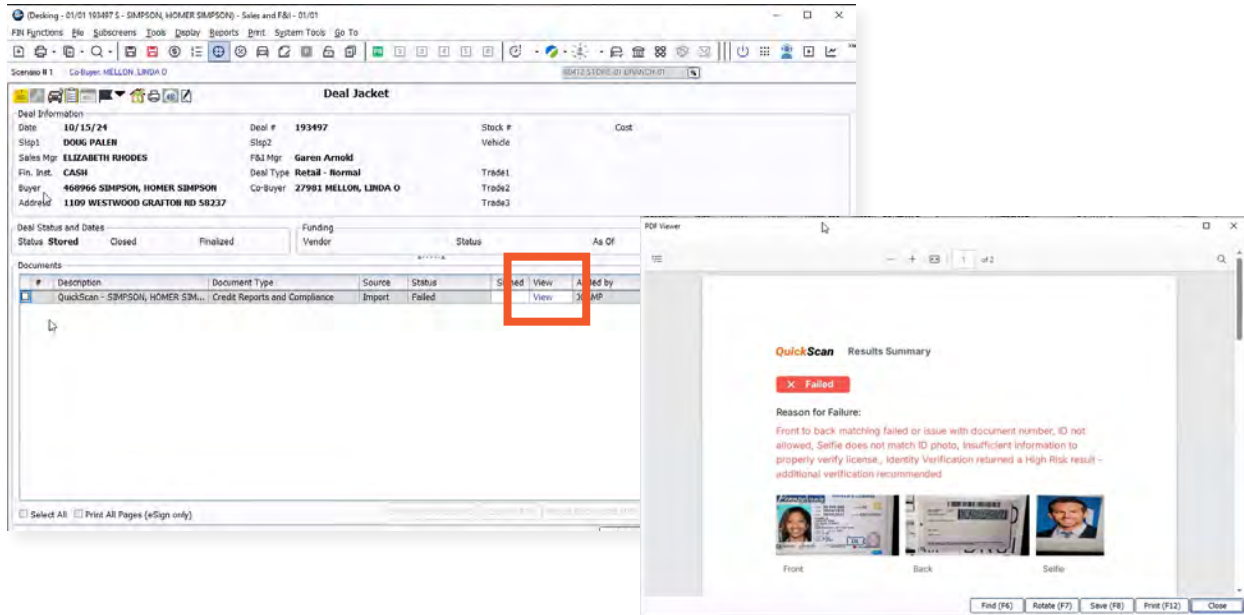
Reason for Failure:

Front to back matching failed or issue with document number, ID not allowed, Selfie does not match ID photo, Insufficient information to properly verify license, Identity Verification returned a High Risk result - additional verification recommended

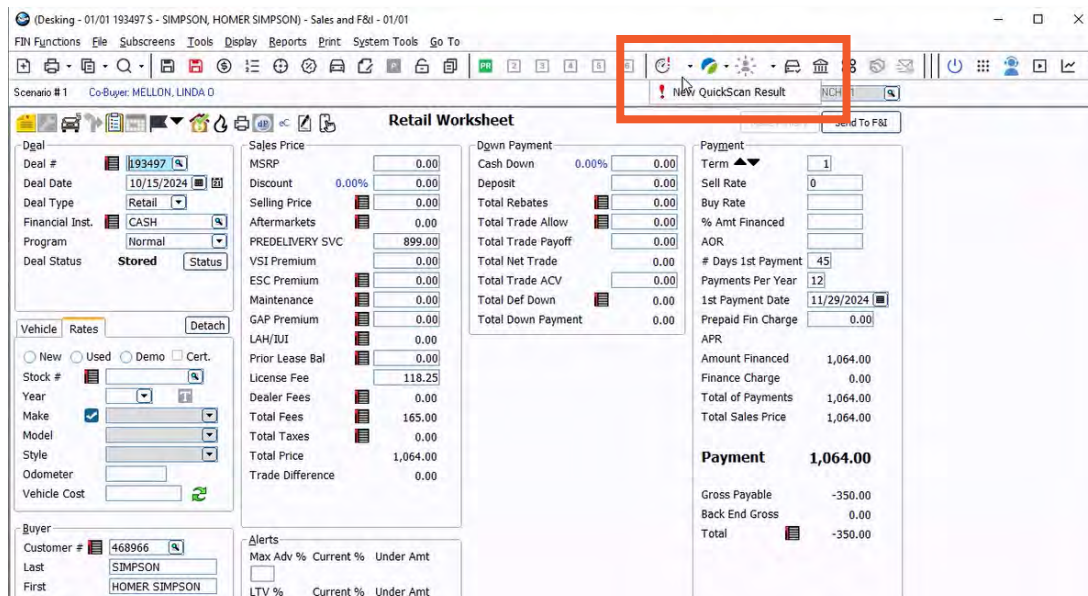
Front Back Selfie

Find (F6) Rotate (F7) Save (F8) Print (F12) Close

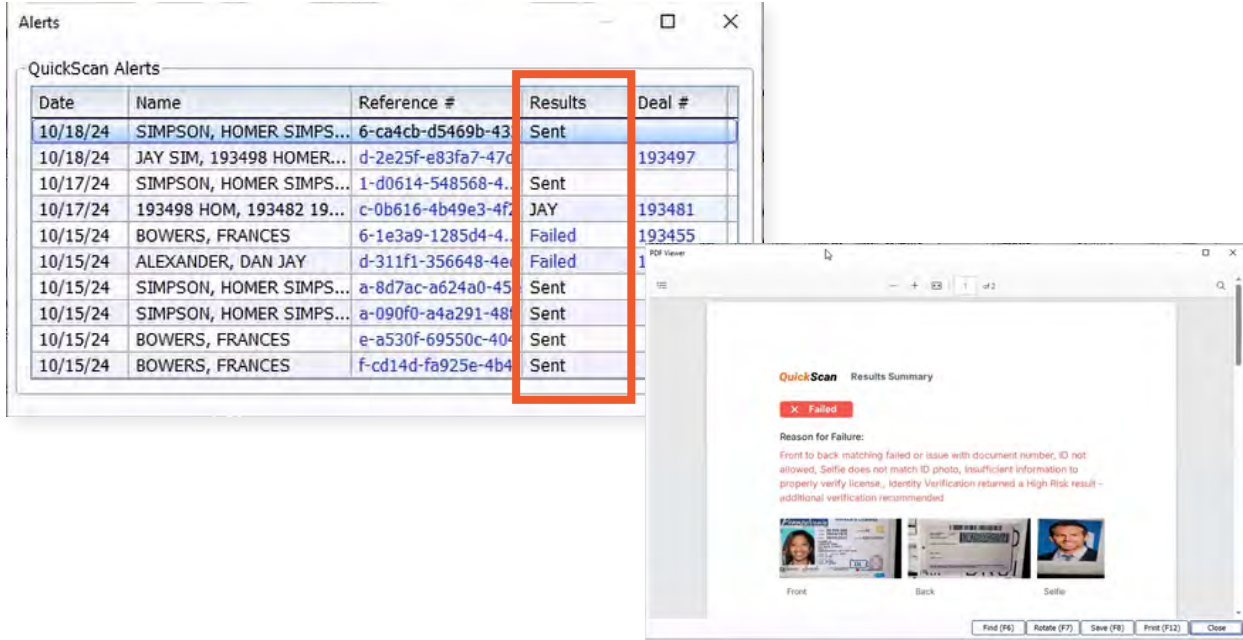
Users can also locate the QuickScan results by returning to the deal, and finding the document within the deal jacket. To open the same PDF, select the **'View'** hyperlink, as shown below.



Secondly, users can locate the **'Credit Bureau Inquiry'** alert icon, at the top of the deal. If a new QuickScan is available, there will be an exclamation point attached to the icon. Click the icon and then **'New QuickScan Alert'**.



A pop-up will appear with a list of all QuickScans sent/completed to that applicant. Click the **'Results'** hyperlink attached to the desired QuickScan to view the PDF.



The Alerts window displays a table of QuickScan Alerts. The 'Results' column is highlighted with a red box. The pop-up window shows the Results Summary for a failed QuickScan, including the reason for failure and sample images.

Date	Name	Reference #	Results	Deal #
10/18/24	SIMPSON, HOMER SIMPS...	6-ca4cb-d5469b-43	Sent	
10/18/24	JAY SIM, 193498 HOMER...	d-2e25f-e83fa7-47c		193497
10/17/24	SIMPSON, HOMER SIMPS...	1-d0614-548568-4...	Sent	
10/17/24	193498 HOM, 193482 19...	c-0b616-4b49e3-4f2	JAY	193481
10/15/24	BOWERS, FRANCES	6-1e3a9-1285d4-4...	Failed	193455
10/15/24	ALEXANDER, DAN JAY	d-311f1-356648-4e...	Failed	1
10/15/24	SIMPSON, HOMER SIMPS...	a-8d7ac-a624a0-45	Sent	
10/15/24	SIMPSON, HOMER SIMPS...	a-090f0-a4a291-48	Sent	
10/15/24	BOWERS, FRANCES	e-a530f-69550c-40	Sent	
10/15/24	BOWERS, FRANCES	f-cd14d-fa925e-4b4	Sent	

QuickScan Results Summary

Failed

Reason for Failure:
Front to back matching failed or issue with document number, ID not allowed, Selfie does not match ID photo, insufficient information to properly verify license, Identity Verification returned a High Risk result - additional verification recommended

Front Back Selfie

Find (F6) Rotate (F7) Save (F8) Print (F12) Close

Deal Jacket Integration

System Setup

1. A new '**Credit Reports and Compliance**' document type has been added to Deal Jacket. This new doc type is used for each CBI document uploaded to Deal Jacket.
2. Dealers cannot include documents using the 'Credit Reports and Compliance' doc type in the docuPAD 'Save to USB' function due to compliance regulations.
3. Users need appropriate SEC access to view CBI Reports in order to view CBI documents in both Deal Jacket and IDM.
 - Must have access to F&I/Desking>Actions>CBI View Report
5. Dealer does NOT need premium services in order to push DL Scan into their Deal Jacket.
6. In terms of storage, as long as the deal jacket is in the UI, the dealer has access to the documents. Generally, this is 60 days; however as long as the deal is actively being worked/touched, that 60 days could be longer and resets based on deal activity.
7. Once the deal is going to be removed from dealer access in the UI, those files are no longer available if the dealer didn't download them or subscribe to the **Secure DocOne** product. That product is a one time set up fee and monthly fee that currently ranges from \$99 - 149.00.

How It Works

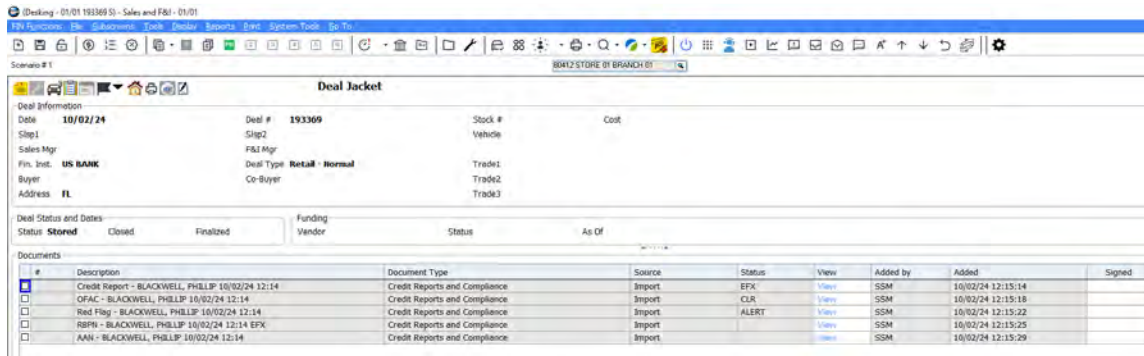
The **Deal Jacket Integration** is used to store important documents related to a deal that were generated [inside of the Reynolds platforms](#).

In order to use this feature dealers need:

1. Credit Bureau Inquiry (CBI)
2. At least of one the products that grants access to Deal Jacket (docuPAD, IDM, eDocs, or DEALsign)
3. F&I Spec enabled to auto-upload CBI information to Deal Jacket functionality
4. If the report is not attached to a deal or credit is being pulled outside of ERA-IGNITE, the CBI documents will not be uploaded to Deal Jacket

Each individual component of a CBI report will be uploaded separately into Deal Jacket, making it easier for users to locate the specific document they're looking for. The documents are broken out by:

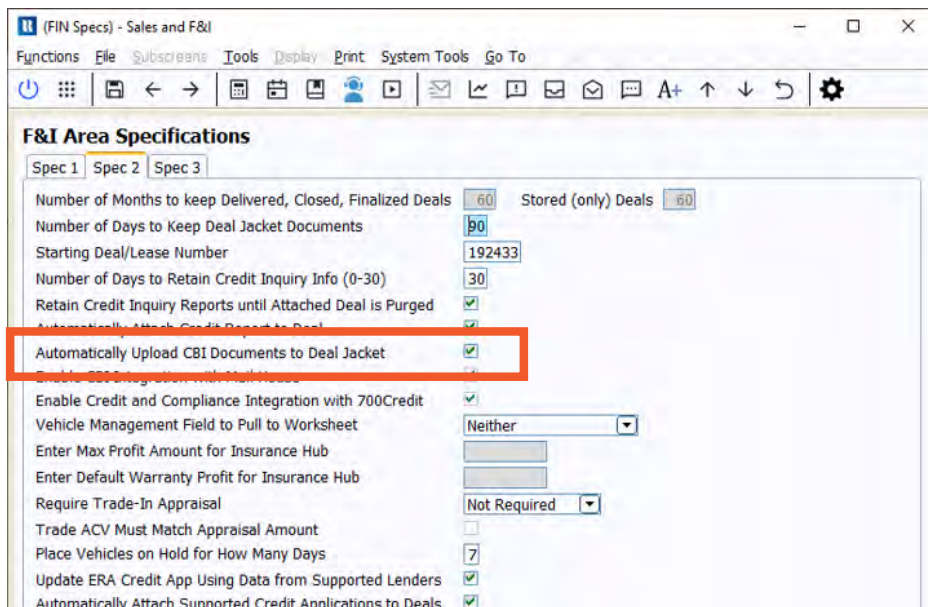
1. Credit Report
2. OFAC
3. Red Flag Report
4. Adverse Action Notice (AAN)
5. Risk Based Pricing Notice (RBP)



Deal Jacket									
Deal Information									
Date	10/02/24	Deal #	193369	Stock #		Cost			
Step1		Step2		Vehicle					
Sales Mgr		F&I Mgr							
Fin. Inst.	US BANK	Deal Type	Retail - Normal	Trade1					
Buyer		Co-Buyer		Trade2					
Address	IL			Trade3					
Deal Status and Dates									
Status	Stored	Closed	Finalized	Funding					
				Vendor					
				Status					
				As Of					
Documents									
#	Description	Document Type	Source	Status	View	Added by	Added	Signed	
☒	Credit Report - BLACKWELL, PHILLIP 10/02/24 12:14	Credit Reports and Compliance	Import	EFF	View	SSM	10/02/24 12:15:14		
☒	OFAC - BLACKWELL, PHILLIP 10/02/24 12:14	Credit Reports and Compliance	Import	CLR	View	SSM	10/02/24 12:15:15		
☒	Red Flag - BLACKWELL, PHILLIP 10/02/24 12:14	Credit Reports and Compliance	Import	ALERT	View	SSM	10/02/24 12:15:22		
☒	RBP - BLACKWELL, PHILLIP 10/02/24 12:14 EPX	Credit Reports and Compliance	Import		View	SSM	10/02/24 12:15:25		
☒	AAN - BLACKWELL, PHILLIP 10/02/24 12:14	Credit Reports and Compliance	Import		View	SSM	10/02/24 12:15:29		

To enable this integration, starting in the menu bar in the Reynolds F&I platform, locate and select **'Systems Tools'**. Then locate **'Specs', 'F&I Area Specifications'** and finally, **'Spec 2'**.

From the options presented, check the box next to **'Automatically Upload CBI Documents to Deal Jackets'**.



F&I Area Specifications

Spec 1 Spec 2 Spec 3

Number of Months to keep Delivered, Closed, Finalized Deals Stored (only) Deals

Number of Days to Keep Deal Jacket Documents

Starting Deal/Lease Number

Number of Days to Retain Credit Inquiry Info (0-30)

Retain Credit Inquiry Reports until Attached Deal is Purged ☒

Automatically Attach Credit Report to Deal ☒

Automatically Upload CBI Documents to Deal Jacket ☒

Enable Opening Statement Markbooks ☒

Enable Credit and Compliance Integration with 700Credit ☒

Vehicle Management Field to Pull to Worksheet

Enter Max Profit Amount for Insurance Hub

Enter Default Warranty Profit for Insurance Hub

Require Trade-In Appraisal

Trade ACV Must Match Appraisal Amount ☐

Place Vehicles on Hold for How Many Days

Update ERA Credit App Using Data from Supported Lenders ☒

Automatically Attach Supported Credit Applications to Deals ☒

Deal Jacket Integration (700Credit-Generated Documents Outside of Reynolds and Reynolds)

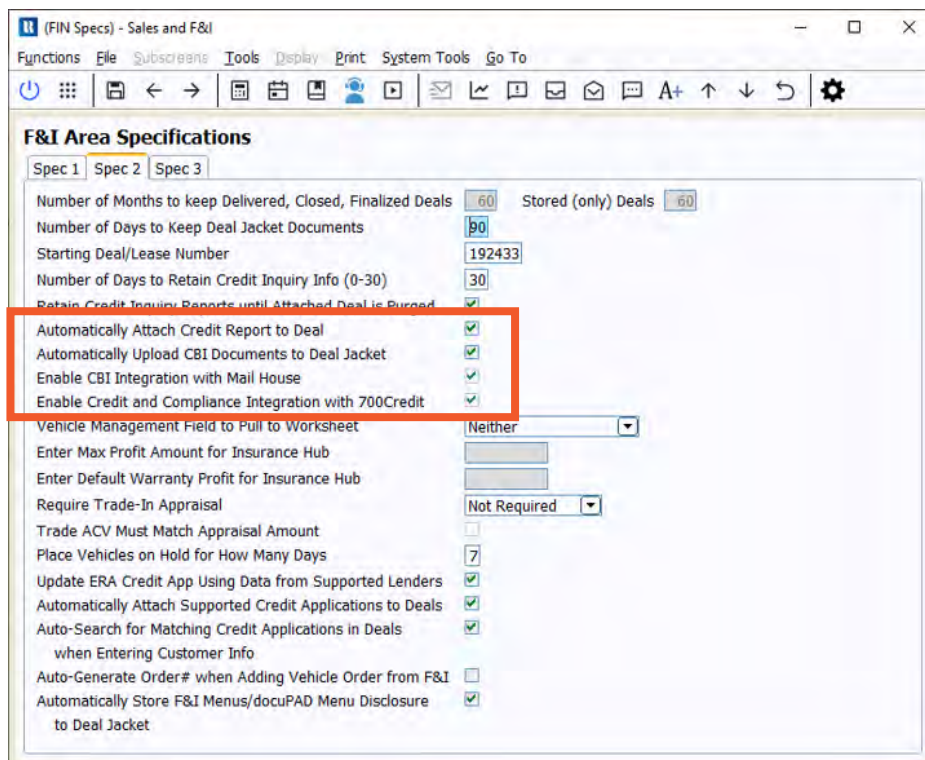
This feature is used to store important documents related to a deal that were generated outside of the Reynolds platforms.

In order to use this feature dealers need:

1. Credit Bureau Inquiry (CBI) (profiled for CBI and 5810 transaction turned on)
2. F&I Spec enabled **'Enable Credit and Compliance Integration with 700Credit'**
(System Tools > Specs > F&I Area Specification > Spec 2)
3. Proper security access

Recommend the following as well:

1. **'Automatically Attach Credit Report to Deal'**
2. **'Automatically Upload CBI Documents to Deal Jacket'**
3. Access to at least of one the products that grants access to Deal Jacket i.e. docuPAD, IDM, eDocs, or DEALsign.



(FIN Specs) - Sales and F&I

Functions File Subscribers Tools Display Print System Tools Go To

F&I Area Specifications

Spec 1 Spec 2 Spec 3

Number of Months to Keep Delivered, Closed, Finalized Deals 60 Stored (only) Deals 60

Number of Days to Keep Deal Jacket Documents 90

Starting Deal/Lease Number 192433

Number of Days to Retain Credit Inquiry Info (0-30) 30

Retain Credit Inquiry Reports until Attached Deal is Buried ☒

Automatically Attach Credit Report to Deal ☒

Automatically Upload CBI Documents to Deal Jacket ☒

Enable CBI Integration with Mail House ☒

Enable Credit and Compliance Integration with 700Credit ☒

Vehicle Management Field to Pull to Worksheet Neither

Enter Max Profit Amount for Insurance Hub

Enter Default Warranty Profit for Insurance Hub

Require Trade-In Appraisal Not Required

Trade ACV Must Match Appraisal Amount ☐

Place Vehicles on Hold for How Many Days 7

Update ERA Credit App Using Data from Supported Lenders ☒

Automatically Attach Supported Credit Applications to Deals ☒

Auto-Search for Matching Credit Applications in Deals ☒

when Entering Customer Info

Auto-Generate Order# when Adding Vehicle Order from F&I ☐

Automatically Store F&I Menus/docuPAD Menu Disclosure to Deal Jacket ☒

View credit and compliance activities pulled using 700Credit in the Credit Bureau Inquiry Screen:

- App Consent
- Credit reports
- OFAC
- Red Flag report including Military and Synthetic ID
- IDV
- IDOne
- QuickScan
- Out of Wallet questions
- Risk Based Pricing Notices
- Adverse Action Letters
- Pre-Screen Certificate

Credit Bureau Inquiry

Refresh (F8)

New Credit Inquiry

☒ Individual ☐ Joint ☐ OFAC ☐ Out of Wallet Repository: EQUifax Page 1 Customer# [] Deal # [] New

Search

Inquiry Info: Inquiry Date: 30 Days Origin: [] Linked: [] Customer: Last Name: [] First Name: [] Last 4 SSN: [] Company: [] Search (F12) Clear

Inquiries and Reports

Inquiry Info			Bureau Scores				ID Verification							
Origin	SSN	Name	App ...	EFX	TUC	XPN	OFAC	Red Flag	Synthetic ID	MLA	IDV	IDOne	QuickScan	Out of Wallet
700	***-4707	BENNETT, ANTONIO					CLR		Clear	Clear	Quiz Required			
700	***-9258	AOACOMMON, JOAN					CLR		Clear	Clear	Quiz Required			
700	***-1614	FRANCIS, ALAMEDA				664	CLR		Product Not	Clear	Quiz Required			Pass 5/5
700	***-7880	DOUSTYMILLER, ALVIN					CLR		Product Not	Clear	Quiz Required			
700	***-6375	YIEW, ALICE					CLR		Product Not	Clear	Quiz Required			
700	***-9258	AOACOMMON, JOAN				645	CLR		Clear	Clear	Quiz Required			
700	***-1706	BLACKWELL, PHILLIP			820		CLR		Clear	Clear	OK To Proceed			Pass 3/5
700	***-1706	BLACKWELL, PHILLIP		599	820	592	CLR		Clear	Clear	OK To Proceed			
700	***-9298	BLOUNT, KATHLEEN					CLR		Clear	Clear	OK To Proceed			
700	***-1706	BLACKWELL, PHILLIP					CLR		Clear	Clear	OK To Proceed			Fail 1/5
700	***-1706	BLACKWELL, PHILLIP					CLR		Clear	Clear	OK To Proceed			
700	***-1706	BLACKWELL, PHILLIP		599	820	592	CLR		Clear	Clear	OK To Proceed			Pass 3/5
700	***-1706	BLACKWELL, PHILLIP					CLR		Clear	Clear	OK To Proceed			
700	***-9258	AOACOMMON, JOAN F				645	CLR		Clear	Clear	OK to proceed			
700	***-1706	BLACKWELL, PHILLIP					CLR		Clear	Clear	OK To Proceed			
700	***-2113	PIPALA, RICHARD					CLR		Product Not	Clear	OK To Proceed			Pass 5/5
700	***-9298	BLOUNT, KATHLEEN		745	839	696	CLR		Caution	Clear	ID Verification Required			
700	***-6249	GILBERT, JOSEPH					CLR		Clear	Clear	ID Verification Required			
700	***-9298	BLOUNT, KATHLEEN				839	CLR		Clear	Clear	ID Verification Required			Fail 0/5

Buyer: BLOUNT, KATHLEEN Inquiry Status: COMPLETE Risk Based Pricing Notice: 05/07/24 - Queued
Deal # 192434 Inquiry Type: INDIVIDUAL Adverse Action Notice: 05/07/24 - Queued

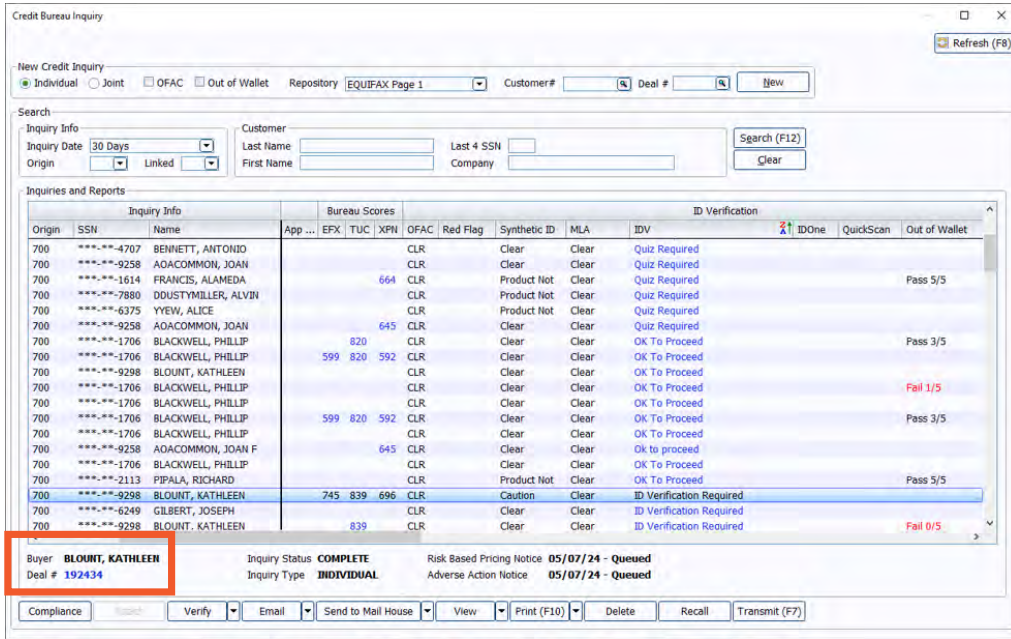
Compliance [] Verify [] Email [] Send to Mail House [] View [] Print (F10) [] Delete [] Recall [] Transmit (F7) []

Benefits:

1. Saves time by not having to jump into a third party system to view status.
2. Provides a consolidated view of all activities even if they are performed on different platforms.
3. Creates an easier, faster, and seamless deal process for the end user in IGNITE F&I.

Accessing the Deal Jacket

To access a deal jacket, locate/highlight the desired consumer/deal from the CBI screen. Under the buyer's name, select the hyperlinked deal number, as shown below.



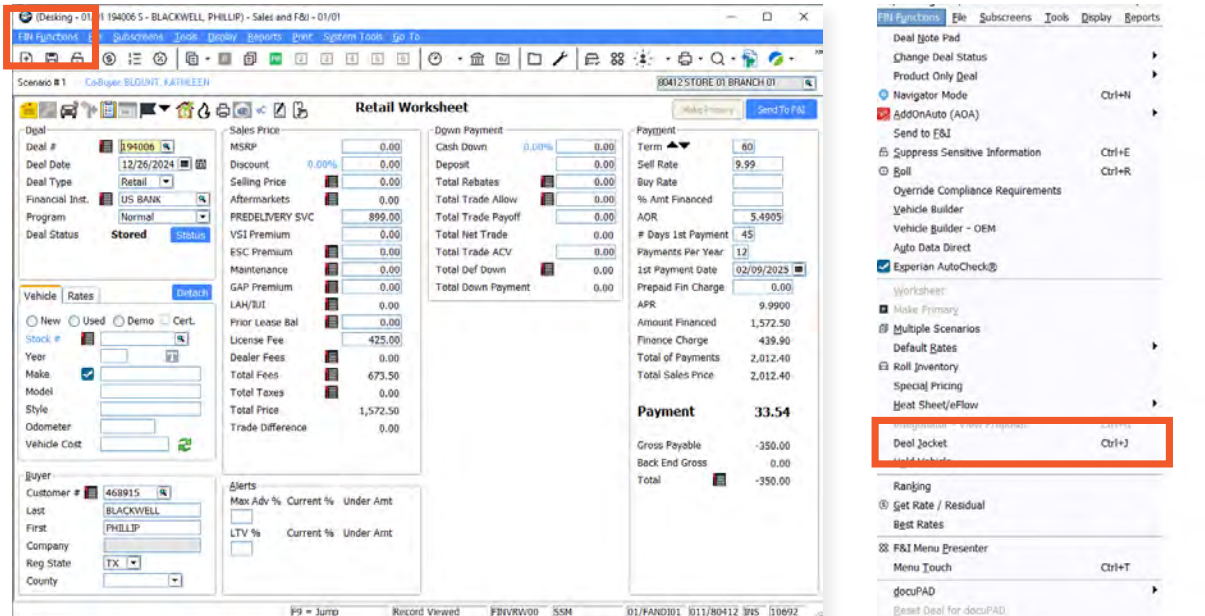
Origin	SSN	Name	App...	EFX	TUC	XPN	OFAC	Red Flag	Synthetic ID	MLA	IDV	IDOne	QuickScan	Out of Wallet
700	***-4707	BENNETT, ANTONIO							Clear	Clear	Quiz Required			
700	***-9258	AOACCOMMON, JOAN							Clear	Clear	Quiz Required			
700	***-1614	FRANCIS, ALAMEDA							Product Not	Clear	Quiz Required			Pass 5/5
700	***-7880	DOUSTYMILLER, ALVIN							Product Not	Clear	Quiz Required			
700	***-6375	YIEW, ALICE							Product Not	Clear	Quiz Required			
700	***-9258	AOACCOMMON, JOAN							Clear	Clear	Quiz Required			
700	***-1706	BLACKWELL, PHILLIP							Clear	Clear	OK To Proceed			Pass 3/5
700	***-1706	BLACKWELL, PHILLIP							Clear	Clear	OK To Proceed			
700	***-9298	BLOUNT, KATHLEEN							Clear	Clear	OK To Proceed			Fail 1/5
700	***-1706	BLACKWELL, PHILLIP							Clear	Clear	OK To Proceed			
700	***-1706	BLACKWELL, PHILLIP							Clear	Clear	OK To Proceed			Pass 3/5
700	***-1706	BLACKWELL, PHILLIP							Clear	Clear	OK To Proceed			
700	***-9258	AOACCOMMON, JOAN F							Clear	Clear	OK To Proceed			
700	***-1706	BLACKWELL, PHILLIP							Clear	Clear	OK To Proceed			Pass 5/5
700	***-2113	PFPALA, RICHARD							Product Not	Clear	OK To Proceed			
700	***-9298	BLOUNT, KATHLEEN							Caution	Clear	ID Verification Required			
700	***-6249	GILBERT, JOSEPH							Clear	Clear	ID Verification Required			
700	***-9298	BLOUNT, KATHLEEN							Clear	Clear	ID Verification Required			Fail 0/5

Buyer: **BLOUNT, KATHLEEN**
Deal # **192434**

Inquiry Status: **COMPLETE**
Inquiry Type: **INDIVIDUAL**

Risk Based Pricing Notice: **05/07/24 - Queued**
Adverse Action Notice: **05/07/24 - Queued**

Next, select '**FIN Functions**' in the top, blue navigation bar. From the drop-down, select '**Deal Jacket**', or users can use the shortcut '**Ctrl + J**'.



Scenario #1: 194006 S - BLACKWELL, PHILLIP - Sales and FBI - 01/01

Deal # **194006**

Deal Date **12/26/2024**

Deal Type **Retail**

Financial Inst. **US BANK**

Program **Normal**

Deal Status **Stored**

Vehicle **194006**

Rates **0.00%**

Vehicle **194006**

Year **2024**

Make **Blackwell**

Model **Phillip**

Style **TX**

Odometer **0**

Vehicle Cost **0.00**

Customer # **468915**

Last **BLACKWELL**

First **PHILLIP**

Company **TX**

Reg State **TX**

County **TX**

Sales Price **0.00**

MSRP **0.00**

Discount **0.00%**

Selling Price **0.00**

Aftermarkets **0.00**

PREDELIVERY SVC **899.00**

VSI Premium **0.00**

ESC Premium **0.00**

Maintenance **0.00**

GAP Premium **0.00**

LAH/BUI **0.00**

Prior Lease Bal **0.00**

License Fee **425.00**

Dealer Fees **0.00**

Total Fees **673.50**

Total Taxes **0.00**

Total Price **1,572.50**

Trade Difference **0.00**

Down Payment **0.00**

Cash Down **0.00**

Deposit **0.00**

Total Rebates **0.00**

Total Trade Allow **0.00**

Total Trade Payoff **0.00**

Total Net Trade **0.00**

Total Trade ACV **0.00**

Total Def Down **0.00**

Total Down Payment **0.00**

Payment **33.54**

Term **60**

Sell Rate **9.99**

Buy Rate **0.00**

% Amt Financed **0.00**

AOR **5.4905**

Days 1st Payment **45**

Payments Per Year **12**

1st Payment Date **02/09/2025**

Prepaid Fin Charge **0.00**

APR **9.9900**

Amount Financed **1,572.50**

Finance Charge **438.90**

Total of Payments **2,012.40**

Total Sales Price **2,012.40**

Gross Payable **-350.00**

Back End Gross **0.00**

Total **-350.00**

Deal Jacket **Ctrl+J**

This will open the electronic deal jacket. From here, dealers can view:

- App Consent
- Credit reports
- OFAC
- Red Flag report including Military and Synthetic ID
- IDV
- IDOne
- QuickScan
- Out of Wallet questions
- Risk Based Pricing Notices
- Adverse Action Letters
- Pre-Screen Certificate

(Desking - 01/01 194006 S - BLACKWELL, PHILLIP) - Sales and F&I - 01/01

FIN Functions File Subscreens Tools Display Reports Print System Tools Go To

Scenario #1 Co-Buyer: BLOUNT, KATHLEEN 80412 STORE 01 BRANCH 01

Deal Jacket

Deal Information

Date	12/26/24	Deal #	194006	Stock #	Cost
Slsp1		Slsp2		Vehicle	
Sales Mgr		F&I Mgr		Trade1	
Fin. Inst.	US BANK	Deal Type	Retail - Normal	Trade2	
Buyer	468915 BLACKWELL, PHILLIP	Co-Buyer	468923 BLOUNT, KATHLEEN	Trade3	
Address	800 RICE VALLEY N TUSCALOOSA AL 35406				

Deal Status and Dates

Status	Stored	Closed	Finalized
--------	--------	--------	-----------

Funding

Vendor	Status	As Of
--------	--------	-------

Documents

#	Description	Document Type	Source	Status	View	Added by	Ac
☒	IDV - BLACKWELL, PHILLIP 12/26/24 14:57	Credit Reports and Compliance	Import	Quiz Required	View	SSM	12
☐	IDV - BLOUNT, KATHLEEN 12/26/24 14:57	Credit Reports and Compliance	Import	Quiz Required	View	SSM	12

☐ Select All
 ☐ Print All Pages (eSign only)

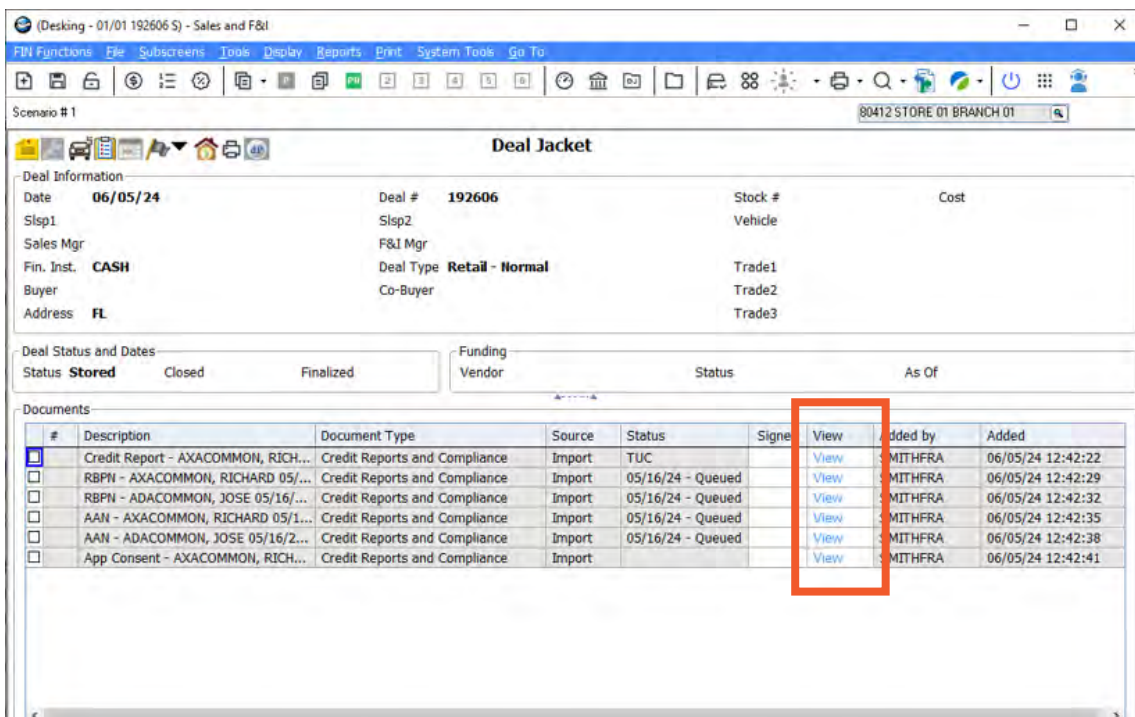
Record Viewed FINEDJ00 SSM 01/FANDJ01 011/80412 JNS 10692

Sample Deal Jacket Interface

Credit and compliance activities automatically store to the Deal Jacket.

Benefits:

- Eliminates time-consuming manual scanning of credit reports into the Deal Jacket potentially exposing PII data and missing pages in the scanning process.
- Helps the dealership adhere to the retention requirements that the state and federal government imposes.
- Streamlines the process for reviewing deal documentation by making it easier to locate the specific document they're looking for.
- Reduces the need for maintaining physical files that can be expensive particularly for large volume dealers that may have to maintain mass storage off-site.
- Provides secure access to documents reducing risk of misused, or stolen files.



The screenshot shows the 'Deal Jacket' interface for deal # 192606. The top section displays deal information including Date (06/05/24), Deal # (192606), Stock #, Cost, Slsp1, Slsp2, Vehicle, Sales Mgr, F&I Mgr, Deal Type (Retail - Normal), Trade1, Trade2, Trade3, Fin. Inst. (CASH), Buyer, Co-Buyer, and Address (FL). Below this, the 'Deal Status and Dates' section shows Status (Stored), Closed, Finalized, and Funding Vendor. The 'Documents' section is a table with columns: #, Description, Document Type, Source, Status, Signer, View, Added by, and Added. A red box highlights the 'View' button for the first document.

#	Description	Document Type	Source	Status	Signer	View	Added by	Added
1	Credit Report - AXACOMMON, RICH...	Credit Reports and Compliance	Import	TUC		View	MITHFRA	06/05/24 12:42:22
2	RBPW - AXACOMMON, RICHARD 05/...	Credit Reports and Compliance	Import	05/16/24 - Queued		View	MITHFRA	06/05/24 12:42:29
3	RBPW - ADACOMMON, JOSE 05/16/...	Credit Reports and Compliance	Import	05/16/24 - Queued		View	MITHFRA	06/05/24 12:42:32
4	AAN - AXACOMMON, RICHARD 05/1...	Credit Reports and Compliance	Import	05/16/24 - Queued		View	MITHFRA	06/05/24 12:42:35
5	AAN - ADACOMMON, JOSE 05/16/2...	Credit Reports and Compliance	Import	05/16/24 - Queued		View	MITHFRA	06/05/24 12:42:38
6	App Consent - AXACOMMON, RICH...	Credit Reports and Compliance	Import			View	MITHFRA	06/05/24 12:42:41

Document Examples (Credit Report & IDV)

Credit Report Data	
Synthetic Identity	
Name	KATHLEEN BLOUNT Associated with primary accounts that has high number of authorized users Small number of open trades High velocity of new trades Short credit history
MLA Search	
Name	KATHLEEN BLOUNT
Manual Verification Section	
Presented Government Issued Identification	Yes No
40 Documents appear unaltered	Yes No
Image & physical description consistent with applicant	Yes No
ID Information matches application	Yes No
Verified User Name -	Date and Time -
Credit Report	
[FOR] [SUB NAME] [PMT SUB] [INTL] [DATE] [TIME]	
(7) Z TR512022 ATLANTA REG	17 N3 1/87 05/28/24 09:25CT
[SUBJECT]	
BLOUNT, KATHLEEN M.	
[CURRENT ADDRESS]	[DATE RPTD]
25 HANNAH DR., DAYTON NJ, 08810	4/24
[CURRENT EMPLOYER AND ADDRESS]	[POSITION] [VERF] [RPTD]
TRONIC NTRK TECH	4/24V 4/24
[FORMER EMPLOYER AND ADDRESS]	
VISAGESEC EMP INC	4/24V 4/24
ROCKY MOUNT NC.	
S P E C I A L W E L S A R E S	
15th YEAR OF ISSUANCE (INPUT SSN ISSUED: 2000); STATE: CT	
TRAVELER OFAC SCREEN ALERT - CLEAR	
M O D E L P R O F I L E	
PANTAGE SCORE 4 SCORE +839 : 84, 28, 84, 80 SCORECARD (87)	
PANTAGE SCORE 9 SCORE +799 : 36, 84, 36, 12 SCORECARD (11)	
FICO AUTO SCORE 9 SCORE +887 : 803, 897, 895, 898	
T R U V I C R E D I T S U M M A R Y * * * T O T A L F I L E L I S T	
PM-B COL-B NEG-B HT-NEG-B	
HIGH CRED CRED LHM BALANCE PAST DUE MONTHLY PAY AVAILABLE	
REVOLVING:	\$1400 \$19.8K \$840 \$0 \$20 925
INSTALLMENT:	\$27.36 \$ \$662 \$0 \$177 05
OPEN:	\$0 \$ \$ \$0 \$ \$0 \$
MORTGAGE:	\$448K \$ \$427K \$ \$3628
TOTALS:	\$488K \$19.8K \$434K \$ \$3425
T R A D E S	
SUBNAME	SUBCODE OPENED HIGH CRED TERMS MADELO PAYPAT 1-12 MOP
ACCOUNT	VERIFIED CRED LHM PAST DUE AMT MOP PAYPAT 13-24
ECOA COLLATRL/DQNTYPE	CLS/DQ BALANCE REMARKS PD 30/60/90
APX	B 65ANR11 18/18 \$0 \$0 47 87 87 8
6237900	2/24K \$5000
I	LINE OF CREDIT 18/23C \$0 CLOSD 48 87 87 8
APX	N 65ANR1 1/99 \$0 \$0 1X111X111111 0R1
AB63600	2/24K \$0 \$0 11111X00X111
I	CREDIT CARD 1/24 \$0 \$0 47 87 87 8
CTT	B 6400R11 12/14 \$0 \$0 111111111111 1R1
111111111111	7/24K \$0 \$0 111111111111

Identity Verification		Name: KATHLEEN BLOUNT	Status: ID Verification Required
Red Flag Score: 10		Score Risk Level: Medium Risk	Synthetic ID Level: High Risk
ID Verification Quiz			
Section	Result	Alert	Next Steps
OFAC	Clear		
ID Match	Clear		
Red Flag Alerts	Clear		
Synthetic ID	RedFlag	Potential Synthetic Identity	Verify ID
MLA Search	Clear		
ID Verification	Incomplete	Verification of ID Required	Verify ID
View Detail Report			

Identity Verification Detailed Report		
Red Flag Score Summary		
Risk Level: Medium Risk	Status: ID Verification Required	
Red Flag Score: 59		
Validation Score: 64		
Verification Score: 68		
OFAC Search		
Result	Alert	
Clear		
ID Match Search		
Input Data	Search Result Data	Message
Name: KATHLEEN BLOUNT	KATHLEEN M BLOUNT	
Address: 25 HANNAH DR DAYTON, NJ 08810	25 HANNAH DR DAYTON, NJ 08810	
SSN: 666-12-9298		Match to full name and address - match performed using SSN
DOB:		DOB not provided on search request
Phone:		
Notes:		
Red Flag Alerts		Message
Address:	No address high risk information found Single family dwelling No high risk business at address phone	

Document Examples (IDOne)

IDOne Plus Results	
One Summary	
Applicant: Ahmed Darraji	Sensitivity: Low
One Score: 555	Result: Passed
Alerts:	
OFAC	
Result: Alert	
Alerts: 2 DARRAJI, Kamel Ben Mohamed Ben Ahmed (a.k.a. DARRAJI, Kamel), via Belotti, n. 16, Bu sizio, Varese, Italy; DOB 22 Jul 1967; POB Menzel Bouzelfa, Tunisia; nationality Tunisia; Passport 29899 issued 14 Aug 1995 expires 13 Aug 2000; Italian Fiscal Code DRRKML67L22Z352Q; alt. Italian eal Code DRRKLB67L22Z352S (Individual) [SDGT]	
Identity Lending Act (MLA)	
Alert: Applicant Not Found in MLA Database	
Synthetic ID	
Alert: Low Risk for Synthetic Fraud	

Document Examples (App Consent)

NOTICE OF CONSUMER CONSENT

Prepared For:
Phillip Blackwell
800 Rice Valley Rd N
Tuscaloosa, AL 35406

By clicking on the I Agree checkbox and typing in your name, you are confirming that you have read and understand the **Privacy Policy** and **Electronic Signature Disclosure**, and you are authorizing **Reynolds SyncService Dealer 8** under all applicable federal and state laws, including the Fair Credit Reporting Act, to obtain information from your personal credit profile. Also, you are confirming you understand that any pre-approval is subject to review and acceptance of credit information.

☒ I Agree Electronic Signature: Phillip Blackwell Date: 5/22/2024 IP Address: 206.180.38.20

Electronic Signature Disclosure

Consent for Electronic Disclosures Electronic Signatures in Global and National Commerce Act.

Introduction: You are submitting a request for a loan pre-qualification, a loan application or form through us (a "Request"). We can only give you the benefits of our service by conducting our business through the Internet. In order to do this, we need you to consent to our giving you certain disclosures electronically. This document informs you of your rights when receiving legally required disclosures, notices and information ("Disclosures") from us and the lenders to whom your Request is submitted. By completing and submitting a Request through us, you acknowledge receipt of this document and consent to the electronic delivery of such Disclosures.

Electronic Communications: Any Disclosures related to your Request will be provided to you electronically through our technology provider, 700 Credit, Inc. However, if you wish to obtain a paper copy of any of the Disclosures, you may write to 700Credit LLC, 31440 Northwestern Highway, Suite 250, Farmington Hills, MI 48334 with the details of your request. Paper copies will be provided to you at no charge.

Consenting to Do Business Electronically: Before you decide to do business electronically with us, you should consider whether you have the required hardware and software capabilities described in this document.

Scope of Consent: Your consent to receive Disclosures and to do business electronically, and our agreement to do so, only applies to this Request. You will receive Disclosures from our technology provider 700 Credit, Inc., and you may also receive Disclosures and other communications from our participating Lenders. After your Request is transmitted to one or more of our participating Lenders, and after you decide to continue to pursue your Request, then you and the Lender should discuss how subsequent Disclosures will be delivered.

Hardware and Software Requirements: To access and retain the Disclosures electronically, you will need to use the following computer software and hardware: IE 11.0 or above, Mozilla Firefox 30.0 and above, Google Chrome 30.0 and above, Safari 7.0 and above, Netscape Navigator 9.0 or

ever - PS Certificate - BLACKWELL, PH

1 of 1

Pre-Selected Certificate
This Certificate is presented to:
Phillip Blackwell
Congratulations!!!
You have been Pre Approved for Financing
Valid Only At:
Reynolds SyncService Dealer 8
CHICAGO, IL 60681
Offer Expires: 5/26/2024

You can choose to stop receiving "prescreened" offers of credit from us and other companies by calling toll-free 888-SOPFOUT (888-567-6688). See PRESCREEN & OPT OUT NOTICE below for more information about prescreened offers.

Prescreen & Opt Out Notice:
This prescreened offer of credit is based on information in your credit report indicating that you meet certain minimum criteria. This offer is not guaranteed. If you do not meet the additional terms and conditions defined herein, including providing personally identifiable and proof of income. If you do not want to receive prescreened offers of credit, please contact your Lender by mail, phone or web site.

Additional Terms and Conditions
In order to qualify for this program you must meet the following conditions:

- You have been Pre-Selected for an Auto Loan from \$5,000 to \$50,000
- Your credit score includes a minimum credit score monthly income of \$2,000.00
- Your vehicle payment cannot exceed 10% to 15% of your gross monthly income
- Your vehicle payment plus your other monthly payments must not exceed 40% to 45% of your gross monthly income
- You must continue to meet the criteria to be selected for this offer and our creditworthiness criteria.

14 of 14 End (E) Home (H) Save (S) Print (P) Close

Document Examples (QuickScan)

QuickScan Results Summary

☒ Passed

Front Back Selfie

ID Information Verification

First name	Middle name	Last name	Date of birth	Mobile number
BORA		QUEER	08/10/1977	13128568481

Address: 180 FRINGETREE DR WEST CHESTER, PA 19380 Document Number: 34492677

DMV Verification

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

Identity Verification

Success! The applicant identity has been matched.

Synthetic ID Fraud Check

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

Device Identification

Device type	Device OS	Location (real)	Location (stated)
iPhone X	iPhone OS 17.5.1 like MAC OS	EXTON, PA 19341	N/A

Document Examples (Risk-Based Pricing Notice & Adverse Action)

Reynolds SyncService Dealer 8
Your Credit Score and the price you pay for Credit

Score Range	Price
Score 520	Score 520
Score 530	Score 530
Score 540	Score 540
Score 550	Score 550
Score 560	Score 560
Score 570	Score 570
Score 580	Score 580
Score 590	Score 590
Score 600	Score 600
Score 610	Score 610
Score 620	Score 620
Score 630	Score 630
Score 640	Score 640
Score 650	Score 650
Score 660	Score 660
Score 670	Score 670
Score 680	Score 680
Score 690	Score 690
Score 700	Score 700

Understanding Your Credit Score

Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay bills on time and how much you owe to lenders. Your credit score can change depending on how your credit history changes.

Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.

For example, your score ranges from a low of 300 to a high of 850. For example, your score ranges from a low of 300 to a high of 850. Generally, the higher your score, the more likely you are to be offered better credit terms.

How your score compares to the scores of other consumers

Checking Your Credit Report

You have a right to check your credit report to make sure the information is accurate. If you find mistakes in your credit report, you can ask the credit reporting agency to correct them.

It is a good idea to check your credit report to make sure the information is accurate. If you find mistakes in your credit report, you can ask the credit reporting agency to correct them.

By mail, you can request a free copy of your credit report from each of the nationwide consumer reporting agencies once a year. To request a free copy of your credit report, call 1-877-322-8228 or visit www.annualcreditreport.com.

For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov.

Reynolds SyncService Dealer 8
CHICAGO, IL 60661
Offer Expires: 5/26/2024

NOTICE OF ADVERSE ACTION

06/04/2024

Phillip Blackwell
300 Stone Valley N
Tuscaloosa, AL 35406

Dear Phillip Blackwell:

Thank you for your recent interest in purchasing or leasing a vehicle at Reynolds SyncService Dealer 8. This letter is being sent to you because you were either denied credit or offered credit on terms different from what you applied for based on your recent credit inquiry for a vehicle. This notice is being provided only to you and does not in any way impact your credit history or score. If you purchased a car, the terms of your agreement have not changed.

In evaluating your application, we obtained information from a consumer reporting agency. While the decision may be based in whole or in part on the information contained in the report, the agency did not play a part in the decision and is unable to supply reasons why a lender may not have been available for your purchase. If you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. You also have the right to a free copy of your report from the consumer reporting agency. If you request it no later than 60 days after you receive this notice, it can be obtained by contacting: 700Credit, 31440 Northwestern Highway, Suite 250, Farmington Hills, MI 48334.

Equifax	Experian	TransUnion
P.O. Box 146241 Atlanta, GA 30374 (866) 881-1111 www.equifax.com/cfr	P.O. Box 1594 Allen, TX 75013 (888) 397-3742 www.experian.com	2 Eastern Plaza, PO Box 1099 Chesler, PA 19822 (866) 885-4213 www.transunion.com
Score: 569	585	625
Date Created: 06/04/2024	06/04/2024	06/04/2024
Range: Low of 250 to a high of 900	Low of 250 to a high of 850	Low of 300 to a high of 850
Reason: Serious delinquency Ratio of balance to limit on bank revolving or other new credit too high Too many inquiries last 12 months Too few accounts currently paid as agreed	Serious delinquency and public record or collection filed Time since delinquency is too recent Ratio of balance to limit on bank revolving or other new credit too high Too many accounts with balances	Proportion of loan balances to loan amounts is too high Lack of recent auto loan information Too many inquiries last 12 months Length of time accounts have been established

Your credit score is a number that reflects the information in your credit report. Your credit score can change, depending on how the information in your credit report changes. If you have any questions regarding your credit score, you should contact the consumer reporting agency at the address listed below.

If you would like a statement of the reasons we were unable to offer a transaction on the terms you requested, please contact our Finance Department within 60 days of this letter. We will provide you with a statement of the reasons within 30 days of receipt of your request. If we provide the information orally, you have a right to ask that we confirm the reasons in writing within 30 days of your receipt of your written request for confirmation.

Reynolds SyncService Dealer 8
CHICAGO, IL 60661
1-866-734-4252
adverse@700credit.com

NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (with certain limited exceptions), because all in part of the applicant's income derives from any public assistance program, or because the applicant has in good faith received any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with the law concerning this notice is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.

Document Examples (Pre-Screen Certificate)

ever - PS Certificate - BLACKWELL, PH

of 1

Pre-Selected Certificate

This Certificate is presented to:
Phillip Blackwell
Congratulations!!!
You have been Pre Approved for Financing
Valid Only At:
Reynolds SyncService Dealer 8
CHICAGO, IL 60661
Offer Expires: 5/26/2024

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 888-SOFTOUT (888-567-8686). See PRESREEN & OPT OUT NOTICE below for more information about prescreened offers.

Prescreen & Opt-Out Notice:
This prescreened offer of credit is based on information in your credit report indicating that you meet certain minimum criteria. This offer is not guaranteed if you do not meet the additional terms and conditions defined below, including providing acceptable collateral and proof of income. If you do not want to receive prescreen offers of credit, please contact terms listed by mail, phone or web site:
TransUnion Opt-Out Request
P.O. Box 525
Woodlyn, PA 19384-0525
888-SOFTOUT 888-567-8686
www.transunion.com

Additional Terms and Conditions
In order to qualify for this program you must meet the following conditions:
• You have been Pre-Selected for an Auto Loan from \$5,000 to \$50,000
• These criteria include a minimum verifiable gross monthly income of \$2,000.00
• Your vehicle payment cannot exceed 15% to 30% of your gross monthly income
• Your vehicle payment plus your other car and monthly payments must not exceed 40% to 50% of your gross monthly income
• You must continue to meet the criteria used to select you for this offer and our creditworthiness criteria

14 of 14

Find (F6) Rotate (F7) Save (F8) Print (F12) Close

To view the deal jacket documents, locate and open the desired deal. In the **'Documents'** section, highlighted below in red, dealers are presented a list of all documents attached to the deal.

Locate the specific document you want to view, and select the **'View'** hyperlink attached to it.

(Desking - 01/01 196994 C - BLACKWELL PHILLIP - Sales and F&I - REYNOLDS MOTORS)

FPN Functions | File | Subscreens | Tools | Display | Reports | Print | System Tools | Go To

Scenario # 1
 80412 STORE BY BRANCH 01

Deal Jacket

Deal Information

Date	10/16/25	Deal #	196094	Stock #	6089527	How	Cost	\$32,341.17
SlsP1	John Hamilton	SlsP2		Vehicle	2019 TOYOTA PRIUS SRD HB LIMIT			
Sales Mgr		F&I Mgr	Eddie Sorrell		JTDKARFU2K3009527			
Fin. Inst.	THIRD CITY BANK	Deal Type	Retail - Normal	Trade1				
Buyer	468915 BLACKWELL, PHILLIP	Co-Buyer		Trade2				
Address	800 RICE VALLEY R TUSCALOOSA AL 35406			Trade3				

Deal Status and Dates	Funding	Status	As Of
Status Closed Closed 10/21/25 Finalized	Vendor		

Documents

Document Type	Source	Status	Sig	View	ded by
CREDIT REPORTS AND COMPLIANCE	Import	10/21/25 - Queued		View	AM
CREDIT REPORTS AND COMPLIANCE	Import	TUC		View	AM
CREDIT REPORTS AND COMPLIANCE	Import			View	AM
CREDIT REPORTS AND COMPLIANCE	Import			View	AM
CREDIT REPORTS AND COMPLIANCE	Import	Pass		View	AM
CREDIT REPORTS AND COMPLIANCE	Import	CLR		View	AM
CREDIT REPORTS AND COMPLIANCE	Import	CLR		View	AM
CREDIT REPORTS AND COMPLIANCE	Import	10/21/25 - Removed		View	AM
CREDIT REPORTS AND COMPLIANCE	Import	10/15/25 - Queued		View	AM
CREDIT REPORTS AND COMPLIANCE	Import	CLR		View	AM
CREDIT REPORTS AND COMPLIANCE	Import	CLR		View	AM

☐ Select All ☐ Print All Pages (eSign only)

Below are two examples of documents a dealer might view.

Your CREDIT Score And Your Pay-Per-Pay Pay Credit:
 (TransUnion Score Version Text 8)

YOUR CREDIT SCORE
 Name: JAMES CAMPBELL
 Address: 1234567890, TransUnion, Report
 UNDERSTANDING YOUR CREDIT SCORE
 ** Your credit score **
 Your credit score is an estimate based on Equifax, TransUnion, Experian, which is a company
 reporting agency. Because they do not have enough information about your
 credit history to calculate a score.
 ** What You Should Know About Credit Scores **
 Your credit score is a number that reflects the information in your credit
 report.
 Your credit report is a record of your credit history. It includes information
 about whether you pay bills on time and how much you owe to creditors.
 Your credit score can change, depending on how your credit history changes.
 ** How Do You Get Your Credit Score **
 Your credit score can affect whether you can get a loan or how much you will
 have to pay for that loan.
 ** Why credit scores are important **
 Credit scores are important because companies who use higher credit scores
 generally will give you favorable credit terms. They also consider whether
 they are giving a credit score can affect whether you can get a loan and how much
 you will have to pay for that loan.
 CREDIT SCORE CREDIT REPORT
 ** What If There Are Mistakes In Your Credit Report **
 You have a right to dispute any incorrect information in your credit report if
 you find mistakes on your credit report contact the company reporting agency.
 It is a good idea to check your credit report to make sure the information it
 contains is accurate.
 ** How Can You Obtain A Copy Of Your Credit Report? **
 Under federal law, you have the right to receive a free copy of your credit
 report once each of the following company reporting agencies once a year:
 Do not use your free annual credit report
 By telephone: Call toll-free 1-877-325-3226
 In the Web: Visit www.annualcreditreport.com
 by mail: Send your request to Annual Credit Report Request Form (what
 you do not get from Federal Trade Commission) or www.ftc.gov/ftc/annualcreditreport/annualcreditreport.pdf
 Annual Credit Report Request Service
 P.O. Box 1570
 Atlanta, GA 30303-1570
 ** How Can You Get Your Information? **
 For more information about credit reports and your rights under
 federal law, visit the Consumer Financial Protection Bureau's
 website at www.consumerfinance.gov/bankinfo.

[illegible]

Introduction to QuickDocs

QuickDocs is a secure document capture and storage solution that builds on the concept of our acclaimed QuickScan driver's license authentication solution. **QuickDocs** enables dealers to easily text a link to consumers purchasing a vehicle. Shoppers will be led through the process of scanning relevant verification documents for secure storage in our 700Dealer.com portal. These documents become easily accessible in the portal at any time.

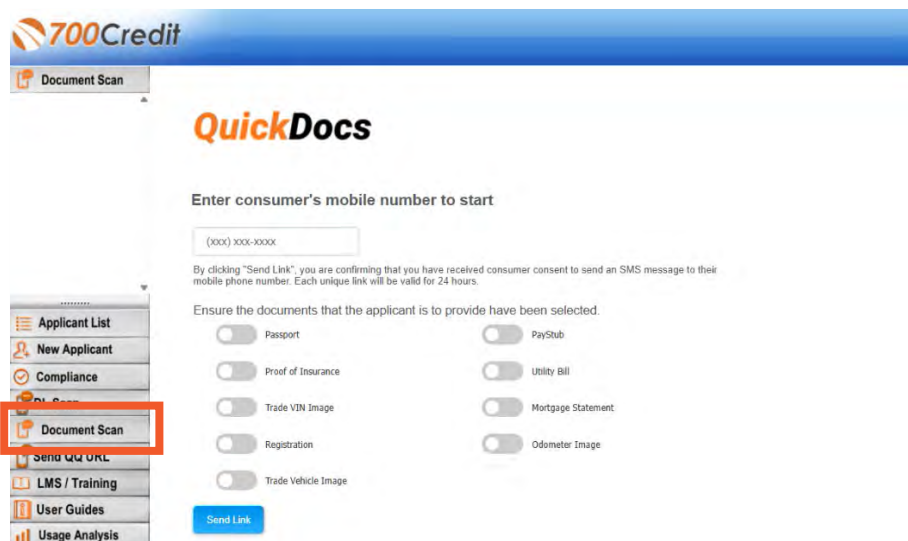
Some of the supported documents include:

- Proof of Insurance
- Registration
- Paystub
- Utility Bill - Proof of Residence
- Mortgage Statement - Proof of Residence
- Trade VIN Image
- Trade Vehicle Image



Requesting Documents

To request documents from a consumer using QuickDocs, locate and select the **“Document Scan”** menu item in the left-hand navigation bar. From the new screen, enter the consumer's mobile phone number, and select which documents to request (*passport, insurance, utility bill, etc.*). Once complete, select **“Send Link”**.



700Credit

QuickDocs

Enter consumer's mobile number to start

(xxx) xxx-xxxx

By clicking "Send Link", you are confirming that you have received consumer consent to send an SMS message to their mobile phone number. Each unique link will be valid for 24 hours.

Ensure the documents that the applicant is to provide have been selected.

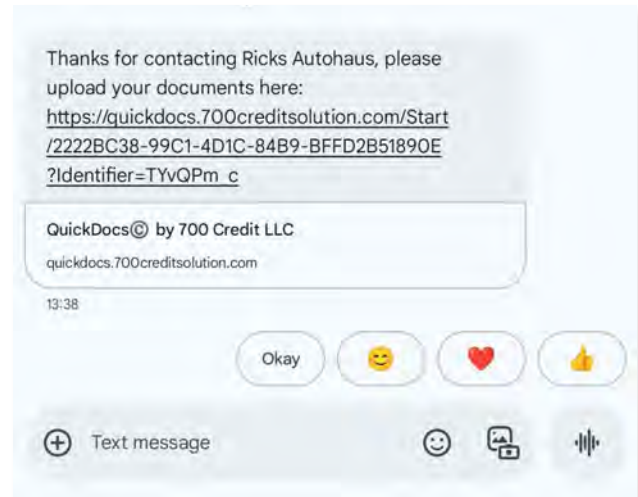
☐ Passport	☐ PayStub
☐ Proof of Insurance	☐ Utility Bill
☐ Trade VIN Image	☐ Mortgage Statement
☐ Registration	☐ Odometer Image
☐ Trade Vehicle Image	

Send Link

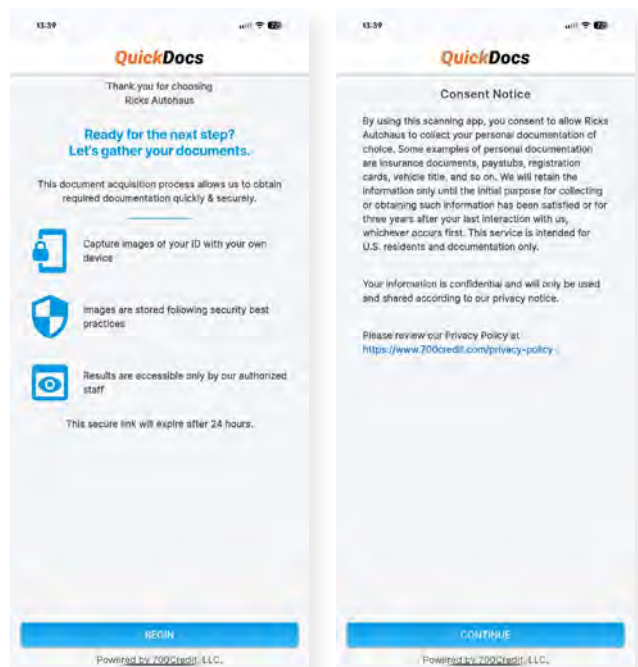
Consumer Experience

After the dealer has entered the consumer's phone number and sent the QuickDocs link, the consumer will receive the following text.

Click on the hyperlink within the text to start the QuickDocs process.



The consumer is brought to the QuickDocs platform, where they are introduced to the process and asked to provide consent.



Provide the required PII (*first/last name, address, zip code*) and click **“Continue”**.

Finally, begin uploading the requested documents. Select the **“+”** on each document’s tile and capture an image.

Once complete, select **“Submit”**.

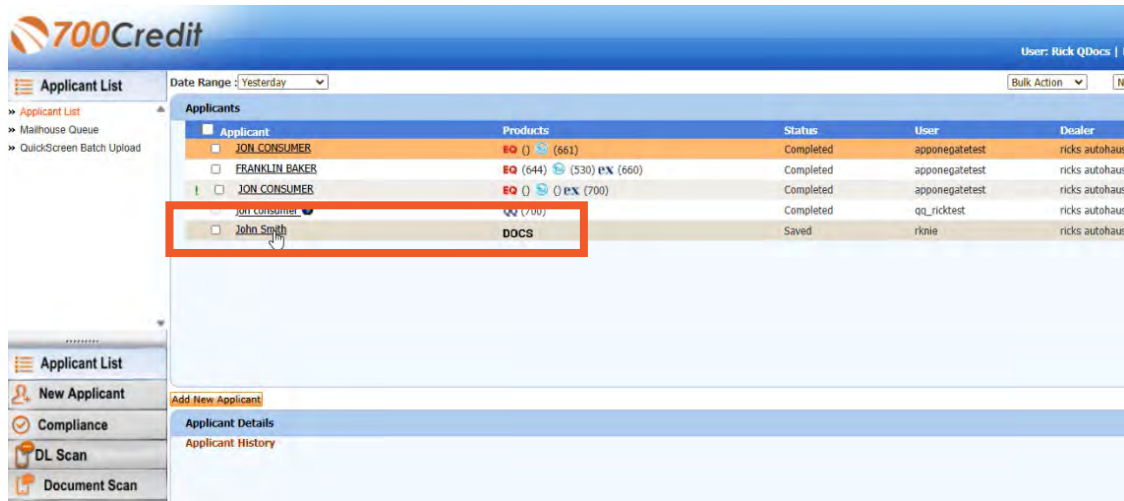
The image displays two screenshots of the QuickDocs mobile application. The left screenshot shows the 'Personal Information' form, which includes fields for First Name, Last Name, Address, City, State, and Zip Code. The right screenshot shows the 'Document Scanning' screen, which displays a list of documents to be scanned, including Proof of Insurance, Registration, and PayStub, each with a green checkmark and a '+' button.

Upon completion of the process, the consumer is presented a final 'thank you' message.

The image shows a screenshot of the QuickDocs mobile application displaying a 'Thank you!' message. The text reads: 'Thank you! Your documents have been uploaded successfully. You may now exit your browser or tab.'

Viewing QuickDocs Documents

To view the documents submitted by a consumer, select the **“Applicant List”** menu item from the left-hand navigation bar. Search for the desired applicant, and from the options provided, locate the list item for that applicant that states **“DOCS”** under the **“Products”** column. Click the applicant’s name.



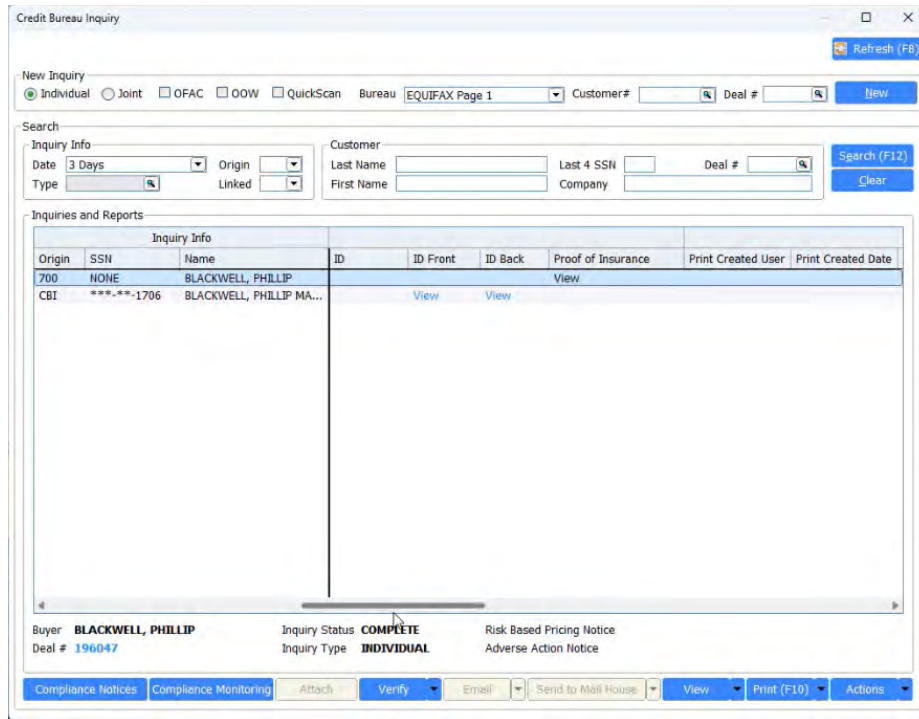
A pop-up window will appear with the images of the requested documents. Utilize the tabs at the top of the pop-up to pan between each different document.



Viewing QuickDocs within Reynolds and Reynolds

Viewing Submitted QuickDocs from CBI Screen

Starting from the CBI screen, search and locate the desired consumer whose documents you want to view. Scroll to the right, and under the **"Proof of Insurance"** column, select the **"View"** hyperlink.

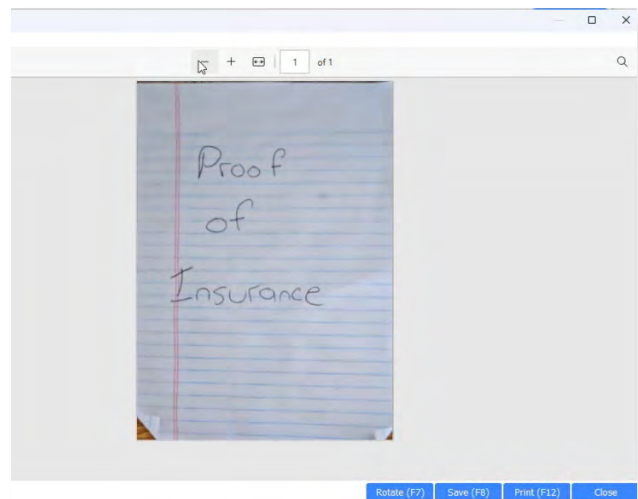


The screenshot shows the 'Credit Bureau Inquiry' window. The 'New Inquiry' section has 'Individual' selected. The 'Search' section shows 'Inquiry Info' with 'Date' set to '3 Days' and 'Type' set to 'CBI'. The 'Customer' section shows 'Last Name' as 'BLACKWELL, PHILLIP' and 'First Name' as 'BLACKWELL, PHILLIP MA...'. The 'Inquiries and Reports' table has the following data:

Origin	SSN	Name	ID	ID Front	ID Back	Proof of Insurance	Print Created User	Print Created Date
700	NONE	BLACKWELL, PHILLIP				View		
CBI	***-**-1706	BLACKWELL, PHILLIP MA...		View	View			

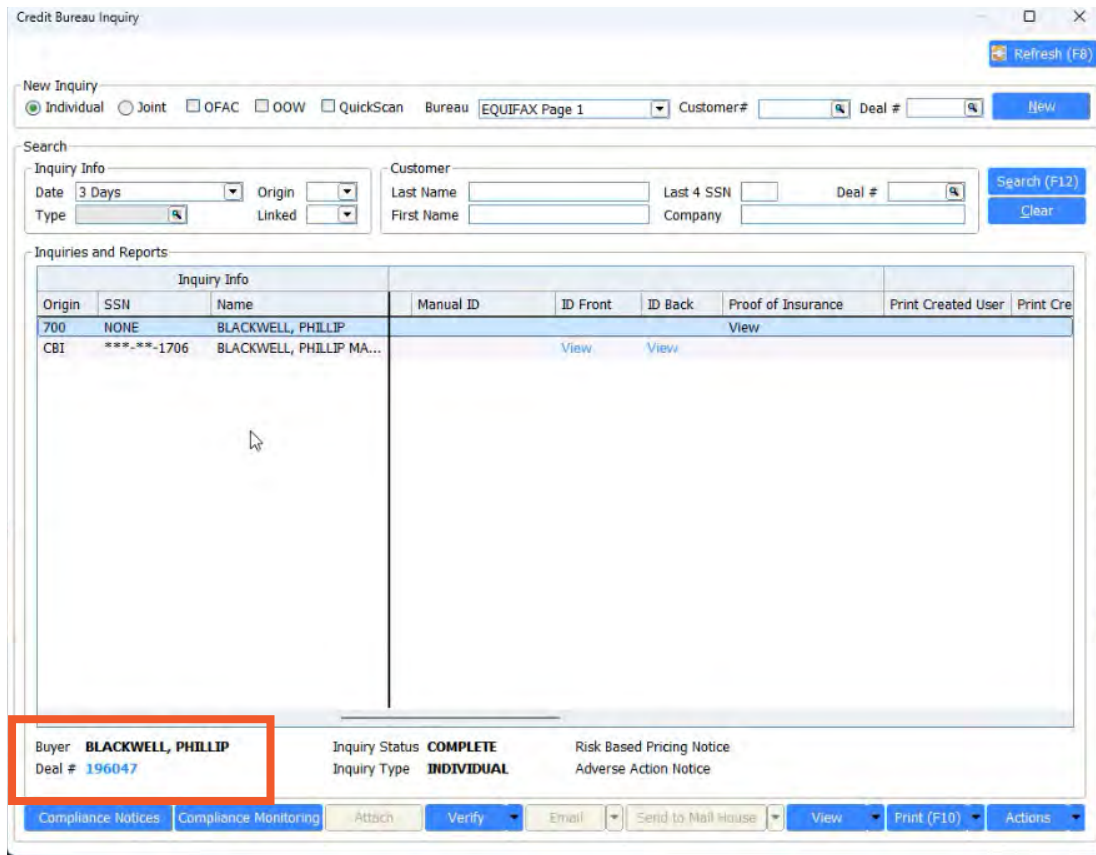
At the bottom, the 'Buyer' is 'BLACKWELL, PHILLIP' with 'Deal # 196047'. The 'Inquiry Status' is 'COMPLETE' and the 'Inquiry Type' is 'INDIVIDUAL'. The 'Risk Based Pricing Notice' and 'Adverse Action Notice' are also present. The bottom toolbar includes buttons for 'Compliance Notices', 'Compliance Monitoring', 'Attach', 'Verify', 'Email', 'Send to Mail House', 'View', 'Print (F10)', and 'Actions'.

The proof of insurance will pop-up in a new window.



Viewing Submitted QuickDocs within Deal Jacket

To access the deal jacket, locate/highlight the desired consumer/deal from the CBI screen. Under the buyer's name, select the hyperlinked deal number.

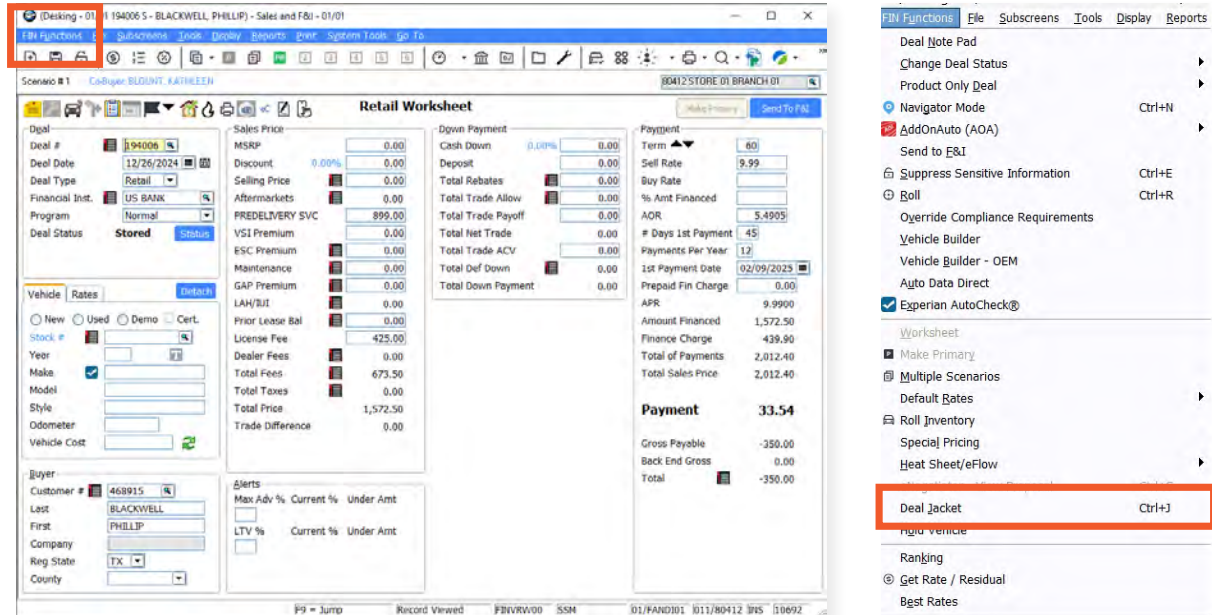


The screenshot shows the 'Credit Bureau Inquiry' window. At the top, there's a 'New Inquiry' section with radio buttons for 'Individual' (selected), 'Joint', 'OFAC', 'OOW', and 'QuickScan'. A 'Bureau' dropdown is set to 'EQUIFAX Page 1'. Below this is a 'Search' section with 'Inquiry Info' (Date: 3 Days, Origin: dropdown, Type: dropdown) and 'Customer' (Last Name, First Name, Last 4 SSN, Company, Deal #). A 'Search (F12)' button is present. The main area is 'Inquiries and Reports' with a table:

Origin	SSN	Name	Manual ID	ID Front	ID Back	Proof of Insurance	Print Created User	Print Cre
700	NONE	BLACKWELL, PHILLIP						
CBI	***-**-1706	BLACKWELL, PHILLIP MA...		View	View	View		

Below the table, a red box highlights the 'Buyer: BLACKWELL, PHILLIP' and 'Deal # 196047'. To the right, 'Inquiry Status: COMPLETE' and 'Inquiry Type: INDIVIDUAL' are shown. At the bottom, there are buttons for 'Compliance Notices', 'Compliance Monitoring', 'Attach', 'Verify', 'Email', 'Send to Mail House', 'View', 'Print (F10)', and 'Actions'.

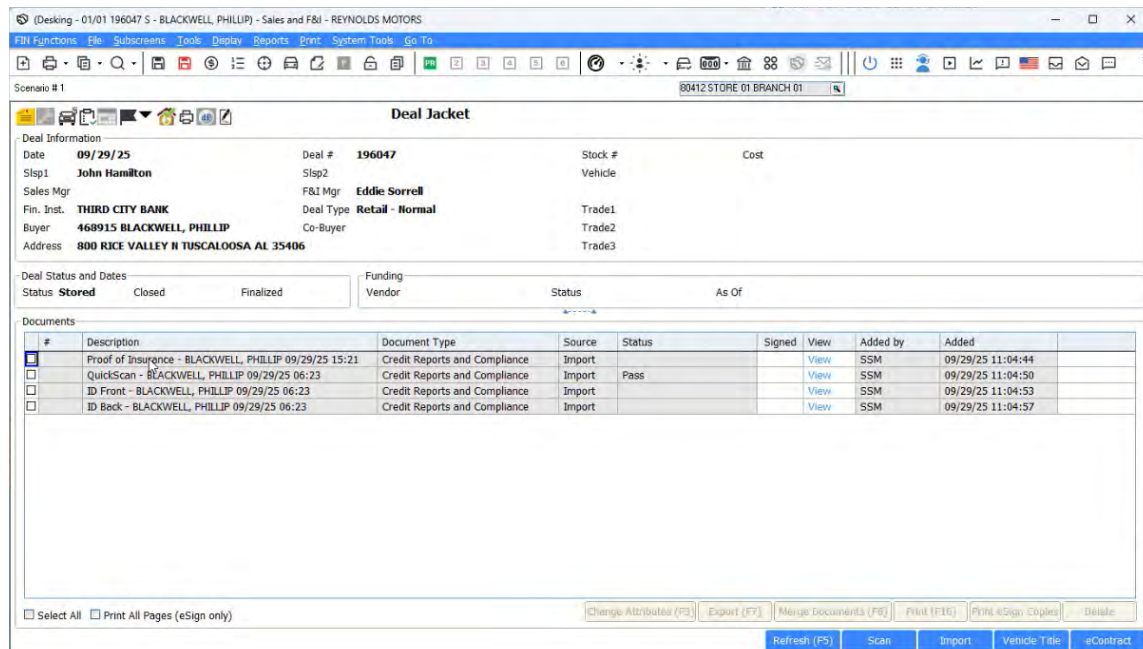
Next, select **'FIN Functions'** in the top, blue navigation bar. From the drop-down, select **'Deal Jacket'**, or users can use the shortcut **'Ctrl + J'**.



The screenshot shows the Reynolds & Reynolds software interface. The top navigation bar includes 'FIN Functions', 'File', 'Subscreens', 'Tools', 'Display', and 'Reports'. The 'FIN Functions' menu is open, showing options like 'Deal Note Pad', 'Change Deal Status', 'Product Only Deal', 'Navigator Mode', 'AddOnAuto (AOA)', 'Send to F&I', 'Suppress Sensitive Information', 'Roll', 'Override Compliance Requirements', 'Vehicle Builder', 'Vehicle Builder - OEM', 'Auto Data Direct', 'Experian AutoCheck', 'Worksheet', 'Make Primary', 'Multiple Scenarios', 'Default Gates', 'Roll Inventory', 'Special Pricing', 'Heat Sheet/eFlow', 'Deal Jacket' (highlighted with a red box and Ctrl+J shortcut), 'Add Vehicle', 'Ranking', 'Get Rate / Residual', and 'Best Rates'.

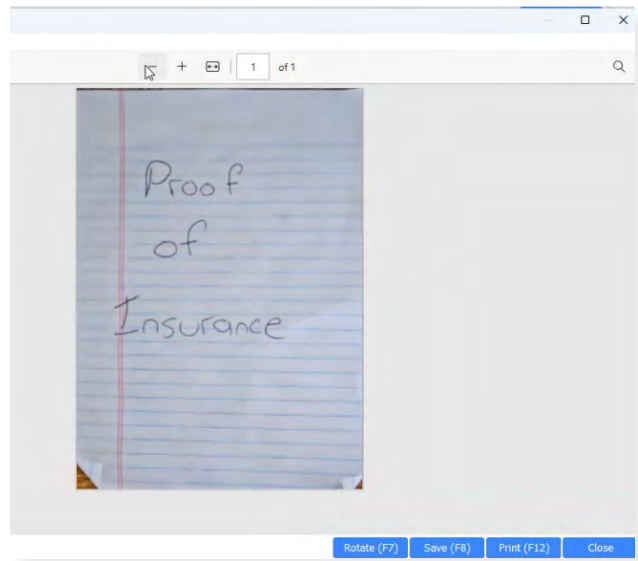
The 'Retail Worksheet' window displays various financial details for a deal. The 'Deal' section shows Deal # 194006, Deal Date 12/26/2024, Deal Type Retail, Financial Inst. US BANK, Program Normal, and Deal Status Stored. The 'Vehicle' section shows a New Used Demo Cert. vehicle with Stock # 468915, Year 2024, Make Chevrolet, Model Silverado, Style LT, Odometer 0, and Vehicle Cost 0. The 'Buyer' section shows Customer # 468915, Last Name BLACKWELL, First Name PHILLIP, Company, Reg State TX, and County. The 'Sales Price' section shows MSRP 0.00, Discount 0.00%, Selling Price 0.00, Aftermarkets 0.00, PREDELIVERY SVC 899.00, VSI Premium 0.00, ESC Premium 0.00, Maintenance 0.00, GAP Premium 0.00, LAH/BJT 0.00, Prior Lease Bal 0.00, License Fee 425.00, Dealer Fees 0.00, Total Fees 673.50, Total Taxes 0.00, Total Price 1,572.50, and Trade Difference 0.00. The 'Down Payment' section shows Cash Down 0.00%, Deposit 0.00, Total Rebates 0.00, Total Trade Allow 0.00, Total Trade Payoff 0.00, Total Net Trade 0.00, Total Trade ACV 0.00, Total Def Down 0.00, and Total Down Payment 0.00. The 'Payment' section shows Term 60, Sell Rate 9.99, Buy Rate, % Amt Financed, AOR 5.4903, # Days 1st Payment 45, Payments Per Year 12, 1st Payment Date 02/09/2025, Prepaid Fin Charge 0.00, APR 9.9900, Amount Financed 1,572.50, Finance Charge 439.90, Total of Payments 2,012.40, Total Sales Price 2,012.40, Payment 33.54, Gross Payable -350.00, Back End Gross 0.00, and Total -350.00.

From the deal jacket, locate the proof of insurance list item and select the **"View"** hyperlink.



The screenshot shows the 'Deal Jacket' window in the Reynolds & Reynolds software. The window displays deal information for Deal # 196047, Stock #, Cost, Date 09/29/25, Sales Mgr John Hamilton, F&I Mgr Eddie Sorrell, Fin. Inst. THIRD CITY BANK, Buyer 468915 BLACKWELL, PHILLIP, Co-Buyer, Address 800 RICE VALLEY N TUSCALOOSA AL 35406, Trade1, Trade2, and Trade3. The 'Deal Status and Dates' section shows Status Stored, Closed, and Finalized, Funding Vendor, Status, and As Of. The 'Documents' section shows a list of documents with columns for #, Description, Document Type, Source, Status, Signed, View, Added by, and Added. The first document is 'Proof of Insurance - BLACKWELL, PHILLIP 09/29/25 15:21' with Document Type Credit Reports and Compliance, Source Import, Status Pass, and a 'View' link. The second document is 'QuickScan - BLACKWELL, PHILLIP 09/29/25 06:23' with Document Type Credit Reports and Compliance, Source Import, Status Pass, and a 'View' link. The third document is 'ID Front - BLACKWELL, PHILLIP 09/29/25 06:23' with Document Type Credit Reports and Compliance, Source Import, Status Pass, and a 'View' link. The fourth document is 'ID Back - BLACKWELL, PHILLIP 09/29/25 06:23' with Document Type Credit Reports and Compliance, Source Import, Status Pass, and a 'View' link. The bottom of the window includes buttons for 'Select All', 'Print All Pages (eSign only)', 'Change Attributes (F2)', 'Export (F7)', 'Merge Documents (F8)', 'Print (F10)', 'Print eSign Copies', 'Delete', 'Refresh (F5)', 'Scan', 'Import', 'Vehicle Title', and 'eContract'.

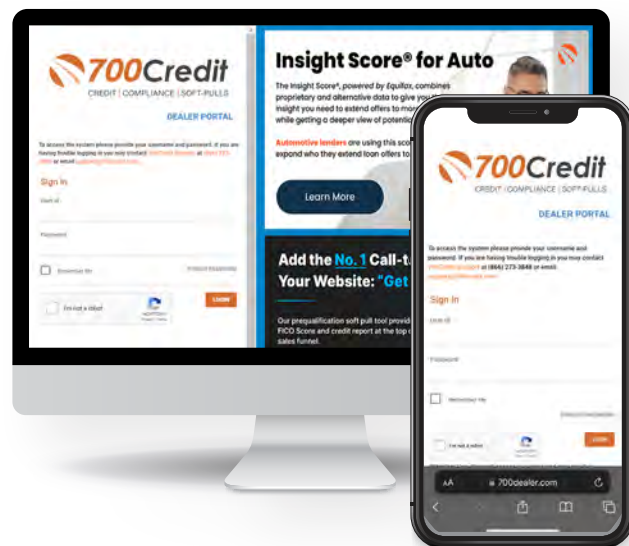
The proof of insurance will pop-up in a new window.



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.

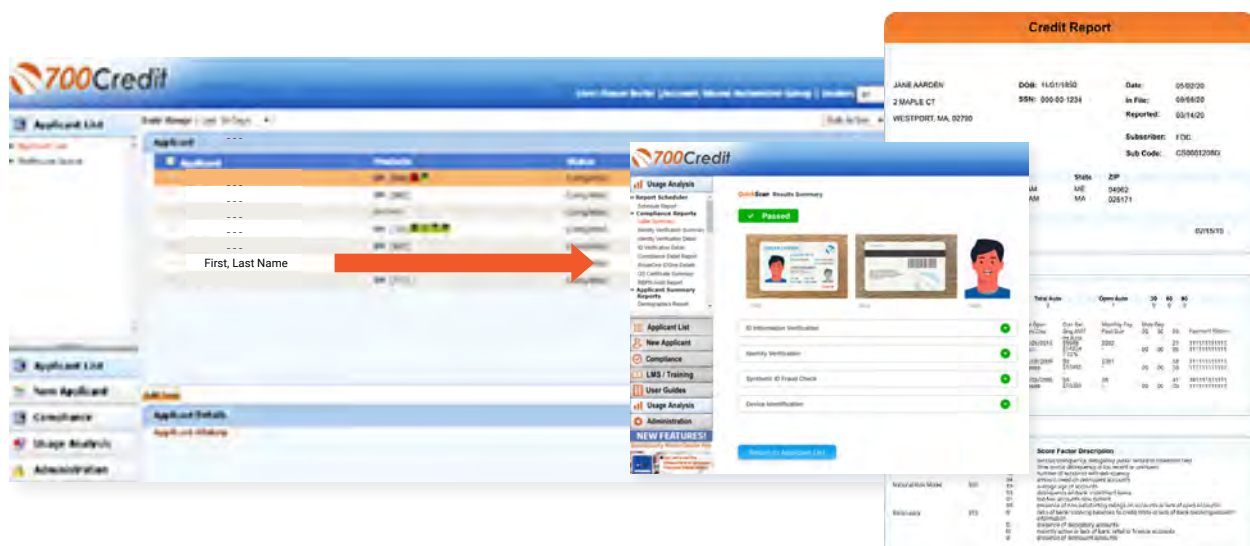
You should have received your username and password in a welcome email from our team. If you did not receive this email, or have misplaced it, please contact our support department at: support@700credit.com | (866) 273-3848.



Viewing Lead Data

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.

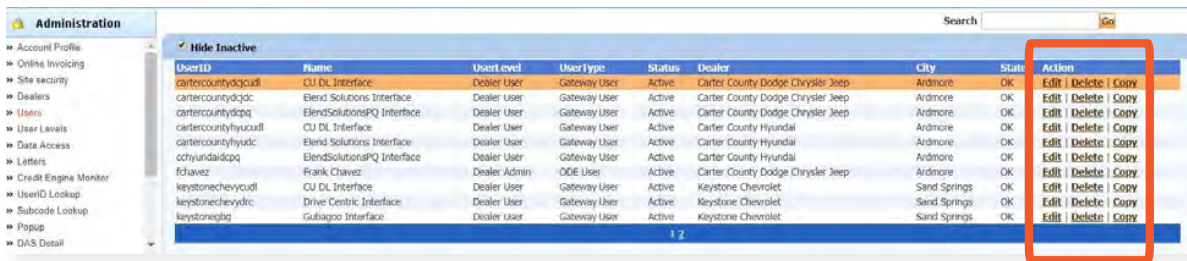
By clicking on any name in the list, you can view their full credit report, red flag, a link to their compliance dashboard, and QuickScan results (if applicable).



Managing Users

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

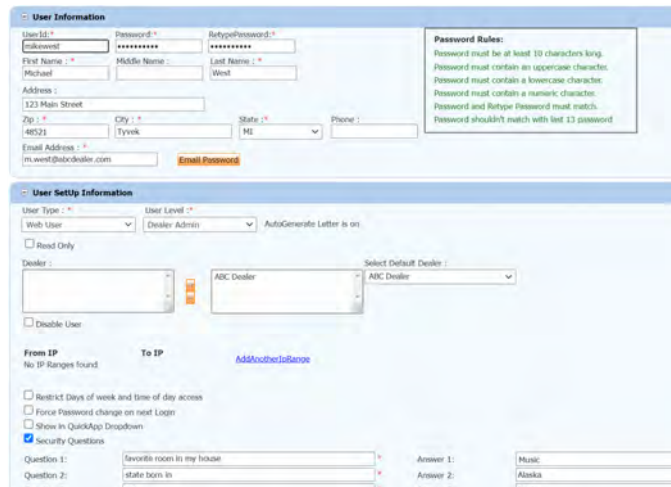
1. Log in to your 700Dealer.com platform using your provided credentials.
2. Click on the **"Users"** link in the left-hand navigation Administration panel.
3. If editing a user's credentials, click the **'Edit'** link attached to the user's **'Action'** column.
4. To delete a user, click the **'Delete'**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



UserID	Name	User Level	User Type	Status	Dealer	City	State	Action
cartercountydcu01	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydc02	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydc03	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyhyu01	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyhyu02	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyhyu03	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
fcchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
keystonechevy01	CJ DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevy02	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevy03	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy

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

Once complete, save the profile before exiting out.



User Information

User ID: Password: Retype Password:

First Name: Middle Name: Last Name:

Address:

City: State: Zip: Phone:

Email Address: [Email Password](#)

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

User Setup Information

User Type: User Level: AutoGenerate Letter: ☐

☐ Read Only

Dealer: Select Default Dealer:

☐ Disable User

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

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

☒ Security Questions

Question 1: Answer 1:
 Question 2: Answer 2:

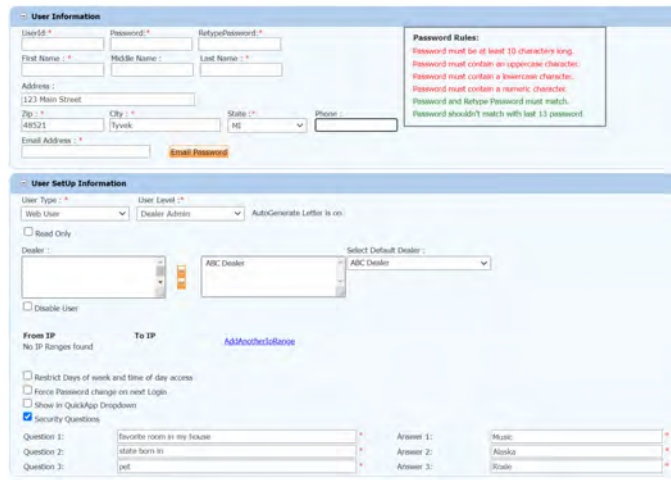
Creating a New User



UserID	Name	User Level	User Type	Status	Dealer	City	State	Action
cartercountydqcdi	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydqdc	Elend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcpq	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyhucdi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyhucdi	Elend Solutions PQ 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
keystonechevydi	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevydi	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechgbg	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 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 Information

UserID: * Password: * Retype Password: *

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

Address: * 123 Main Street

Zip: * 48521 City: * Tyvek State: * MI Phone: *

Email Address: * Small Password

Password Rules:

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

User Setup Information

User Type: * User Level: *

Web User: * Dealer Admin: * AutoGenerate Letter is on: *

☐ Read Only

Dealer: * ABC Dealer

☐ Disable User

From IP: * To IP: * Add Another Range

☐ Restrict Days of week and time of day access

☐ Force Password change on next Login

☐ Show in QuickApp Dropdown

☒ Security Questions

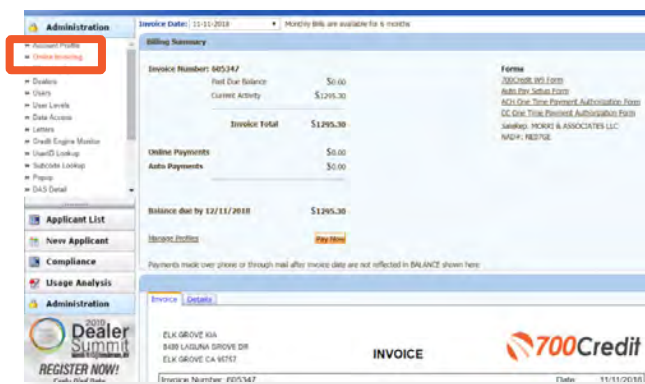
Question 1: * Question 2: * Question 3: *

Answer 1: * Answer 2: * Answer 3: *

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

Online Invoicing

Invoice Date: 11-11-2018

Billing Summary

Invoice Number: 605347

Full Due Balance: \$0.00

Current Activity: \$1295.30

Invoice Total: \$1295.30

Online Payments: \$0.00

Auto Payments: \$0.00

Balance due by 12/11/2018: \$1295.30

Form

700Credit, Inc. (2018)

Auto (See Section 2.00)

ACU One Time Payment Auto Insurance Policy

CC One Time Payment Auto Insurance Policy

Leasing: HENRY & ASSOCIATES LLC

INDH - REGISTRATION

Applicant List

New Applicant

Compliance

Usage Analysis

Administration

Dealer Summit

REGISTER NOW!

ELK GROVE 60A

8400 LAGUNA GROVE DR

ELK GROVE, CA 95757

INVOICE

700Credit

Invoice Number: 605347

Date: 11/11/2018

Introduction to Compliance Solutions with 700Credit

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

Compliance Dashboard

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

Items supported on the dashboard include:

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

Lead Summaries for:

- QuickQualify
- QuickApplication
- QuickScreen
- QuickScore
- QuickScan

How You Benefit

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

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

Risk Based Pricing Notice Program Monitor		
	#	%
Total Applicants	43	
Notices Mailed	35	81%
Notices Queued to be Mailed	8	14%
Notices Emailed	0	0%
Notices Printed Locally	0	0%
Applicants with No Notice Delivered	2	5%
RBPN Notices Delivered/Scheduled	41	95%
Current RBPN 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	22	
Alerts Resolved	2	
Work List Unresolved		
Consumer Alerts		
Fraud Victim and Security Alerts	1	
Active Duty Alerts	0	
ID Verifications		
Complete	0	0%
Incomplete	42	100%
Work List 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

Out of Wallet (OOW) Questions

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

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

Out of Wallet Questions

Number of Questions: 1

3. According to our records, you previously lived in: (H7T25C9) *Please choose the city from the following list, even if it is not a choice.*

☐ PLAINFIELD
☐ ROCKLAND
☐ DANMOUTH
☐ WOODBRIDGE
☐ NONE OF THE ADDRESSES LISTED

4. Please use all of the following until you have filled in every missing required cell. *Please select NONE OF THE ABOVE.*

☐ VEHICLES
☐ BOAT/BOATS
☐ GLENN FURNER
☐ DANMOUTH TRAIL, INC.
☐ NONE OF THE ADDRESSES LISTED

5. Please use the space in the table below to answer the questions. Please indicate the date when you were arrested, charged, or convicted. If you have not had a mortgage payment issue in the past, please select NONE OF THE ADDRESSES LISTED.

Arrest, Charge, or Conviction	Date
☐ \$750 - \$999	
☐ \$100 - \$249	
☐ \$250 - \$499	
☐ \$500 - \$999	
☐ NONE OF THE ADDRESSES LISTED	

6. Have you ever been a partner or on the staff of the following:

☐ DMS	
☐ DMR	
☐ DMR	
☐ DMR	
☐ NONE OF THE ADDRESSES LISTED	

7. Please select the county for the address you provided.

☐ COBB	
☐ FAYETTE	
☐ MORGAN	
☐ WOODBURY	
☐ NONE OF THE ADDRESSES LISTED	

Risk-Based Pricing Notices

The Risk-Based Pricing Regulation affects dealerships whether or not they pull a credit report on their customers. The regulation is intended to improve the accuracy of credit information by alerting those consumers who may have negative information existing on their credit file.

Consumers are provided their score, how their score ranks nationally and some educational information on how to obtain a copy of their report and what to do if they find inaccurate information.



- Compliance is automated for this regulation
- Generated instantly with every credit report pulled
- Dealers can print or email from within the view credit report window
- Any consumer that the notice was not printed or emailed to, will be mailed their notice by the 700Credit mailhouse. Ensures people who never make it to the Finance office will receive a copy.
- Included in the Compliance Dashboard report to monitor activity
- RBPB Audit report available that shows every consumer who's credit file was access and how and when each consumer received their notice.

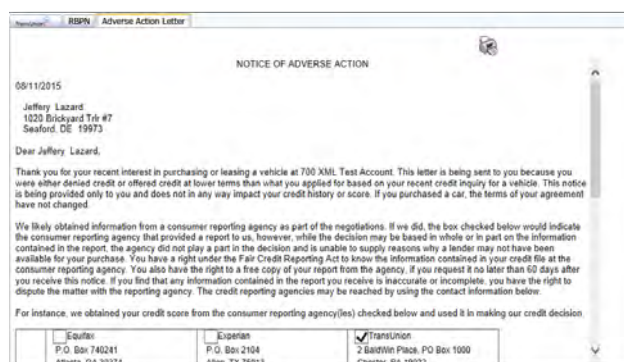
RBPB: Recommended Best Practices

- Consider a process where the RBPB is presented to the consumer during signing ceremony and have the consumer sign a copy and place in Deal Jacket.
- Add to your monthly audit check list that you utilize when auditing deal jackets.
- Consider delegating personnel to review notices that have not been delivered and emailing them to the consumer.
- Utilize the dashboard to monitor for printing and emailing of the RBPB, minimizing costs from RBPB's being mailed to the customer.
- The RBPB audit report can be run to show every customer a credit report was run on and how their RBPB was delivered.

Adverse Action Notices

Dealerships are considered creditors and are responsible for providing Adverse Action notices to customers that were not offered financing or consumers who were offered alternative financing but denied the offer. 700Credit has a solution that automatically keeps your dealership in compliance with Adverse Action obligations.

- Generated instantly with every report
- Stored on 700Dealer.com system
- Included in Compliance Dashboard report
- Print or email to the consumer
- Mailhouse supported



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

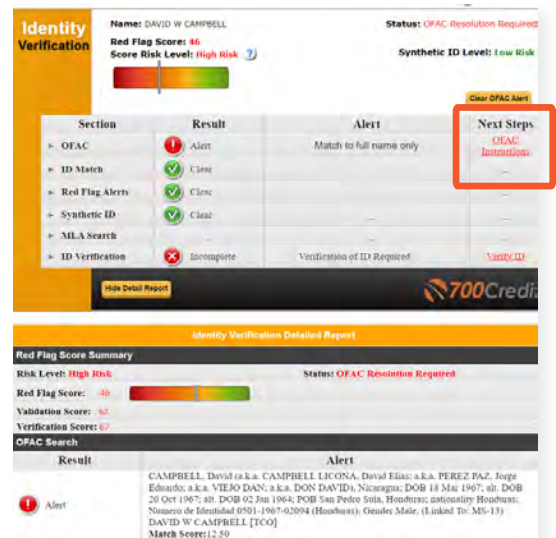
OFAC is a department within the U.S. Treasury, the Office of Foreign Assets Control (OFAC), and is responsible for administering and enforcing economic sanctions against suspected terrorists, drug dealers and money launderers.

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.



Identity Verification

Name: DAVID W CAMPBELL
Red Flag Score: 46
Score Risk Level: High Risk
Status: OFAC Resolution Required
Synthetic ID Level: Low Risk

Section | **Result** | **Alert**

OFAC	Alert	Match to full name only
ID Match	Clear	
Red Flag Alerts	Clear	
Synthetic ID	Clear	
MLA Search		
ID Verification	Incomplete	Verification of ID Required

Next Steps
OFAC Instructions

Red Flag Score Summary

Risk Level: High Risk
Red Flag Score: 46
Validation Score: 62
Verification Score: 67

OFAC Search

Result	Alert
Alert	CAMPBELL, David a.k.a. CAMPBELL LICONA, David Elias a.k.a. PEREZ PAZ, Jorge Eduardo a.k.a. YERO DAN, a.k.a. DON DAVID, Nicaragua; DOB 18 Mar 1967; alt. DOB 20 Oct 1967; alt. DOB 02 Jan 1964; POB San Pedro Sula, Honduras; nationality Honduras; Numero de Identidad 0501-1967-02094 (Honduras); Gender Male; (Linked To: MS-13) DAVID W CAMPBELL [TCO] Match Score: 12.59

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.

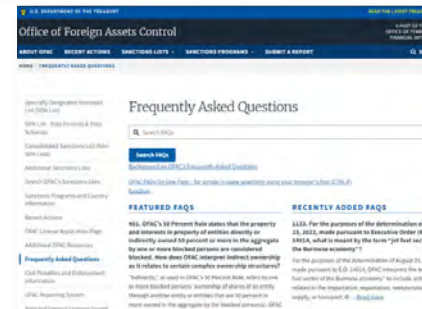


OFAC Report

Search Results

Name	Score	Program	Aliases	Addresses	Information
NICHOLE CHAO	Not Available	DPRK2	a.k.a., Il WOO CHO a.k.a., CHOI CHO a.k.a., Choi JO	Korea, North	To get more information on what to do w/ OFAC Hits, go to the below link provided by the US Government: http://www.us-treas.gov/resource-center/facts/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.



Office of Foreign Assets Control

Frequently Asked Questions

Search FAQs

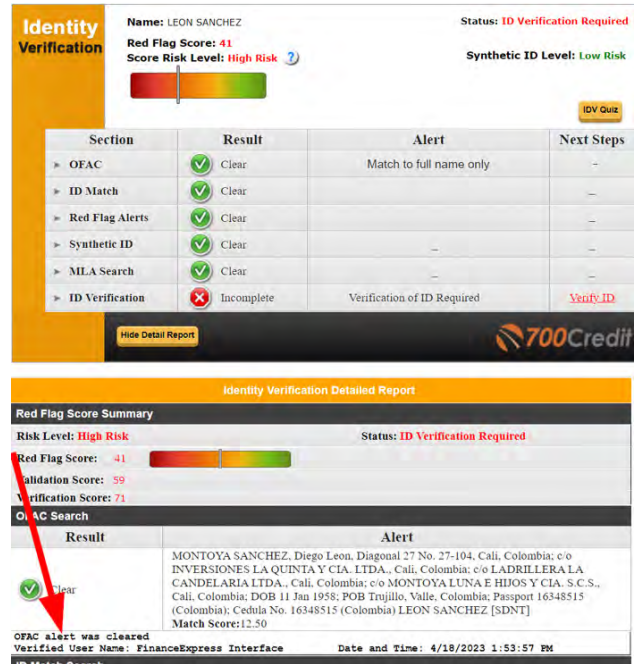
FEATURED FAQs

RECENTLY ADDED FAQs

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
 Red Flag Score: 41
 Score Risk Level: High Risk
 Status: ID Verification Required
 Synthetic ID Level: Low Risk

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

Identity Verification Detailed Report

Red Flag Score Summary

Risk Level: High Risk
 Red Flag Score: 41
 Validation Score: 59
 Verification Score: 71
 Status: ID Verification Required

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

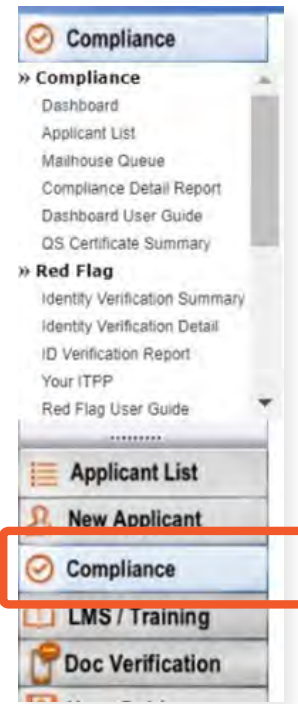
OFAC Search: Recommended Best Practices

- 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

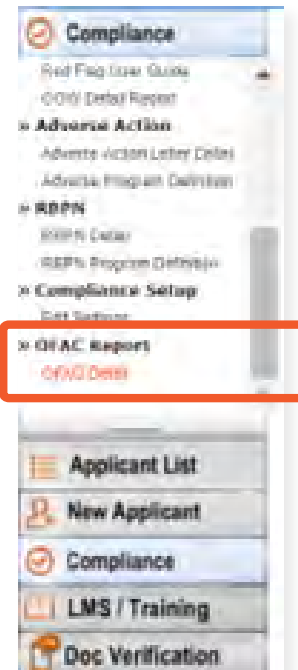
To access your audit reports, first log into your 700Dealer.com platform.

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.

RED FLAG REPORT:

Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Resolution Method	Description	SSN
☒ Red Flag Alerts	276	141	51%	11					
Mad				Alert	9/1/2023 1:00:46 PM				XXX-XX
Alor				Alert	9/1/2023 1:03:34 PM				XXX-XX
Emc				Clear	9/1/2023 4:25:53 PM		OOV		XXX-XX
Mig				Alert	9/1/2023 6:01:39 PM				XXX-XX
Rubi				Alert	9/1/2023 6:14:25 PM				XXX-XX
Cgi				Alert	9/1/2023 6:20:54 PM				XXX-XX

Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Resolution Method	Description	SSN
☒ Red Flag Alerts	276	141	51%	11					
☒ OFAC Alerts		2	1%	0					

IDENTITY VERIFICATION REPORT:

Date	Time	Dealer Name	Applicant Name	User Name	Status
09/01/2023	11:54:04		JAN		Incomplete
09/01/2023	12:56:28		Ma		Incomplete
09/01/2023	13:00:46		Ma		Incomplete
09/01/2023	13:03:34		Alor		Incomplete
09/01/2023	14:13:11		Bro		Verified
09/01/2023	15:19:38		Kur		Incomplete

OUT OF WALLET REPORT:

Dealer Name	No of Applicants	Counts	Percentage	Created date	User Name
☒ Applicants Passed	14	12	86%		
☒ Authentication Abandoned		2	14%		
☒ Applicants with Five Questions Presented		12	86%		

RISK-BASED PRICING NOTICE REPORT:

Dealer Name	App Date	Name	No of Applicants	No of notices Delivered	Print Local	Mail House	EMAIL	Queued Date	Credit Score
Totals			286	286	167	0	0	116	
	09/01/2023	Ale			09/01/2023				EFX(669)TU(638)XPN(649)
	09/01/2023	Anr			09/01/2023				EFX(864)TU(XPN)
	09/01/2023	Bre			09/01/2023				EFX(842)TU(864)XPN(837)
	09/01/2023	Chu						09/17/2023	EFX(481)
	09/01/2023	Cig						09/17/2023	EFX(549)TU(492)XPN(502)
	09/01/2023	Dia			09/01/2023				EFX(824)TU(645)XPN(640)

ADVERSE ACTION REPORT:

Dealer Name	App Date	Name	No of Applicants	No of Letters Delivered	Print Local	Mail House	Queued Date	Credit Score
Totals			286	286	0	0	286	
	09/01/2023	Ale					09/17/2023	EFX(669)TU(638)XPN(649)
	09/01/2023	Anr					09/17/2023	EFX(864)TU(XPN)
	09/01/2023	Bre					09/17/2023	EFX(842)TU(864)XPN(837)
	09/01/2023	Chu					09/17/2023	EFX(481)
	09/01/2023	Cig					09/17/2023	EFX(549)TU(492)XPN(502)
	09/01/2023	Dia					09/17/2023	EFX(824)TU(645)XPN(640)

OFAC REPORT:

Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Verified User
298							
☒ OFAC Alerts		2	1%	0			
☒ 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 other questions about the integration, please reach out to our 24/7 support team at: (866) 273-3848 (Option 4) or support@700Credit.com.