



USER GUIDE

DECEMBER 2025

AppOne®

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Welcome to 700Credit

700Credit is the leading provider of credit reports, compliance solutions, soft pull products, identity theft and driver's license authentication platforms for automotive, RV, Powersports and Marine dealers in the US. Our product and service offerings include credit reports, prescreen and prequalification platforms, OFAC compliance, Red Flag solutions, 2022 Safeguards protection, Synthetic ID Fraud Detection, score disclosure, Risk-Based Pricing and Adverse Action notices, identity verification, and mobile and in-store driver's license authentication solutions. With over 22,000 direct dealer clients, and 230+ software partners, we look forward to becoming your trusted credit and compliance vendor.

Credit Report Solutions

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

Compliance Solutions

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

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

Soft Pulls

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

QuickQualify (*prequalification*)

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

QuickScreen (*prescreen*)

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

Identity Verification & Fraud Detection

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

Identity Verification

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

Synthetic ID Fraud

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

Income & Employment Verification

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

Driver's License Authentication Solutions

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

Mobile Scanner

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

In-Store

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

AppOne has integrated our credit, compliance and driver's license authentication solutions into their platform. This brief guide walks you through how to pull/view credit reports from within your AppOne platform, monitor and manage your compliance, and initiate a QuickScan and view the results. If you have any questions, please feel free to reach out to our support desk at: (866) 273-3848 or email us at: support@700Credit.com.

Enabling 700Credit in the AppOne Platform

AppOne designed its platform with strict credential specifications. Each dealer is provided one set of login credentials from AppOne, and one set credentials to pull credit. With this, dealer level users have both access to credit information in AppOne's platform, as well as the ability to pull credit on consumers within their dealership.

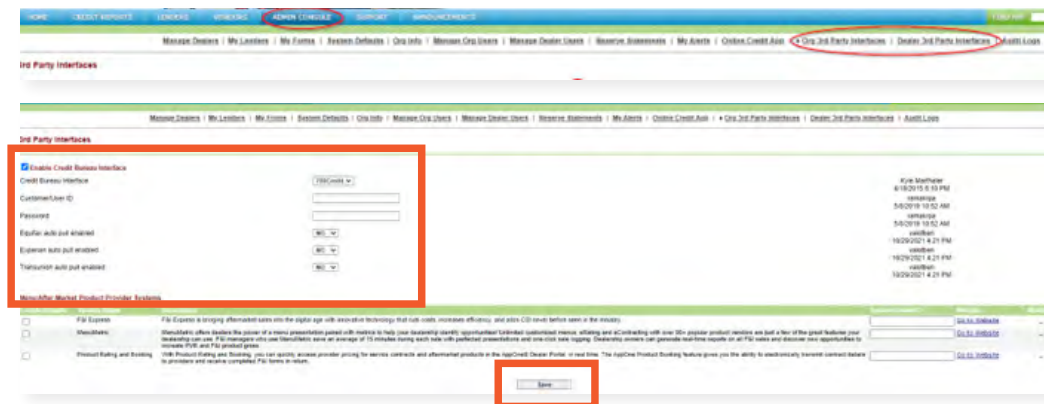
The Organization level user will also receive one set of AppOne login credentials **PER group**, and one set of 700Credit credentials for credit **PER group**. Overall, organization level users will utilize two specific set of credentials per the group they are monitoring - multiple groups means multiple sets of personalized credentials.



Enabling the 700Credit integration requires the organization level user to initially log into the AppOne platform. Depending on the group that the org level user is enabling, use the appropriate credentials to both login to the AppOne system, and as shown below, enable credit pulling with 700Credit.

From the home dashboard, click **"Admin Console"** in the top, blue navigation bar. In a second navigation bar directly below, click **"Org 3rd Party Interfaces"**. Check **"Enable Credit Bureau Interface"**, select **"700Credit"** from the drop-down, enter the group's specific gateway 700Credit credentials and turn on/off preferred bureaus. Click **"Save"**.

Note: After saving, the password field will go blank and the dealer will not receive a confirmation notification, however the credentials did save and the org level user can move on.



Now that the integration has been enabled at the organization level, locate and select the **“Dealer 3rd Party Interfaces”** menu item, as circled below.

From here, each group within the organization will be set up individually. At the top of the page, locate the **“Dealer”** drop-down and pick the dealership whose integration needs to be enabled. Check **“Enable Credit Bureau Interface”** and then **“700Credit”** from the first drop-down. Provide that dealership’s personal gateway credentials, and set default bureaus. Scroll down and click **“Save”**.

The screenshot shows the 'Dealer 3rd Party Interfaces' page in the AppOne system. The 'Dealer' dropdown menu is set to '700Credit'. The 'Credit Bureau Interface' checkbox is checked. The '700Credit' dropdown menu is also selected. The 'Gateway Credentials' field is empty. The 'Default Bureaus' field is set to '700Credit'. The 'Save' button is visible at the bottom right.

Organization-Level User Credentials: Limitations/Specifications

In the process of initially enabling 700Credit into an organization, and then individually enabling each of its groups integrations, organization level users can use any one of their group’s AppOne login credentials to access the portal. The user will still then have access to the **“Dealer 3rd Party Interfaces”** page where they can use group-specific credentials to enable their dealerships.

Please Note: This does not apply when pulling credit at the organization level.

If an organization level user wants to pull credit on an applicant in a group, they must login to the AppOne platform with that group’s specific organization level login. From there, they can access that group/applicant, provide the group’s specific gateway credentials for pulling credit, and access the report.

If a dealer would then like to pull credit in another group in their organization, **they must log out of AppOne, log back in with the second dealership’s login credentials**, followed by their 700Credit gateway credentials.

This credential-specific limitation only applies when **pulling credit within multiple groups**. After pulling credit, dealers then still have access to their other dealerships’ systems. They can pan between each of their groups and monitor the information.

Pulling Credit in AppOne

Once the dealership's 700Credit integration has been successfully enabled, dealers will login to their AppOne platform using their group's dealer credentials and have two options for pulling credit.

Option One: Located in the top, blue navigation bar, click **"Quick Credit Pull"** and provide the required applicant information into the form. Choose which bureau to use, check the consent box, and then select **"Pull Report"**.

AppOne®

HOME CREDIT REPORTS LEADERS VENDORS ADMIN CONSOLE SUPPORT ANNOUNCEMENTS

Active Customers Pull New Credit Report

Customer Type: ☐ Individual

Primary Applicant

First Name: KATHLEEN MName: LName: BLOUNT Suffix:

SSN: ***-**-5298 Show/Edit

DOB: 10/10/2000

Street: 25 HANNAH DR

Zip Code/City: 08810 DAYTON

County/State: MIDDLESEX NJ

Secondary Applicant

First Name: MName: LName: Suffix:

SSN:

DOB: 11/11/1986

Street:

Zip Code/City:

County/State:

☐ Equifax ☐ TransUnion ☐ Experian

☐ You hereby certify that you have received consent from the customer(s) named above authorizing you to retrieve a credit report for the purposes of securing financing for the purchase of one or more vehicles or goods from your dealership.

Pull Report Print Credit Application Cancel

700Credit's full credit report will appear on screen in an iframe. From here, dealers can utilize the tabs at the top of the report to pan between the identity verification and full credit report, Adverse Action Letter and Risk-Based Pricing Notice. They can also use the grey hyperlink below these tabs to access the Compliance Dashboard.

AppOne®

HOME CREDIT REPORTS LEADERS VENDORS ADMIN CONSOLE SUPPORT ANNOUNCEMENTS

Active Customers Pull New Credit Report

Complete Application Back to Customer List

Adverse Action Letter RBPN

Your Compliance Dashboard

Identity Verification

Name: KATHLEEN BLOUNT

Red Flag Score: 88

Score Risk Level: Low Risk

Status: ☐ Pending with Customer ☐ Complete

ID Verification Quiz

Section	Result	Alert	Next Steps
OFAC	Clear		
ID Match	Clear		
Red Flag Alerts	Caution	Issuance Year Status: Issued After Age 21	
Synthetic ID			
MLA Search			
ID Verification	Incomplete	Verification of ID Required	Verify ID

View Detail Report

700Credit

Synthetic ID Score & MLA now available! CLICK HERE TO ENROLL!

Option Two: Dealers can also pull credit after creating a new application in the system. From AppOne's homepage, click **"New Deal"** in the top-right corner.



Start the application from the **"Customer"** tab, as shown below, and input the required information into the provided application form.

The screenshot shows the AppOne application form. At the top, the AppOne logo is on the left, and a navigation bar contains links: HOME, CREDIT REPORTS, LEADERS, VENDORS, ADMIN CONSOLE, SUPPORT, and ANNOUNCEMENTS. Below the navigation bar, the "Customer" tab is selected and highlighted with a red box. The header area displays "AppOne AppID: 1202758 Customer Name: KATHLEEN BLOUNT". Below this are buttons: "Print Credit Application", "Clone Application", "Save", and "Proceed To Next Step >>". The form is titled "Cash Deal" and has a dropdown for "Application Type" set to "1 Individual". The form is divided into sections: "Applicant #1 - Personal Information (MUST MATCH DRIVER'S LICENSE)", "Current Residence Information", and "Current Employment Information". The "Applicant #1" section includes fields for FName (KATHLEEN), M (MI), LName (BLOUNT), Suffix (dropdown), SSN (***-**-9298), DOB (04/05/1977), Home Phone (456-879-1354), Cell Phone, DK No (dropdown), and Email. The "Current Residence Information" section includes Address # (25), Street (HANNAH DR), Apt #, Zip/City/State (08810 DAYTON NJ), County (MIDDLESEX), How Long? (4 years 0 months), Status (own), Rent/Mortgage Pmt (\$0), Landed/Mortgage Co, and Landed/Mortgage Phone. There is a checkbox for "Enter Mailing Address (different than Current/Physical Address)". The "Current Employment Information" section includes Status (employed), Occupation (NURSE), Employer Name (NURSECO), Address, Zip/City/State (08810 DAYTON NJ), Gross Salary (\$50,000 Annual), Work Phone (456-879-1354), and How Long? (3 years 0 months).

After completing the applicant information form, click the **"Credit Bureau"** tab.

Located below the navigation panel and green bar, use the drop-down menu to select which bureau to use for the credit pull. After specifying the bureau, the dealer can click **"Pull Credit Bureau"**.

700Credit's full credit report will appear on screen in an iframe. From here, dealers can utilize the tabs at the top of the report to pan between the identity verification and full credit report, Adverse Action Letter and Risk-Based Pricing Notice. They can also use the grey hyperlink below these tabs to access the Compliance Dashboard.

The screenshot displays the AppOne application interface. At the top, the AppOne logo is visible on the left, and user information (Dealer Support, 1:27 PM EST, Wisconsin Bank 700Credit (700CREDIT DEMO USER), Prior Login: Yes, Last ID# 11002140, Quick Demo | Logout) is on the right. The main navigation bar includes links for HOME, CREDIT SERVICES, LENDERS, VEHICLES, ADMIN CONSOLE, SUPPORT, and APPLICATIONS. Below this, the application title is "AppOne AppId: 1202758 Customer Name: KATHLEEN BLOUNT". The "Credit Bureau" tab is selected and highlighted with a red circle. Below the tabs are buttons for "Clone Application", "Save", and "Proceed To Next Step >>". A "Transaction" dropdown menu is set to "Selected Bureau", and a "Pull Credit Report" button is highlighted with a red circle. A checkbox for "You hereby certify that you have received consent from the customer(s) on this application authorizing you to retrieve a credit report for the purposes of securing financing for the purchase of one or more vehicles or goods from your dealership/organization." is present. Below this, a "KATHLEEN BLOUNT" section shows a "Your Compliance Dashboard" with a red circle around the "Advanced Action Letter" link. The dashboard displays the following information:

- Name: KATHLEEN BLOUNT
- Red Flag Score: 66
- Score Risk Level: Low Risk
- Status: Passed Credit Checks
- ID Verification Quiz: [Button]

Section	Result	Alert	Next Steps
OFAC	Clear		
ID Match	Clear		
Red Flag Alerts	Caution	Insurance Year Status: Issued After Age 21	
Synthetic ID		Synthetic ID Score & MLA now available! CLICK HERE TO ENROLL!	
MLA Search			
ID Verification	Incomplete	Verification of ID Required	Verify ID

At the bottom of the dashboard, there is a "View Detail Report" button and the 700Credit logo.

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.

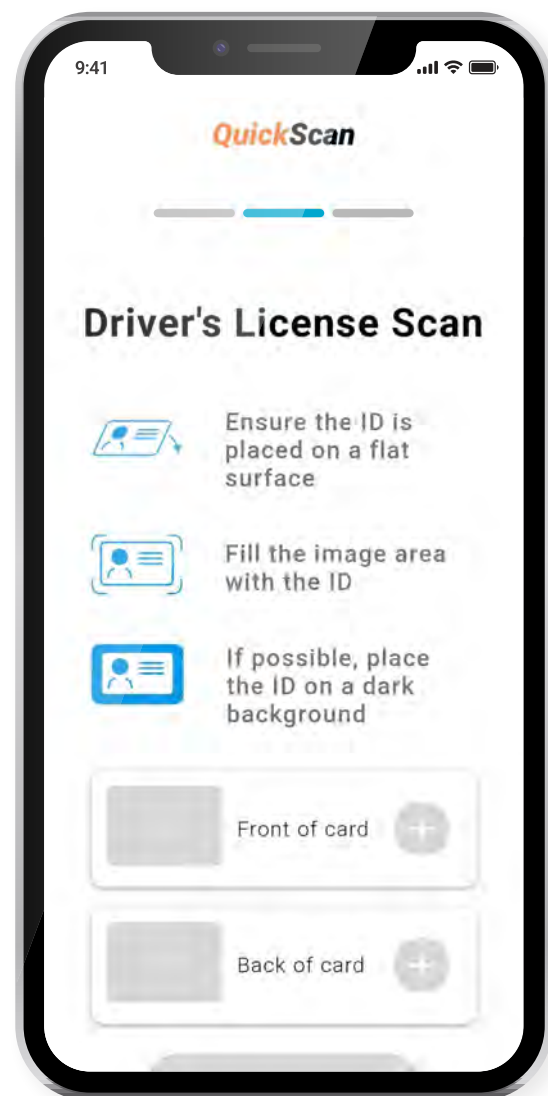
Although it can be used in-store, QuickScan can be particularly helpful when used to verify the identities of online car buyers.

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.

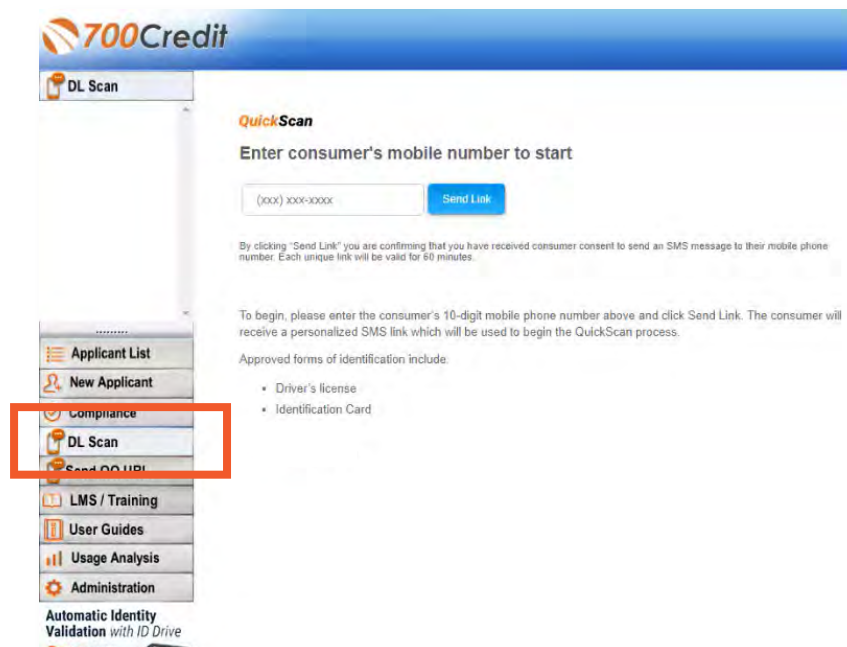


Initiating a QuickScan

Option One: 700Dealer.com

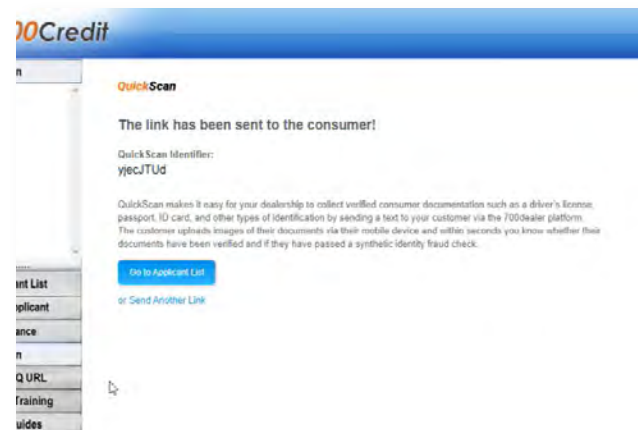
Dealer logs into 700Dealer.com and selects the “DL Scan” menu item in the left-hand navigation panel.

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.

QuickScan

Dealership Selection : Jason Ridiculous Rides

Enter consumer's mobile number: (xxx) xxx-xxxx

Send Link

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 60 minutes.

To begin, please enter the consumer's 10-digit mobile phone number above and click Send Link. The consumer will receive a personalized SMS link which will be used to begin the QuickScan process.

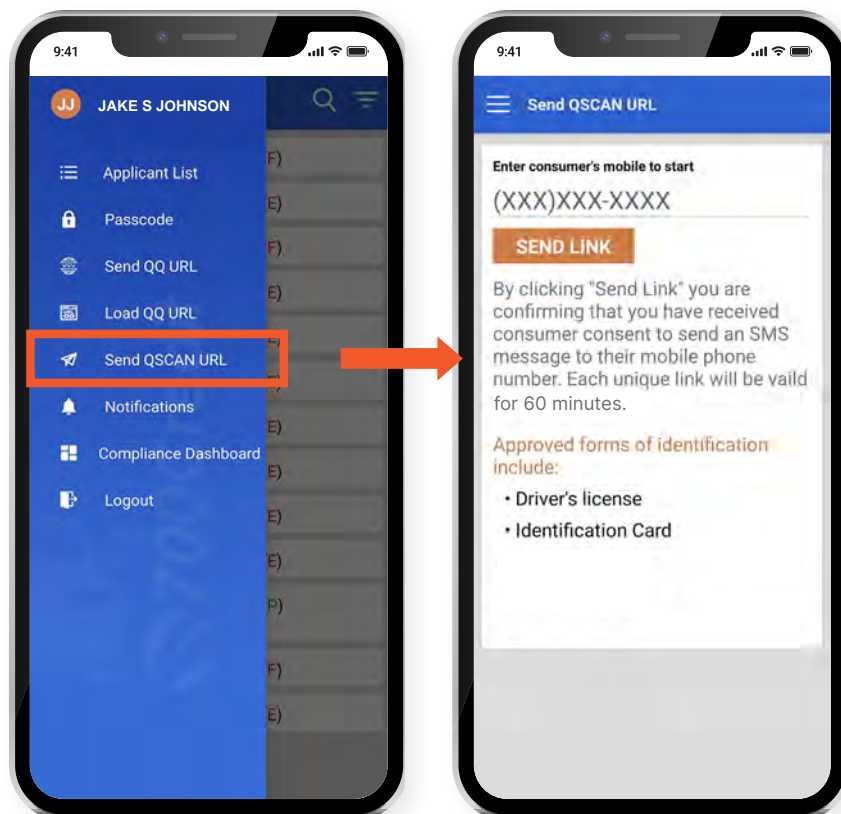
Approved forms of identification include:

- Driver's license
- Identification Card

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.

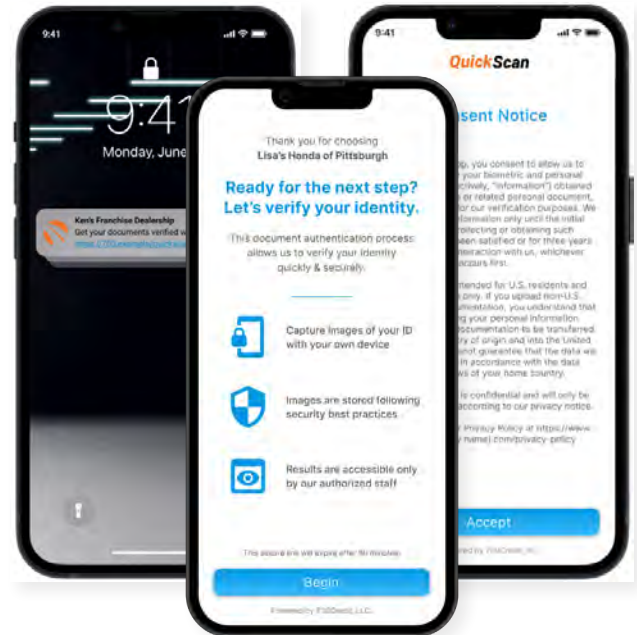
Enter the consumer’s mobile number, and click “Send Link”.



Consumer Experience

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

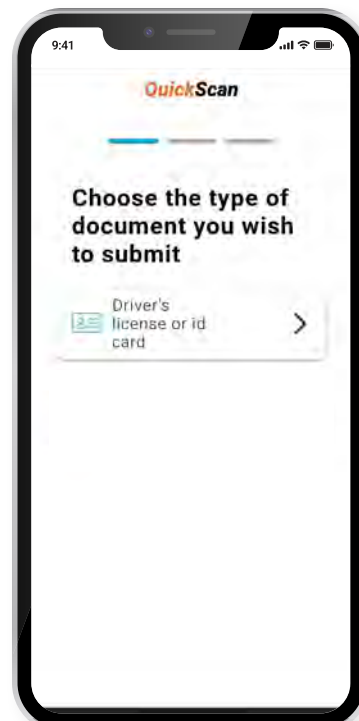
In order to proceed, the consumer must open the link and accept the terms and conditions.



The consumer selects the type of document to be captured.

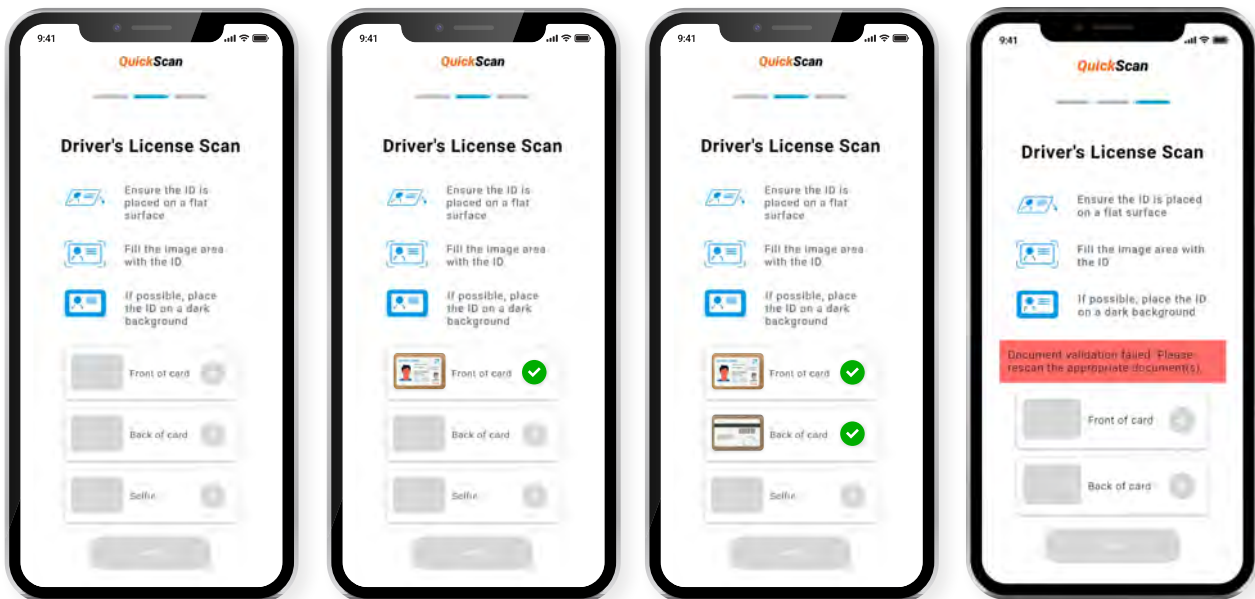
Consumer's have the option between two documents that can be provided:

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



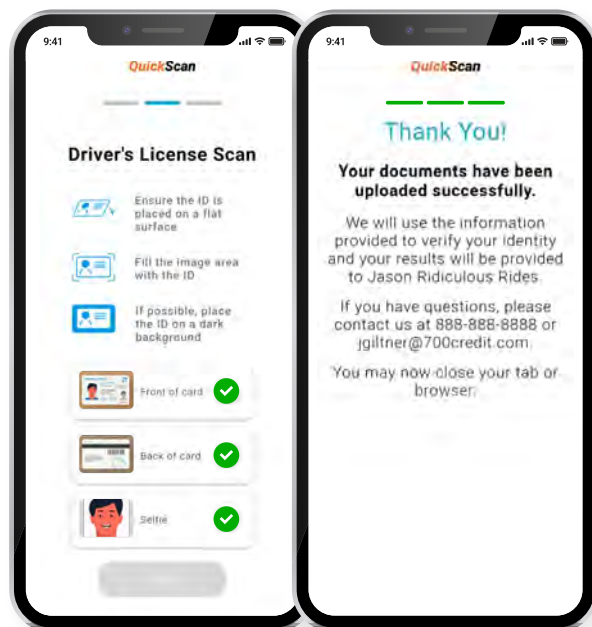
The consumer will be taken through the process uploading the 3 required images: front and back of document, and a selfie image. Click on the “+” attached to each image tab to open the drop-down and access the mobile phone’s camera.

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.

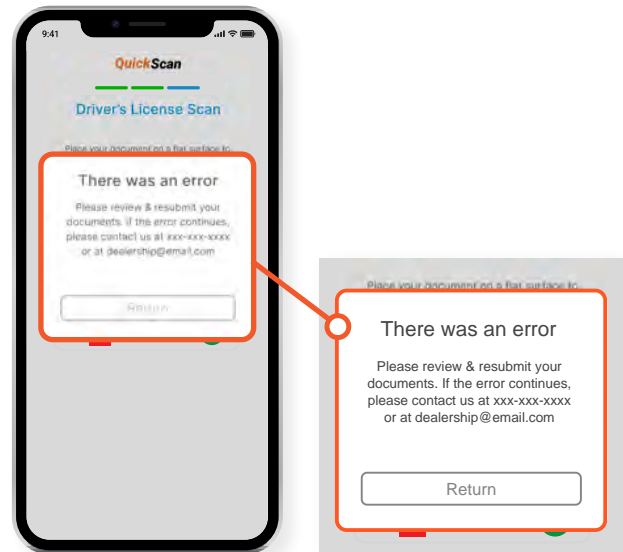
The dealer’s unique contact information will be displayed as the contact reference for the customer.



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

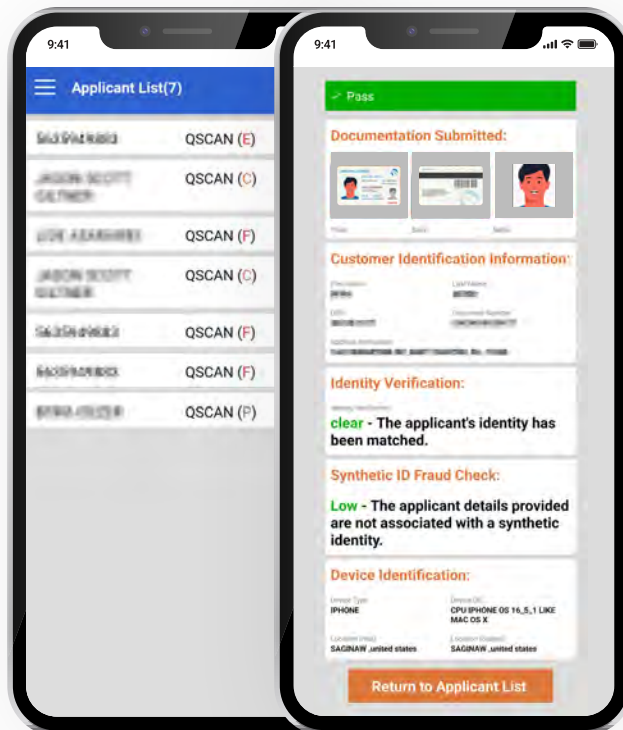
Hit “Return” to be redirected back to the beginning of the QuickScan process where the user is able to try again.

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.

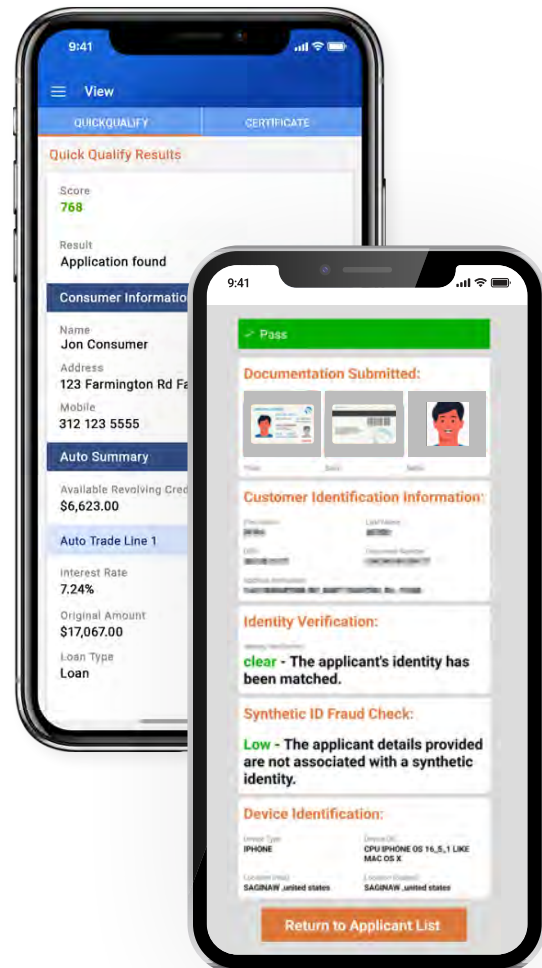


QuickMobile App (Dealer Mobile App)

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

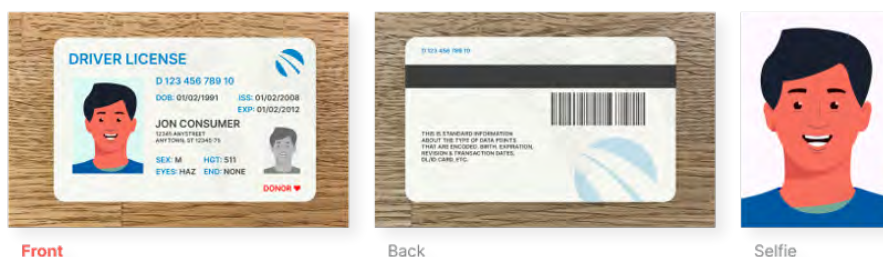
Every QuickScan result consists of the following seven items:

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.

A screenshot of a web 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: John, Last Name: Consumer, Date Of Birth: mm/dd/yyyy, Mobile Number: (xxx) xxx-xxxx, Address: 12345 Anywhere Ave Apt 123 City Name, ST 12345, and Document Number: 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 Results Summary

Caution

Reason for Caution:
DMV Verification Failed


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	

Close

QuickScan Monitor

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

[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	6	14%
Notices Mailed	0	0%
Notices Delivered	2	5%
RPN Notices Delivered/Scheduled	41	95%

[Current RPN Setup](#)
[Request Setup Changes](#)

Red Flag Program Monitor

	#	%
Total Applicants	38	46%
With Red Flag	9	24%
Cautions	29	76%
Adverse Letters	27	
Adverse Letters	2	

[Walk on Unresolved](#)

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%

[Walk on Program](#)

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.



Recommendations:

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

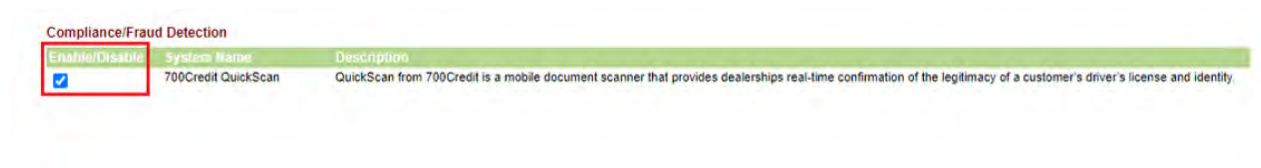
Unlike other solutions in the industry, QuickScan is fully automated. There is no person-in-the-loop at any point during the transaction. This allows for consistent results and fast decisioning.

QuickScan Link Timeout

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

Activating QuickScan in AppOne

Activating QuickScan in AppOne begins within the **Admin Console**. Select **"Dealer 3rd Party Interfaces"**, then **"Compliance/Fraud Detection"**, and finally check the **"Enable/Disable"** box.

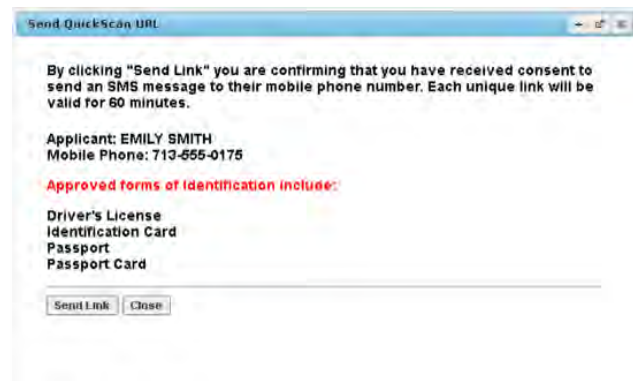


Initiating a QuickScan

Once in a deal, users can utilize the QuickScan feature from the **"Credit Bureau"** tab. Next, select the **"700Credit QuickScan"** tab, and then the **"Send QuickScan URL to Customer Phone"**.

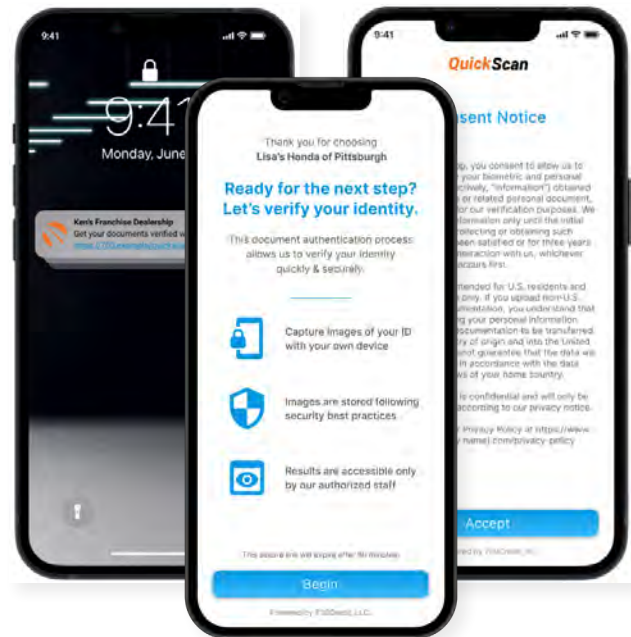


Verify the name and phone number of the customer and click **"Send Link"** to send a text message link to the customer's phone.



The consumer receives an alert on their mobile device containing the link to initiate the document capture experience.

Customer will follow instructions (as explained in previous section) to send their necessary documents and a selfie to 700Credit for verification.



Once the documents are reviewed by 700Credit, the verification results display on the “700Credit QuickScan” tab.



The results of the verification request is also displayed next to the **"DL No."** field on the **"Customers"** tab as a hyperlinked button.

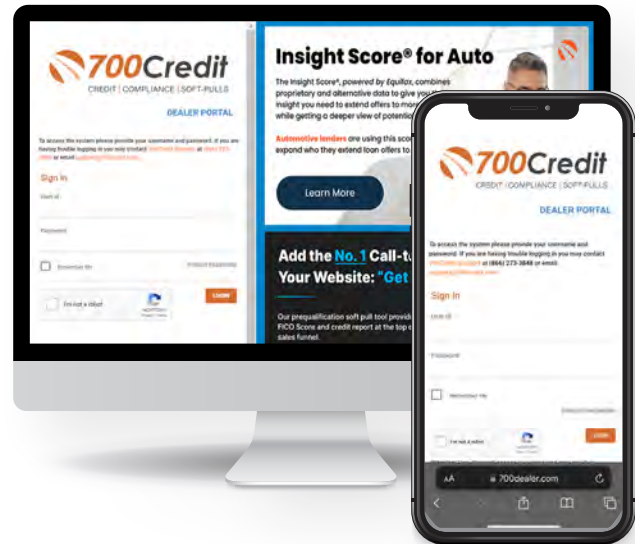
Click this button to access the 700Credit QuickScan page on the Credit Bureau tab, where you can review the full verification report results.

Customer	Credit Bureau	Collateral	Structure	Lenders
<div> <input type="checkbox"/> Cash Deal </div>				
Applicant #1 - Personal Information (MUST MATCH DRIVER'S LICENSE)				
FName: <input type="text" value="QUICKSCAN"/> MI: <input type="text"/> LName: <input type="text" value="TEST"/> Suffix: <input type="text"/>				
SSN: ***-**-5555 Show/Hide				
DOB: <input type="text" value="01/01/1970"/>				
Home Phone: <input type="text" value="281-795-2792"/>				
Cell Phone: <input type="text" value="281-795-2792"/>				
DL No: <input type="text" value="55555555555555555555555555555555"/> <input type="button" value="v"/>				
Email: <input type="text" value="TEST@APPONE.NET"/>				
<div> <input type="button" value="2"/> High Risk </div>				

Introduction to 700Dealer.com

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

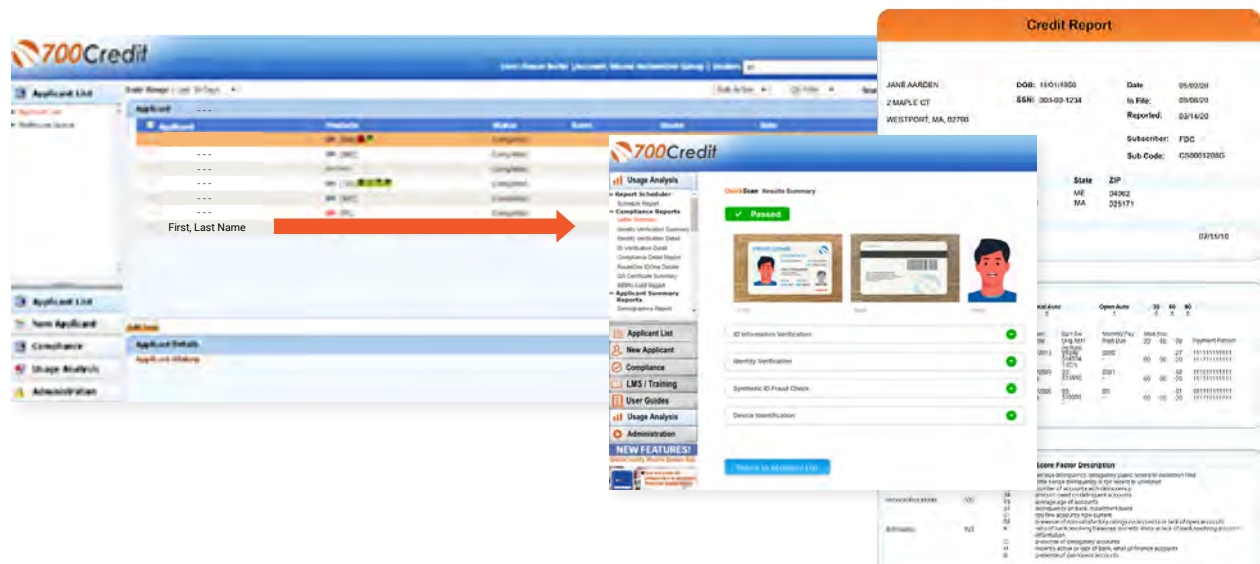
You should have received your username and password in a welcome email from our team. If you did not receive this email, or have misplaced it, please contact our support department at: support@700credit.com | (866) 273-3848.



Viewing Your Lead Data

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

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



Managing Users

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

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

UserID	Name	User Level	User Type	Status	Dealer	City	State	Action
cartercountydgcudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydgc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyyhucudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyyhuc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cchyundaicpq	ElendSolutionsPQ 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
keystonechevyudl	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevydic	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonecgbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy

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

User Information

Username: Password: Retype Password:

First Name: Middle Name: Last Name:

Address: City: State: Phone:

Email Address: [Email Password](#)

User Setup Information

User Type: User Level: AutoGenerate Letter is on: ☐

☐ Read Only

Dealer: Select Default Dealer:

☐ Disable User

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

☐ Restrict Days of week and time of day access

☐ Force Password change on next Login

☐ Show in QuickApp Dropdown

☒ Security Questions

Creating a New User

UserID	Name	User Level	User Type	Status	Dealer	City	State	Action
cartercountydgcudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydgc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyyhucudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyyhuc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cchyundaicpq	ElendSolutionsPQ 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
keystonechevyudl	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevydic	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonecgbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy

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

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

The image shows two screenshots of the AppOne user management interface. The top screenshot is the 'User Information' form, which includes fields for User ID, Password, Retype Password, First Name, Middle Name, Last Name, Address, City, State, Zip, Phone, and Email Address. A 'Copy Password' button is visible. A 'Password Rules' box on the right specifies: Password must be at least 10 characters long; Password must contain an uppercase character; Password must contain a lowercase character; Password must contain a numeric character; Password and Retype Password must match; Password shouldn't match with last 13 password. The bottom screenshot is the 'User Setup Information' form, which includes fields for User Type, User Level, Dealer, Select Default Dealer, From IP, To IP, and Security Questions. The 'Security Questions' section is expanded, showing three questions and their answers.

Viewing Invoices

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

The image shows a screenshot of the AppOne Administration interface. The left-hand menu is expanded, and the 'Online Invoicing' tab is selected. The main content area displays the 'Billing Summary' for Invoice Number 405347. The summary includes fields for Invoice Number, Net Due Balance, Current Activity, Invoice Total, Online Payments, and Auto Payments. The 'Balance due by 12/11/2018' is \$1,295.30. The 'Invoice' section shows the dealer's name, address, and phone number. The '700Credit' logo is visible in the bottom right corner.

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%
Download Adverse Action Report Request Setup Changes		

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

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

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

1. According to our records, you previously lived in (PHOTOCOPY, Please answer the question below the address below):

☐ PLAINFIELD
☐ ROCKLAND
☐ RANDELPH
☐ HILLSBORO
☐ NONE OF THE ABOVE DOES NOT APPLY

2. Which one of the following most closely describes you? (If there is an additional record, please select MORE OF THE ABOVE):

☐ KIDNEY
☐ BIRTH MARK
☐ EGGEN FINGER
☐ CROWN TRAIL, HUNT
☐ NONE OF THE ABOVE DOES NOT APPLY

3. The top of your passport is a photograph that is no larger than 2x2 inches. Please select the color nearest to which your recently passport picture (if any) is the closest match to the color of the passport photo. (If you have not had a passport picture taken in the past, please select "NONE OF THE ABOVE DOES NOT APPLY")

☐ \$750 - \$999
☐ \$1000 - \$1499
☐ \$1500 - \$1999
☐ \$2000 - \$2499
☐ \$2500 - \$2999
☐ NONE OF THE ABOVE DOES NOT APPLY

4. How many of the following are you or on the year of the data below:

☐ 1945
☐ 1946
☐ 1947
☐ 1948
☐ NONE OF THE ABOVE DOES NOT APPLY

5. Please select the county for the address you entered:

☐ COSEN
☐ HARRISBURG
☐ HARRISBURG
☐ HARRISBURG
☐ HARRISBURG
☐ NONE OF THE ABOVE DOES NOT APPLY

Risk-Based Pricing Notices

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

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



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

RBPN: Recommended Best Practices

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

Adverse Action Notices

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

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

08/11/2015

Jeffery Lazard
1020 Brickyard Trl #7
Seaford, DE 19973

Dear Jeffery Lazard:

Thank you for your recent interest in purchasing or leasing a vehicle at 700 XML Test Account. This letter is being sent to you because you were either denied credit or offered credit at lower terms than 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.

We likely obtained information from a consumer reporting agency as part of the negotiations. If we did, the box checked below would indicate the consumer reporting agency that provided a report to us, however, 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. 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 agency, if you request it no later than 60 days after you receive this notice. If you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency. The credit reporting agencies may be reached by using the contact information below.

For instance, we obtained your credit score from the consumer reporting agency(ies) checked below and used it in making our credit decision.

<input type="checkbox"/> Equifax P.O. Box 740241 Atlanta, GA 30374	<input type="checkbox"/> Experian P.O. Box 2104 Allen, TX 75013	<input checked="" type="checkbox"/> TransUnion 2 Baldwin Place, PO Box 1000 Chester, PA 19022
--	---	---

Adverse Action: Recommended Best Practices

- Review 700Credit's automation methods for minimizing manual efforts
 - Scorecard cutoffs, so top credit tier consumers never receive a notice
 - Automate the mailing of the notices for those consumers not mailed or emailed notices
- Add to your monthly audit check list that you utilize when auditing Dead deal jackets.
- Consider delegating personnel to review consumers who did not purchase a car for notices that have not been delivered and emailing them to the consumer.
- Utilize the dashboard to monitor for printing and emailing of the Adverse Action, minimizing costs from Adverse Action Notice's being mailed to the customer.
- The Adverse Action audit report can be run to show every customer a credit report was run on and how their Adverse Action was delivered.

OFAC Search

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

Specifically, OFAC is a database which identifies Specially Designated Nationals (SDN) – those individuals or businesses linked with illegal activities – with whom an entity, including dealerships, are prohibited from doing business. This includes cash deals.

700Credit's quick and easy OFAC solution screens your customers against the OFAC database with every transaction.

If a match occurs, 700Credit will assist your dealership employees with the necessary steps to remain compliant with the federal government's regulations.

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

The screenshot displays the 700Credit Identity Verification results for David W. Campbell. The interface includes a 'Next Steps' link highlighted in a red box, which provides instructions on how to resolve the OFAC match. The 'OFAC Search' section shows a match with a score of 12.50 and a risk level of High Risk.

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

Next Steps: OFAC Instructions

OFAC Search Results:

Result	Alert
Alert	CAMPBELL, David (a.k.a. CAMPBELL LICONA, David Elias; a.k.a. PEREZ PAZ, Jorge Eduardo; a.k.a. VILJO DAN; a.k.a. DON DAVID; Nicaragua; DOB 19 Mar 1987; alt: DOB 20 Oct 1987; alt: DOB 02 Jan 1984; POB San Pedro Sula, Honduras; nationality Honduras; Numero de Identidad 0501-1967-02094 (Honduras); Gender Male; (I linked To: MS-13) DAVID W CAMPBELL [TCO] Match Score: 12.50

OFAC Instructions

When you click on the link highlighted to the right, in the OFAC report, returns the following U.S. Department of the Treasury page.

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

The screenshot displays the OFAC Report for NICHOLE CRAO. A red arrow points to a link in the 'Information' section that directs users to the OFAC website for more details on what to do with OFAC Hits.

Information: To get more information on what to do with OFAC Hits, go to the below link provided by the US Government:
http://www.us-treas.gov/resource-center/facts/Sanctions/Pages/fact_compliance.aspx#match

The screenshot shows the OFAC website's 'Frequently Asked Questions' section. The page includes a search bar, a list of frequently asked questions, and a section for 'RECENTLY ADDED FAQs'.

U.S. DEPARTMENT OF THE TREASURY
Office of Foreign Assets Control

Frequently Asked Questions

Search FAQs

RECENTLY ADDED FAQs

FAQs: For the purposes of the determination of a SDN, what is meant by the term "person" or "entity"?

OFAC Cleared

After you clear an OFAC hit, the system will capture who cleared the ofac, date and time.

The override reasons will also be captured.

Identity Verification

Name: LEON SANCHEZ Status: ID Verification Required

Red Flag Score: 41 Score Risk Level: High Risk Synthetic ID Level: Low Risk

IDV Quiz

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

Hide Detail Report

Identity Verification Detailed Report

Red Flag Score Summary

Risk Level: High Risk Status: ID Verification Required

Red Flag Score: 41 Validation Score: 59 Verification Score: 73

OFAC Search

Result	Alert
✓ Clear	<p>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]</p> <p>Match Score: 12.50</p>

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

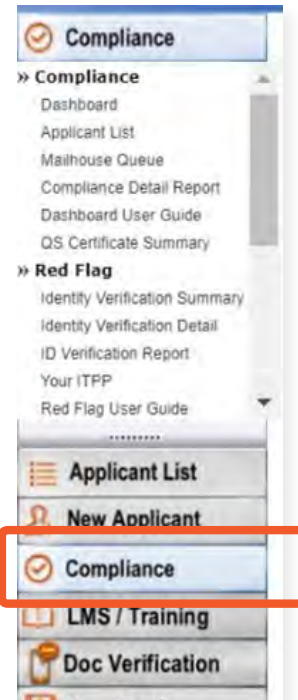
OFAC Search: Recommended Best Practices

- 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.

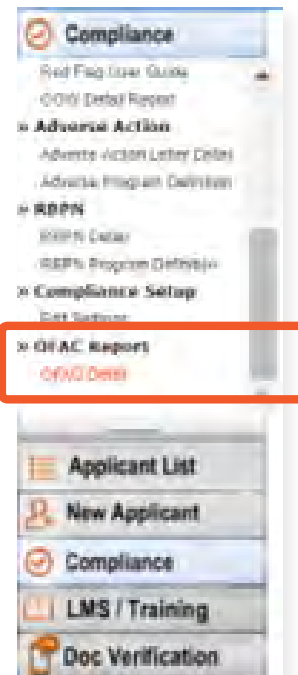
Locate the **"Compliance"** menu item in the left-side navigation panel.



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. RPN Detail
4. OFAC Detail

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



RED FLAG REPORT:

Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Resolution Method	Description	SSN
276									
<input checked="" type="checkbox"/> Red Flag Alerts		141	51%	11					
Mad				Alert	9/1/2023 1:00:46 PM				XXX-XX
Alex				Alert	9/1/2023 1:03:34 PM				XXX-XX
Timc				Clear	9/1/2023 4:25:53 PM		OOV		XXX-XX
Migu				Alert	9/1/2023 6:01:39 PM				XXX-XX
Robi				Alert	9/1/2023 6:14:25 PM				XXX-XX

Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Resolution Method	Description	SSN
276									
<input checked="" type="checkbox"/> Red Flag Alerts		141	51%	11					
<input checked="" type="checkbox"/> OFAC Alerts		2	1%	0					

IDENTITY VERIFICATION REPORT:

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

OUT OF WALLET REPORT:

Dealer Name	No of Applicants	Counts	Percentage	Created date	User Name
14					
<input checked="" type="checkbox"/> Applicants Passed		12	86%		
<input checked="" type="checkbox"/> Authentication Abandoned		2	14%		
<input checked="" type="checkbox"/> Applicants with Five Questions Presented		12	86%		

RISK-BASED PRICING NOTICE REPORT:

Dealer Name	App Date	Name	No of Applicants	No of notices Delivered	Print Local	Mail House	EMAIL	Queued Date	Credit Score
		Totals	286	286	167	0	0	178	
	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	Chi						09/17/2023	EFX(481)
	09/01/2023	Gig						09/17/2023	EFX(549)TU(492)XPN(502)
	09/01/2023	Dae			09/01/2023				EFX(824)TU(845)XPN(840)

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	Chi					09/17/2023	EFX(481)
	09/01/2023	Gig					09/17/2023	EFX(549)TU(492)XPN(502)
	09/01/2023	Dae					09/17/2023	EFX(824)TU(845)XPN(840)

OFAC REPORT:

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

You should have been sent your 700Dealer.com login credentials in one of our welcome emails to you. If you cannot locate your credentials or have any questions, you may send us an email or give us a call at the following:

SUPPORT: (866) 273-3848 (*Option 4*) or support@700Credit.com.