



# **USER GUIDE**

## **DECEMBER 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 220+ 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.

**Vision Dealer Solutions has integrated our credit, compliance and QuickScan solutions into their platforms. This brief guide walks you through how to pull/view credit reports and send QuickScan links/view results from within your Classic and Touch platforms. If you have any questions, please feel free to reach out to our support desk at: (866) 273-3848 or email us at: [support@700Credit.com](mailto:support@700Credit.com).**

## 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.

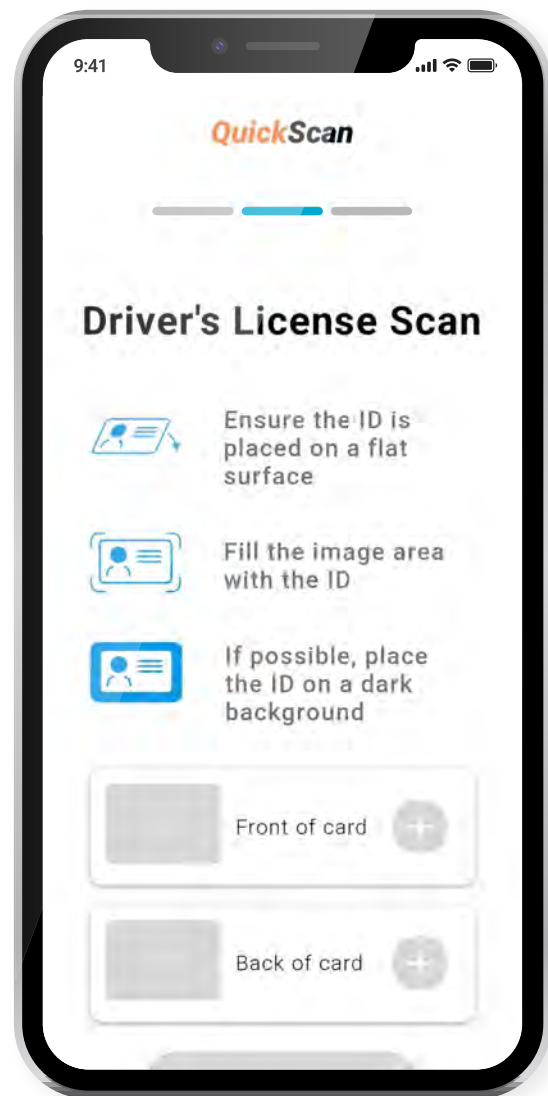
Although it can be used in-store, QuickScan can be particularly helpful when used to verify the identities of online car buyers.

### 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.

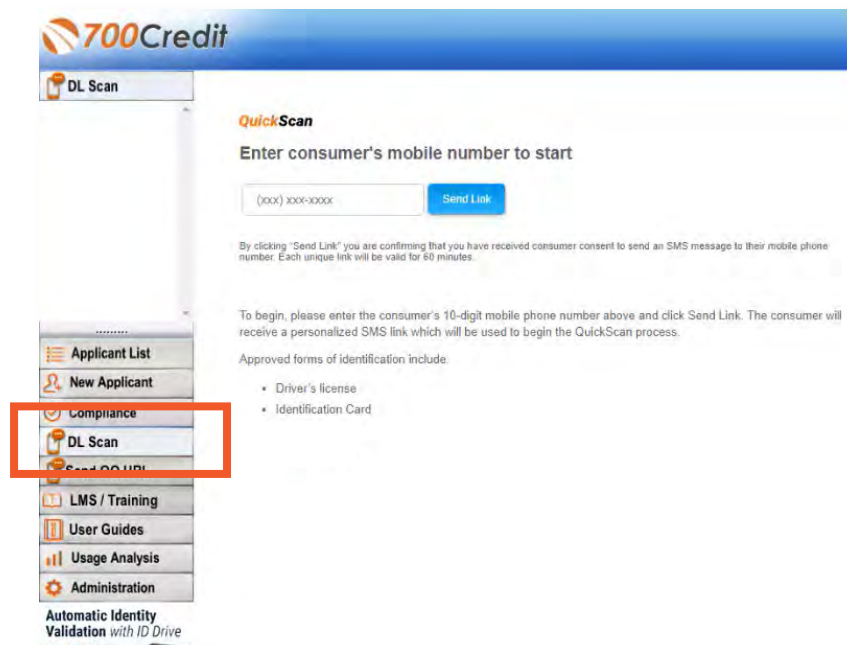


## Initiating a QuickScan

### Option One: 700Dealer.com

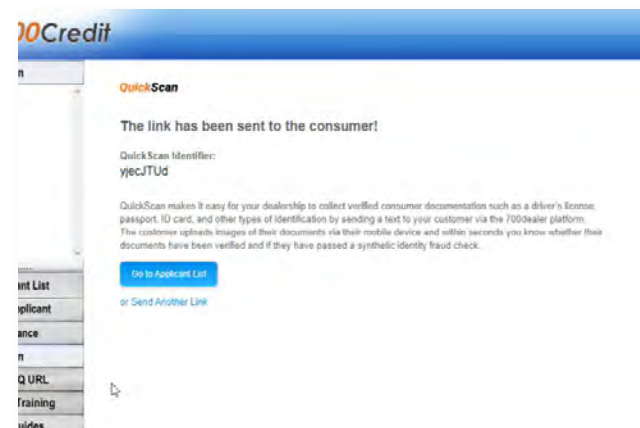
Dealer logs into 700Dealer.com and selects the “**DL Scan**” menu item in the left-hand navigation panel.

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.



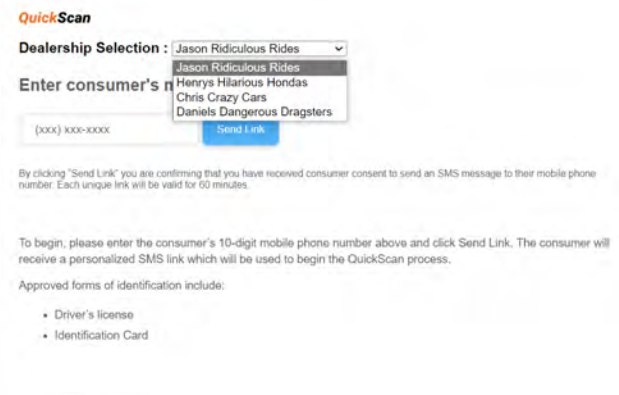
When a link has been sent to the consumer, this message displays, prompting the dealer to review the application list to find the QuickScan results.

**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”.

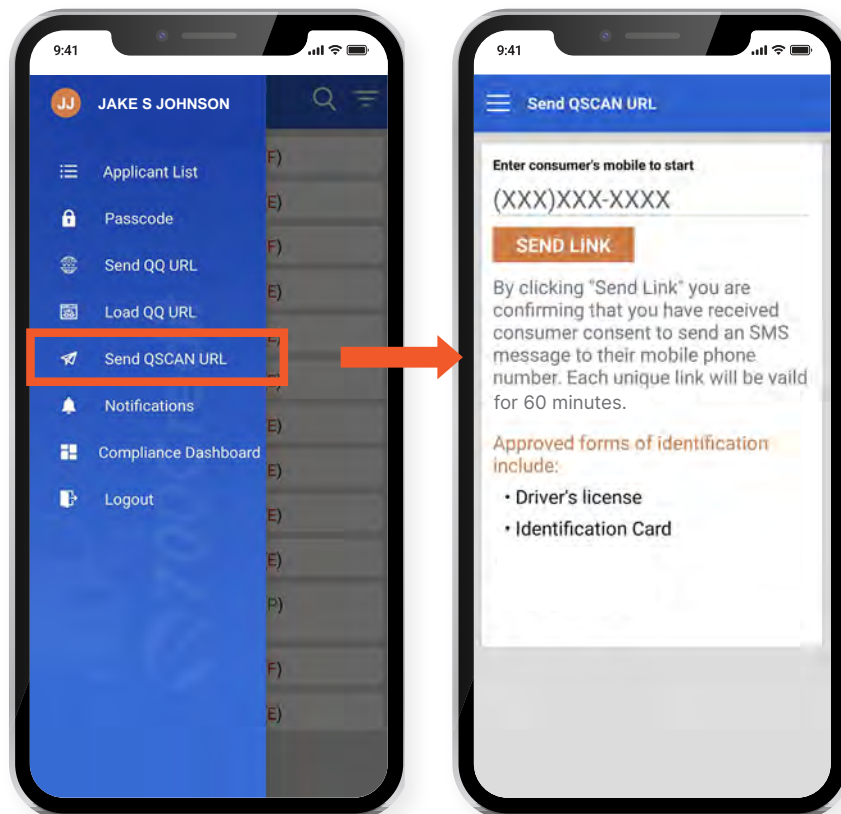
**Note:** Make sure to select the proper location that you are wanting to send the QuickScan link for. It does need to be under the respective location for compliance and legality reasons and also affects billing, so please be diligent with this feature.



## 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”.

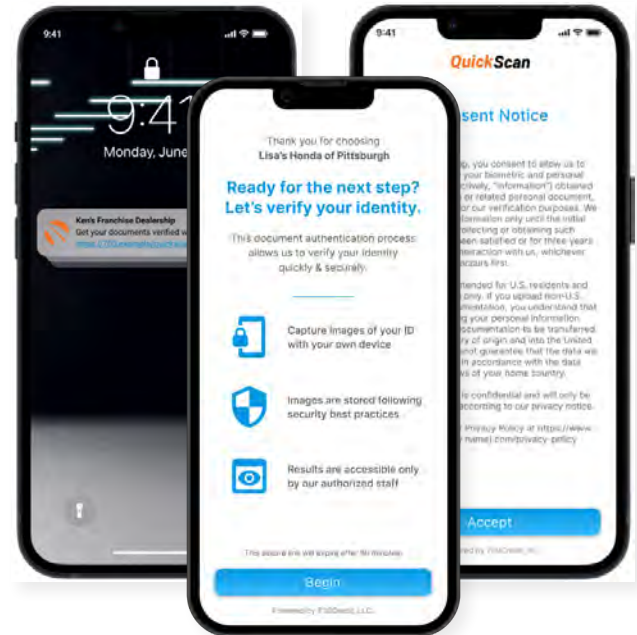




## Consumer Experience

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

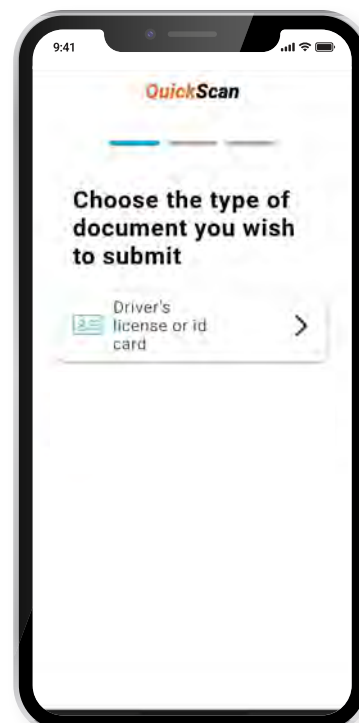
In order to proceed, the consumer must open the link and accept the terms and conditions.



The consumer selects the type of document to be captured.

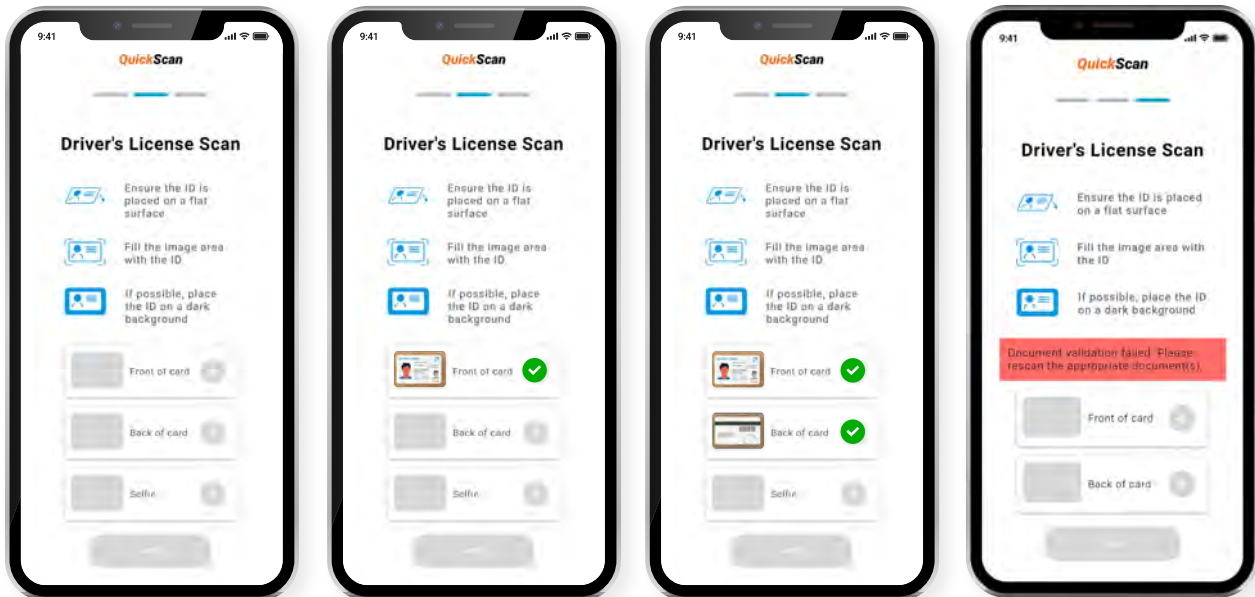
Consumer's have the option between two documents that can be provided:

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



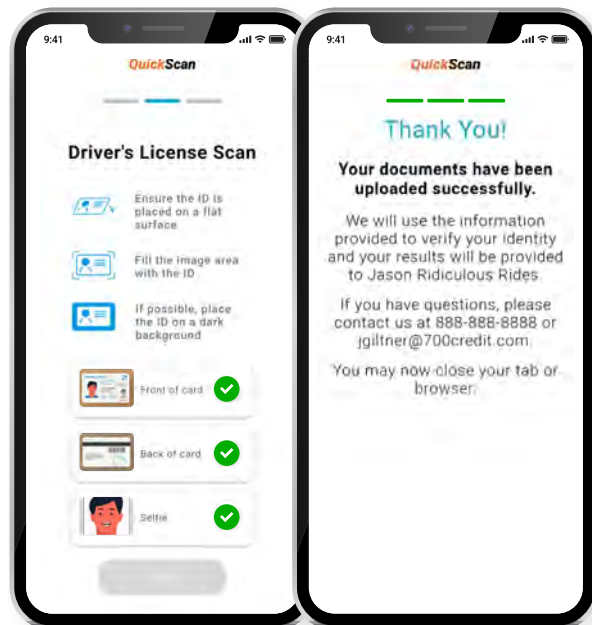
The consumer will be taken through the process uploading the 3 required images: front and back of document, and a selfie image. Click on the “+” attached to each image tab to open the drop-down and access the mobile phone’s camera.

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.

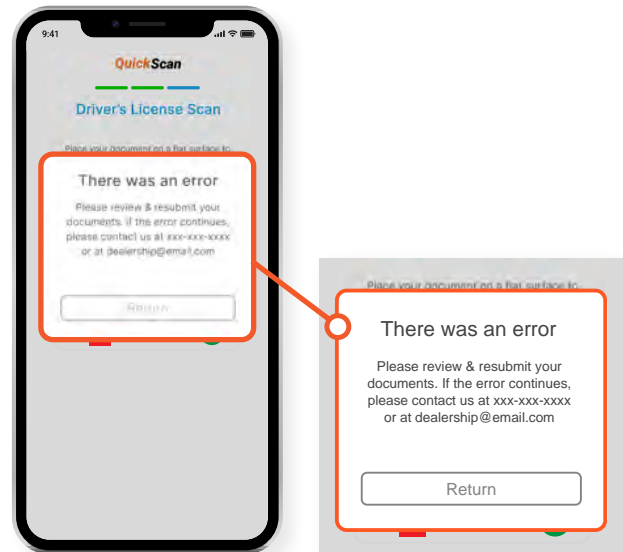
The dealer’s unique contact information will be displayed as the contact reference for the customer.



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

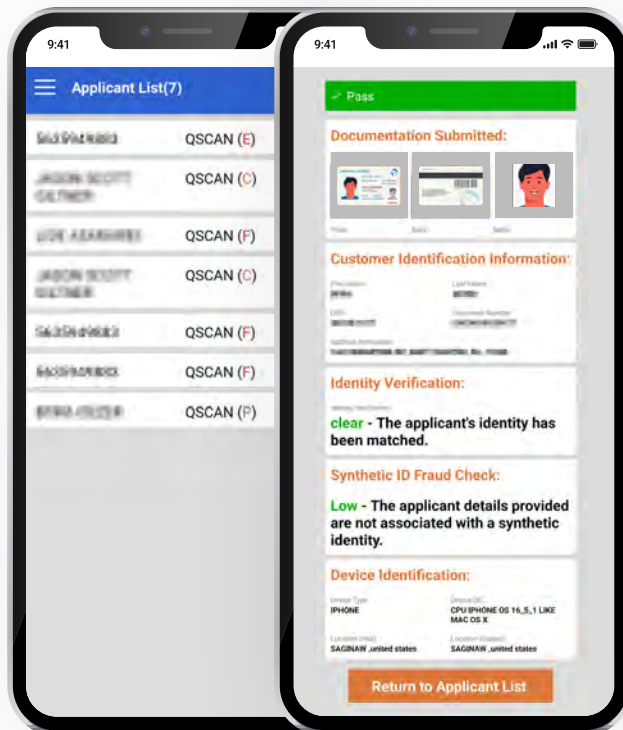
Hit **"Return"** to be redirected back to the beginning of the QuickScan process where the user is able to try again.

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

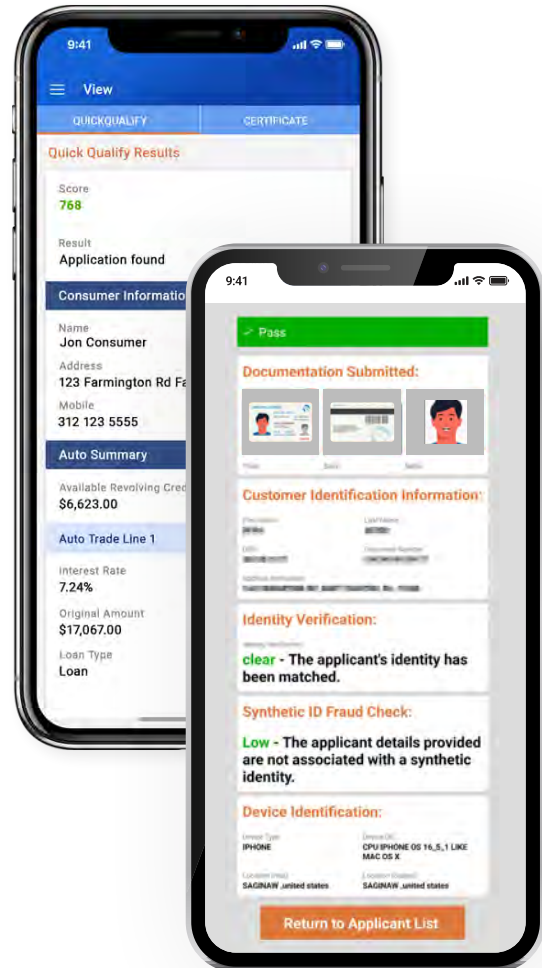


## QuickMobile App (Dealer Mobile App)

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](mailto:support@700credit.com).



## Understanding Your QuickScan Results

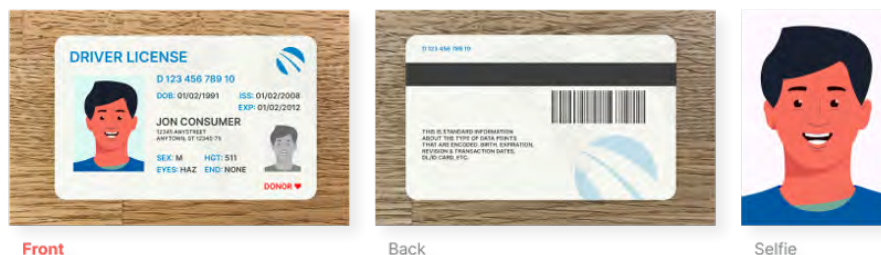
Every QuickScan result consists of the following seven items:

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 <span>▲</span>					
Doc. Number	First Name	Last Name	Date of Birth	Address	Exp. Date
Match ✓	Match ✓	Match ✓	Match ✓	Match ✓	Match ✓

DMV Verification <span>▲</span>					
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 <span>▲</span>
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

228 FALL ST

SENOIA, GA 30276

1123456789ABC

Test Sample

Endorsements: None

Restrictions: None

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

Close



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.

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.



CREDIT | COMPLIANCE | SOFT PULLS

## 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.

## Setting Up 700Credit in Vision Dealer Solutions

In order to access 700Credit functionality inside Vision Menu, you will need to provide your 700Credit Username and Password to your Vision Menu support representative. If you have any questions, please call your Vision support person to get started.

## Vision Dealer Solutions: Classic Platform

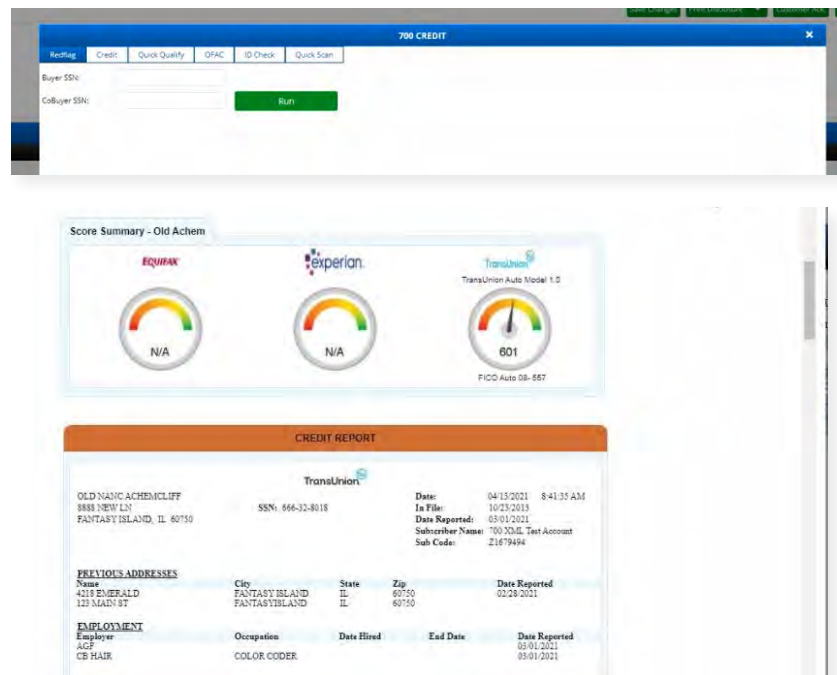
### Pulling Credit

To pull a credit report using the 700Credit integration, open a deal and click on the **"700Credit"** tab.



Dealers will be brought to this screen with six different options to choose from within 700Credit integration. Select the **"Credit"** option, enter the SSN and click the **"Run"** button.

The credit report will appear in the window as shown here.



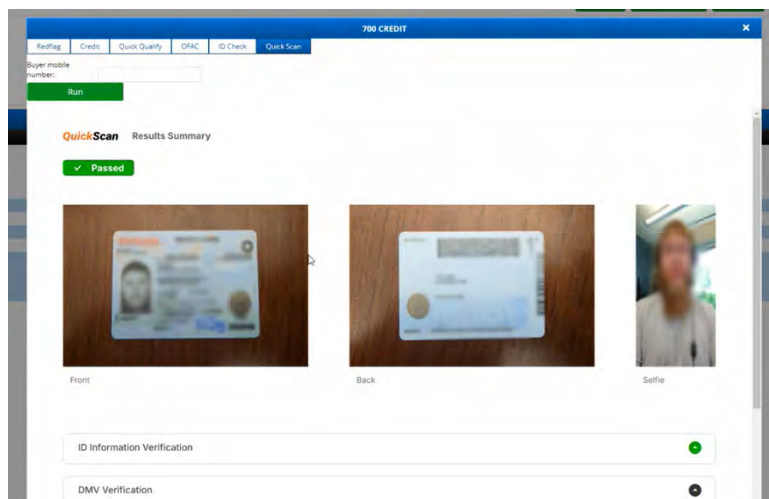
## Sending a QuickScan Link

To request a QuickScan by sending a link, open a deal and click on the **"700Credit"** tab.

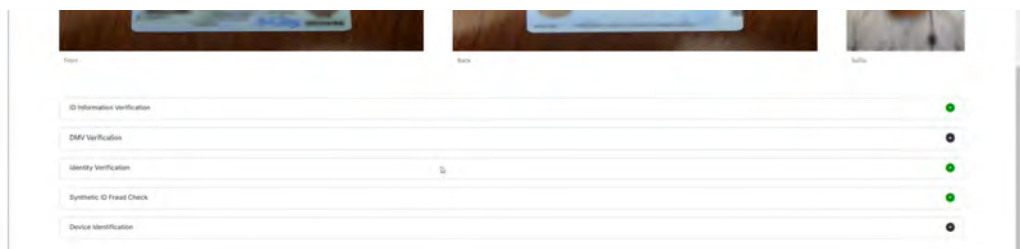


Following the same process as pulling credit, dealers will be brought to this screen with six different options to choose from within 700Credit integration. Select the **"QuickScan"** option, enter the applicant's mobile phone number and click the **"Run"** button.

Once the consumer has completed the process on their phone, their QuickScan results will appear in a window as shown below.



Scroll below the images to view the ID Information Verification, DMV Verification, Identity Verification, Synthetic ID Fraud Check, and Device Identification.



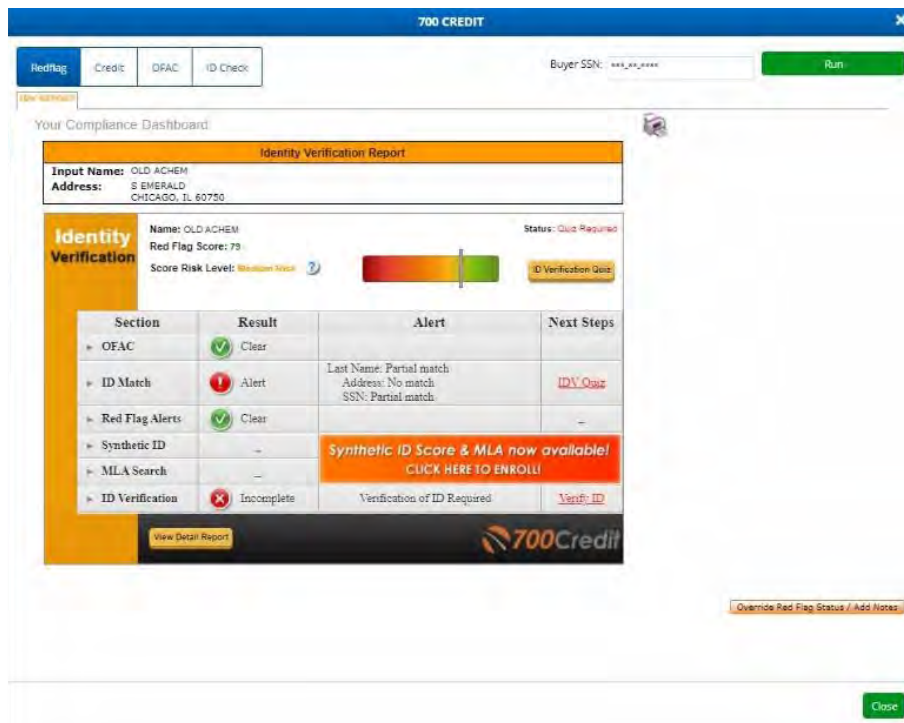


## Red Flag

Red Flags is an Identity Verification system that will tell the user if the person is really who they say they are. When the user clicks on Red Flags and inputs their Social Security Number it will verify the buyer's identity.

There is an **"ID Verification Quiz"** that can be selected if there is still any questions on the identity. The user is also able to click on **"View Detail Report"** to view a more detailed report than what is originally shown.

Lastly, there is an option to enroll in **"Synthetic ID and MLA Search"** if the user would like to go that route. All they would need to do is click into the box where it says **"Click Here To Enroll"**. Located at the bottom right of the screenshot below is a box that says **"Override Red Flag Status/Add notes"**, this is available if the user would like to override what is displayed and/or add any notes to the report.



**700 CREDIT**

Redflag Credit DFAC ID Check Buyer SSN:  Run

Your Compliance Dashboard

**Identity Verification Report**

Input Name: OLD ACHEM  
Address: S EMERALD CHICAGO, IL 60730

**Identity Verification** Name: OLD ACHEM Red Flag Score: 79 Score Risk Level: High Risk Status: Quiz Required ID Verification Quiz

Section	Result	Alert	Next Steps
OFAC	Clear		
ID Match	Alert	Last Name: Partial match Address: No match SSN: Partial match	IDV Quiz
Red Flag Alerts	Clear		
Synthetic ID	-	<b>Synthetic ID Score &amp; MLA now available!</b> <a href="#">CLICK HERE TO ENROLL!</a>	
MLA Search	-		
ID Verification	Incomplete	Verification of ID Required	Verify ID

[View Detail Report](#) **700Credit**

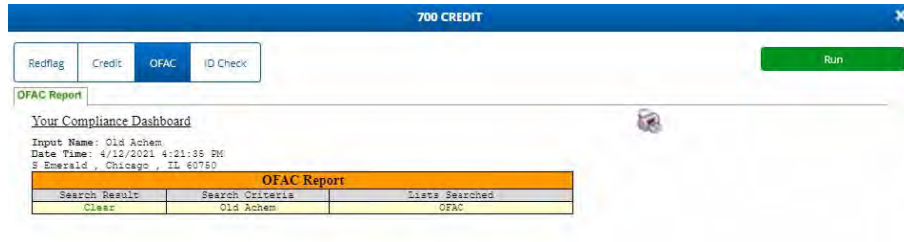
[Override Red Flag Status / Add Notes](#)

Close



## OFAC Report

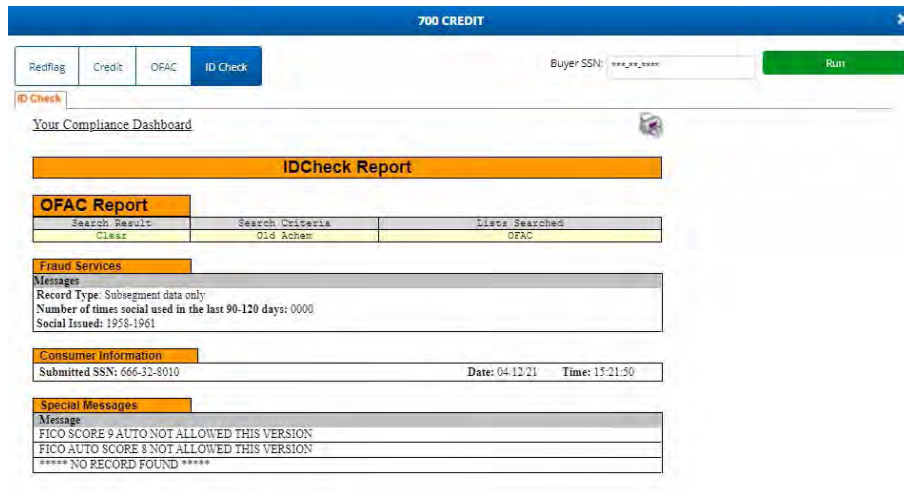
Office of Foreign Assets Contract (OFAC) is a report that will display any criminal history of the buyer that would prohibit the seller from making the sell. Below is an example screenshot of what the OFAC Report looks like inside of 700 Credit. It will display Clear if the buyer does not have any criminal activity in the past. The search criteria section is the name of the buyer and it is critical to spell the name of the buyer correctly.



Search Result	Search Criteria	Lists Searched
Clear	Old Achem	OFAC

## Identity Check

The Identity Check is the last option to choose from when using 700 Credit. It will display the results from the OFAC Check, display any frauds on their ID in the past, along with a few other things. At the bottom is a "Special Messages" section that would show any special notes about the buyer currently.



Search Result	Search Criteria	Lists Searched
Clear	Old Achem	OFAC

**Fraud Services**

Message  
Record Type: Subsequent data only  
Number of times social used in the last 90-120 days: 0000  
Social Issued: 1958-1961

**Consumer Information**

Submitted SSN: 666-32-8010 Date: 04-12-21 Time: 15:21:50

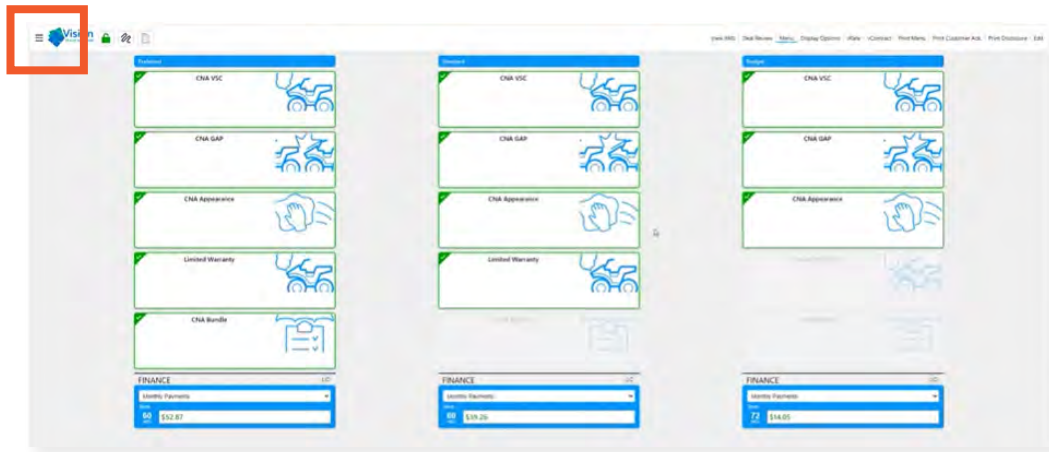
**Special Messages**

Message  
FICO SCORE 9 AUTO NOT ALLOWED THIS VERSION  
FICO AUTO SCORE 8 NOT ALLOWED THIS VERSION  
\*\*\*\*\* NO RECORD FOUND \*\*\*\*\*

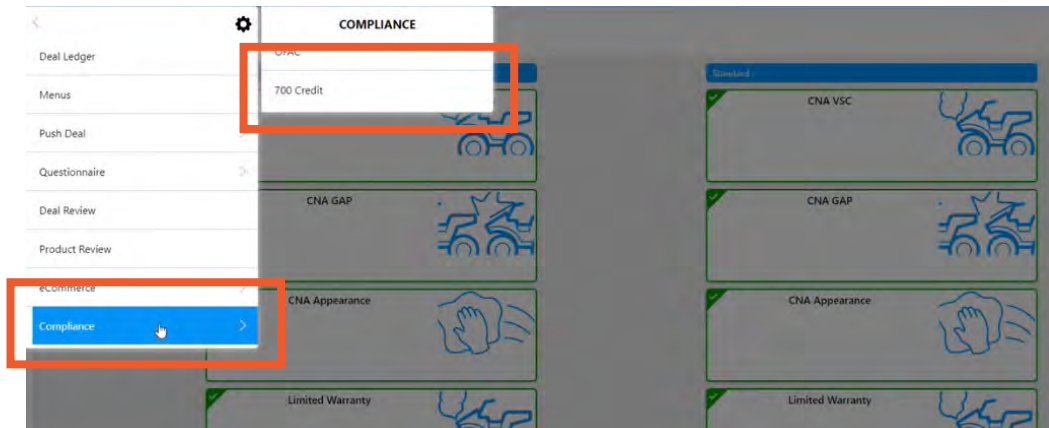
## Vision Dealer Solutions: Touch Platform

### Pulling Credit

Below is the initial screen dealers are presented when logging into the Vision Dealer Solutions Touch platform. In the top-left corner, click the dealer navigation button (as shown below).



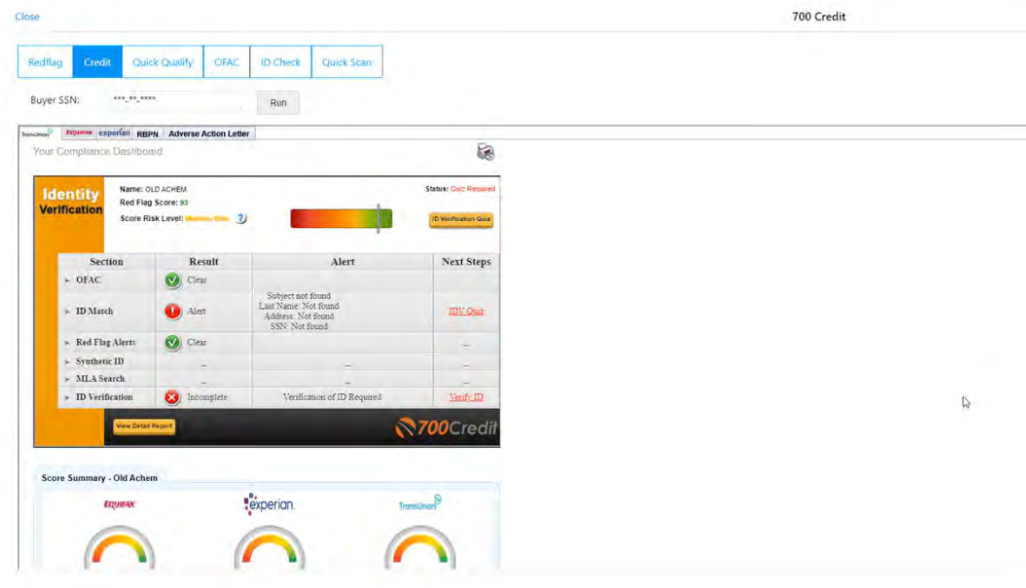
Select **“Compliance”** and then **“700Credit”**.



To pull credit, select the **"Credit"** tab and enter the buyer/co-buyer's SSN. Click **"Run"**. Dealers can also follow the same process with Red Flag, OFAC, and ID Check.



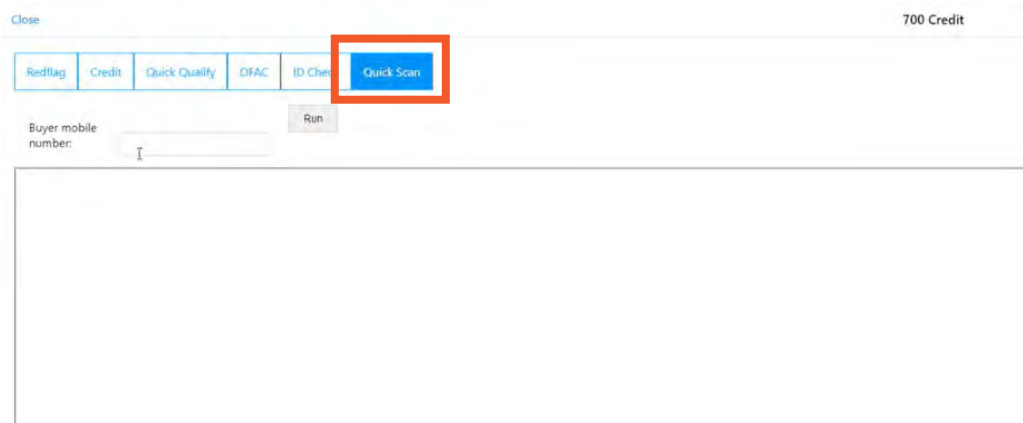
The applicant's full credit report will appear on screen in an iframe. Utilize the tabs at the top of the credit report to pan between each bureau's report, RBPB and Adverse Action Letter.



Section	Result	Alert	Next Steps
OFAC	Clear		
ID Match	Alert	Subject not found Last Name: Not found Address: Not found SSN: Not found	<a href="#">View ID</a>
Red Flag Alerts	Clear		
Synthetic ID			
MLA Search			
ID Verification	Incomplete	Verification of ID Required	<a href="#">Verify ID</a>

## Sending a QuickScan Link

To request a QuickScan from the applicant by sending a link, click the **“QuickScan”** tab and enter the applicant’s mobile phone number. Click **“Run”**.



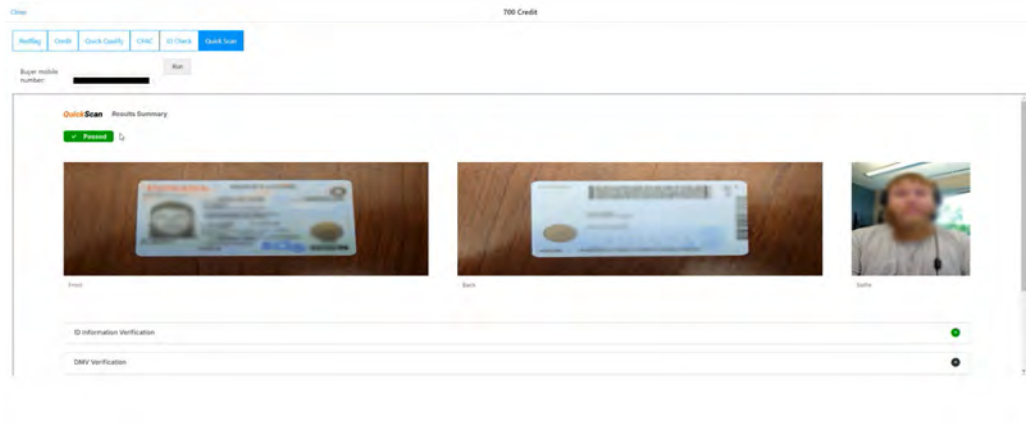
The screenshot shows a web interface with a top navigation bar containing tabs: Redflag, Credit, Quick Quality, DFAC, ID Check, and Quick Scan. The 'Quick Scan' tab is highlighted with a red box. Below the tabs is a 'Buyer mobile number:' label followed by a text input field. To the right of the input field is a 'Run' button. The top right corner of the interface displays '700 Credit'.

The following screen will be presented to the dealer while the consumer is completing the QuickScan process on their mobile phone.



The screenshot shows a web interface with a top navigation bar containing tabs: Redflag, Credit, Quick Quality, DFAC, ID Check, and Quick Scan. The 'Quick Scan' tab is highlighted. Below the tabs is a 'Buyer mobile number:' label followed by a text input field containing the number '282414274'. To the right of the input field is a 'Run' button. The main content area displays the 'QuickScan' logo and a message: 'Thanks you for activating 700 360, Test Account! Ready for the next step? Let's verify your identity. This document authentication process allows you to verify your identity quickly & securely.' Below the message are three icons with corresponding text: 'Authenticate images with your ID card using your device', 'Images are stored following industry best practices', and 'Results are available only for our authorized users'.

Once the consumer has completed the process and submitted the required documents, the dealer is presented the QuickScan results. They are presented the front/back of the applicant's driver's license, as well as the selfie they submitted.



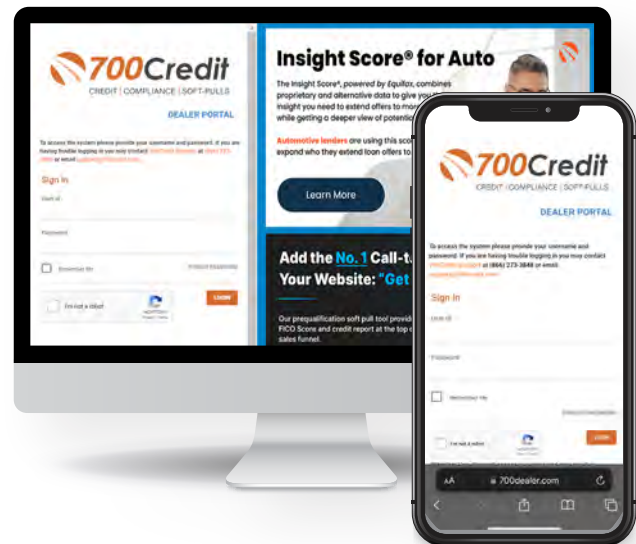
Scroll below the images to view the ID Information Verification, DMV Verification, Identity Verification, Synthetic ID Fraud Check, and Device Identification.



## Introduction to 700Dealer.com

All 700Credit dealers have exclusive access to their own personal credit portal hosted at [700Dealer.com](https://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.

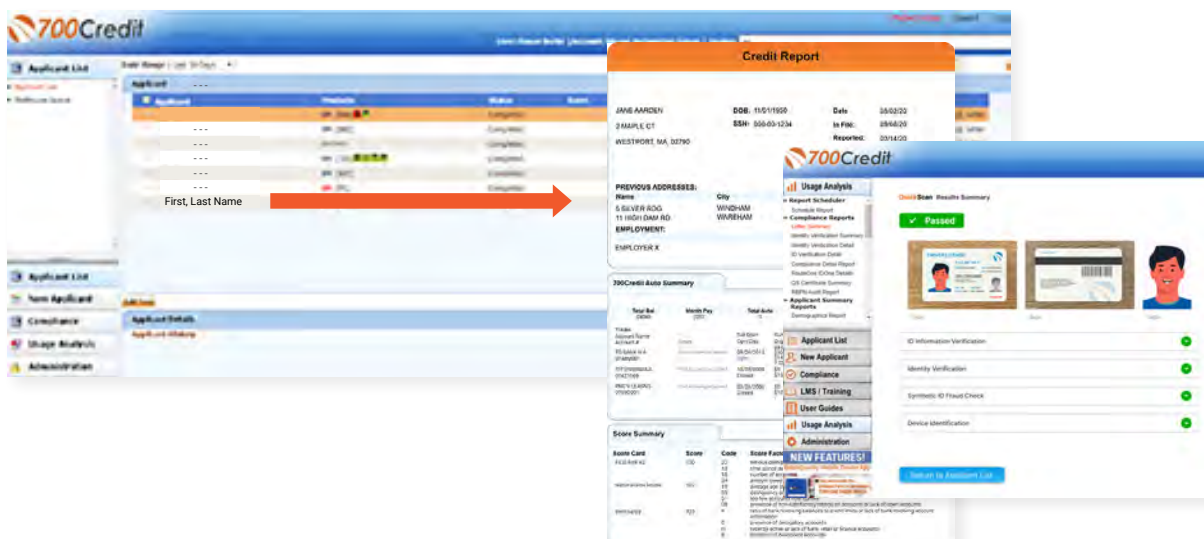
You should have received your username and password in a welcome email from our team. If you did not receive this email, or have misplaced it, please contact our support department at: [support@700credit.com](mailto:support@700credit.com) | (866) 273-3848.



## 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, and a link to their compliance dashboard. If a QuickScan was run, you will also see those results.

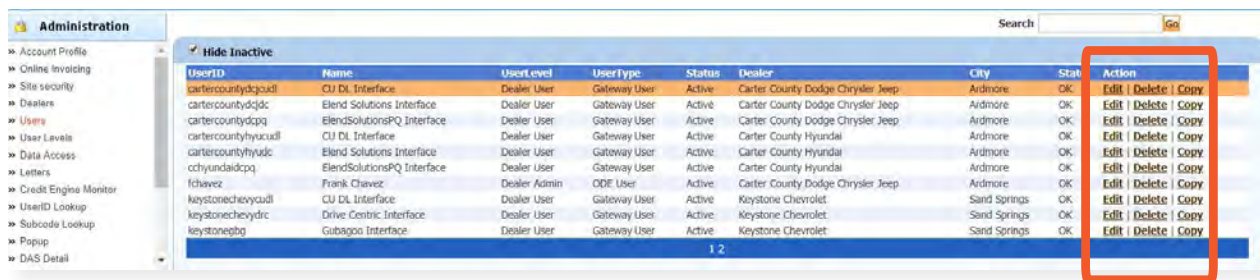




## Managing Users

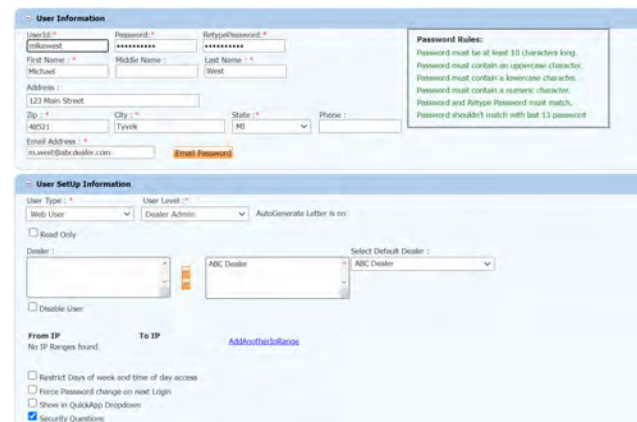
You can add, edit or delete users who have access to your customer, credit and lead information through the following process:

1. Log in to [700Dealer.com](http://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
cartercountydodgeidl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountydodge	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountydodge	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountyyhucidl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountyyhucidl	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountyyhucidl	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
fcchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
keystonechevyidl	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
keystonechevyidl	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
keystoneebg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>

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



**User Information**

User ID:  Password:  Retype Password:

First Name:  Middle Name:  Last Name:

Address:  City:  State:  Phone:

Email Address:

**User Setup Information**

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

Read Only: ☐

Dealer:  Select Default Dealer:

Disable User: ☐

From IP:  To IP:

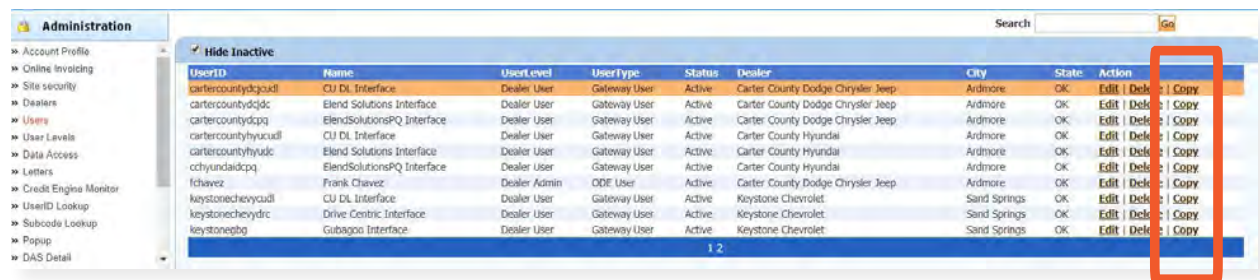
Restrict Days of week and time of day access: ☐

Force Password change on next Login: ☐

Show in QuickApp Dropdown: ☐

Security Questions: ☒

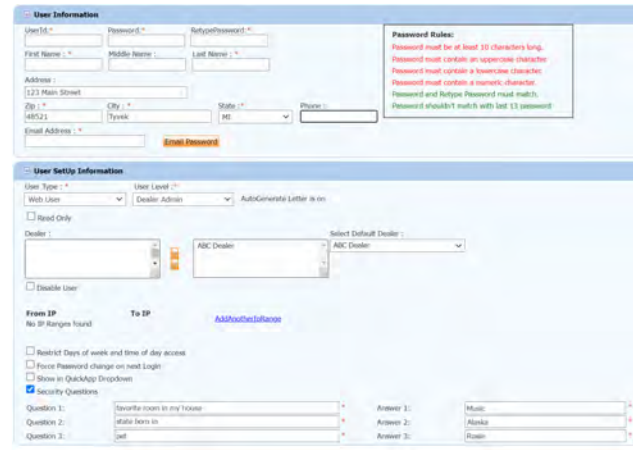
## Creating a New User



UserID	Name	User Level	User Type	Status	Dealer	City	State	Action
cartercountydodgeidl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountydodge	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountydodge	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountyyhucidl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountyyhucidl	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountyyhucidl	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
fcchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
keystonechevyidl	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
keystonechevyidl	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
keystoneebg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>

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.

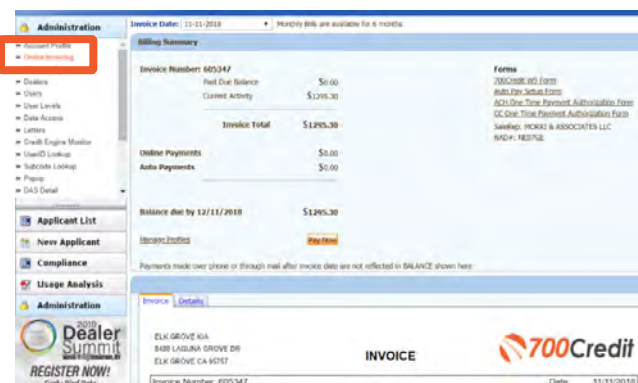
You can then fill in the new user information and make any changes in the setup necessary.



The screenshot shows two forms for creating a new user. The top form, 'User Information', includes fields for User ID, Password, Retype Password, First Name, Middle Name, Last Name, Address, City, State, Zip, Phone, and Email Address. A 'Password Rules' box 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, and Password shouldn't match with last 13 password. The bottom form, 'User Setup Information', includes fields for User Type (Web User), User Level (Dealer Admin), AutoGenerate Letter to me, Dealer (ABC Dealer), Select Default Dealer (ABC Dealer), From IP (No IP Ranges found), To IP (Add/Subtract Range), Restrict Days of week and time of day access, Force Password change on next login, Show in QuickApp Dropdown, Security Questions (three questions with answers), and a checkbox for 'Enable User'.

## Viewing Invoices

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



The screenshot shows the 700Credit Administration interface. The left-hand menu has the 'Online Invoicing' tab highlighted. The main area displays the 'Billing Summary' for Invoice Number 805347, dated 11-11-2018. The summary shows a Net Due Balance of \$0.00, Current Activity of \$1,295.30, and an Invoice Total of \$1,295.30. It also shows Online Payments of \$0.00 and Auto Payments of \$0.00. The balance due by 12/11/2018 is \$1,295.30. The interface includes a 'Payment History' link and a note that payments made over phone or through mail after invoice date are not reflected in the balance shown here. The bottom of the screen shows the dealer's contact information: ELK GROVE KIA, 8488 LAGUNA GROVE DR, ELK GROVE CA 95757, and the 700Credit logo.



## 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	#	%
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%
<a href="#">View/Edit</a> <a href="#">Request Setup Changes</a>		

Risk Based Pricing Notice Program Monitor		
Total Applicants	#	%
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%
RBPN Notices Delivered/Scheduled	41	95%
<a href="#">View/Edit</a> <a href="#">Request Setup Changes</a>		

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	
<a href="#">View/Edit</a> <a href="#">Request Setup Changes</a>		
Consumer Alerts		
Fraud Victim and Security Alerts	1	
Active Duty Alerts	0	
ID Verifications		
Complete	0	0%
Incomplete	42	100%
<a href="#">View/Edit</a> <a href="#">Request Setup Changes</a>		

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

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

## Compliance for Credit Reports

### What must dealers have in place today:

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

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

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

## Red Flag Regulation

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

### What must dealers have in place today:

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

## Red Flag: Key Components

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

**Identity Verification**

Name: TEST TEST  
Red Flag Score: 99  
Score Risk Level: Medium Risk

Status: Out of Wallet Required  
Out of Wallet Questions

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

View Detail Report
700Credit

## Out of Wallet (OOW) Questions

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

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

Out of Wallet Questions

Number of Questions: 5

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

☐ PITTSBURGH  
☐ ROCKLAND  
☐ BANGORVILLE  
☐ HILLSBOROUGH  
☐ NONE OF THE ABOVE DOES NOT APPLY

2. Which one of the following could have been your first job if there is one in a business record card? Please select THREE OF THE ABOVE.

☐ KIDNAP  
☐ KIDNEY DRAIN  
☐ ELABORATE FISHING  
☐ COWBOY TRAVEL HUNT  
☐ NONE OF THE ABOVE DOES NOT APPLY

3. The mortgage loan reported a mortgage loan to be around July 2010. Please select the correct amount range in which your monthly mortgage payment falls. Enter only in the regular monthly payment which is based on principal, interest, and service charges made without taxes and insurance. If selected by person if you have not had a mortgage payment now or in the past, please select "NONE OF THE ABOVE DOES NOT APPLY."

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

4. How often did you work in the year of the above address?

☐ DAYS  
☐ WEEK  
☐ MONTH  
☐ YEAR  
☐ NONE OF THE ABOVE DOES NOT APPLY

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

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

## RBP: Recommended Best Practices

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

## Adverse Action Notices

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

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



## Adverse Action: Recommended Best Practices

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

## OFAC Search

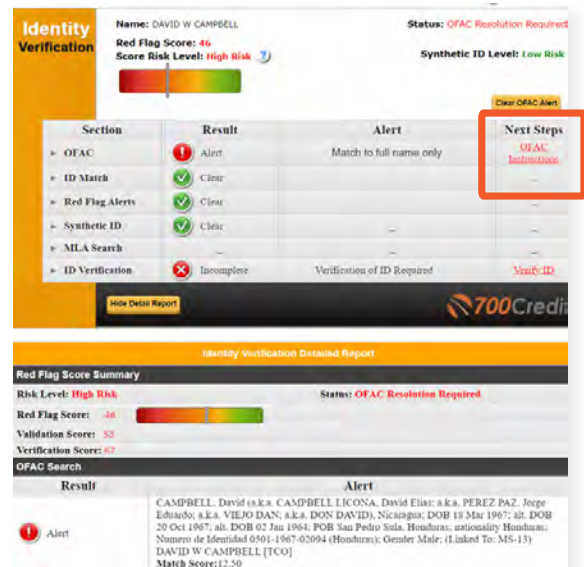
OFAC is a department within the U.S. Treasury, the Office of Foreign Assets Control (OFAC), and is responsible for administering and enforcing economic sanctions against suspected terrorists, drug dealers and money launderers.

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

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

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

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



The screenshot shows the 700Credit Identity Verification interface. At the top, it displays the name 'DAVID W CAMPBELL' and a 'Red Flag Score' of 46, indicating a 'High Risk' level. A 'Status' of 'OFAC Resolution Required' is shown. Below this, a table lists verification sections: OFAC (Alert), ID Match (Clear), Red Flag Alerts (Clear), Synthetic ID (Clear), and ID Verification (Incomplete). A 'Next Steps' link is highlighted in a red box. Below the table, a 'Red Flag Score Summary' shows a 'Risk Level: High Risk' and a 'Status: OFAC Resolution Required'. The 'OFAC Search' section shows a match with 'CAMPBELL, David (a.k.a. CAMPBELL LICONA, David Eliar; a.k.a. PEREZ PAZ, Jorge Eduardo; a.k.a. VIELO DAN; a.k.a. DON DAVIDI, Nicaragua; DOB 13 Mar 1967; alt. DOB 10 Oct 1967; alt. DOB 02 Jan 1964; POB San Pedro Sula, Honduras; nationality Honduran; Numero de Identidad 0501-1967-02094 (Honduras); Gender Male; (U.S. linked To: MS-13) DAVID W CAMPBELL (TCO) Match Score:12.50'.

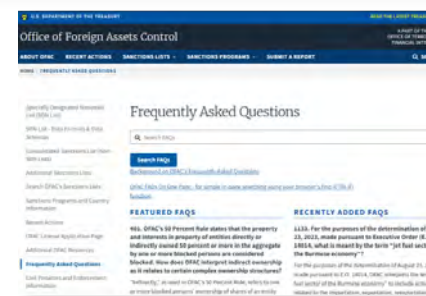
## OFAC Instructions

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



The screenshot shows the OFAC Report interface. It displays a search result for 'HUI CHO' with a 'Name' of 'HUI CHO', a 'Score' of 'Not Available', and a 'Program' of 'OFAC'. A red arrow points to a link in the 'Information' section: 'To get more information on what to do if you have OFAC Hits, go to the below: [http://www.ustr.gov/resource-center/facts/Sanctions/Pages/fact\\_compliance.aspx#match](http://www.ustr.gov/resource-center/facts/Sanctions/Pages/fact_compliance.aspx#match)'. The link is highlighted in a red box.

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



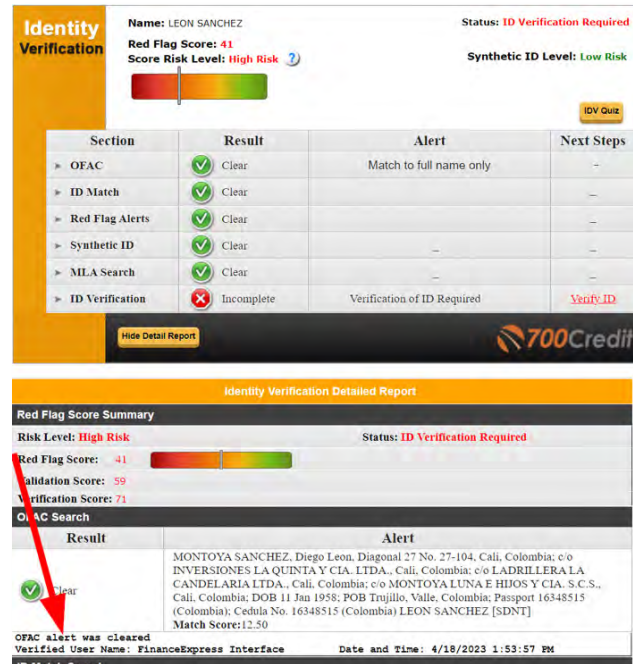
The screenshot shows the U.S. Department of the Treasury OFAC Instructions page. It includes a 'Frequently Asked Questions' section and a 'RECENTLY ADDED FAQS' section. The page is titled 'Office of Foreign Assets Control' and 'U.S. DEPARTMENT OF THE TREASURY'.



## OFAC Cleared

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

The override reasons will also be captured.



**Identity Verification**

Name: LEON SANCHEZ Status: ID Verification Required

Red Flag Score: 41  
Score Risk Level: High Risk

Synthetic ID Level: Low Risk

IDV Quiz

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

Hide Detail Report

**Identity Verification Detailed Report**

Red Flag Score Summary

Risk Level: High Risk Status: ID Verification Required

Red Flag Score: 41  
Validation Score: 59  
Verification Score: 71

OFAC Search

Result	Alert
Clear	<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

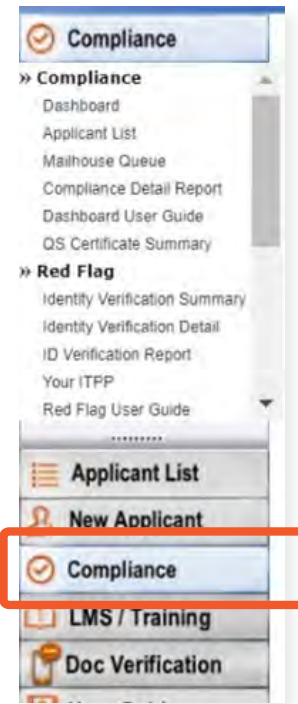
## OFAC Search: Recommended Best Practices

- 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](https://700Dealer.com) platform.

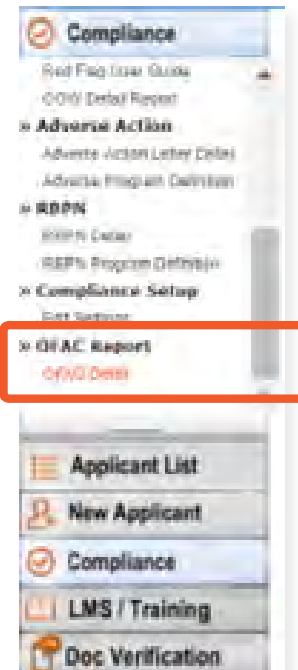
Locate the **"Compliance"** menu item in the left-side navigation panel.



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. RPB Detail
4. OFAC Detail

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





### RED FLAG REPORT:

Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Resolution Method	Description	SSN
	276								
<input checked="" type="checkbox"/> Red Flag Alerts		141	51%	11					
Mad				Alert	9/1/2023 1:00:40 PM				xxx-xx
Alex				Alert	9/1/2023 1:03:34 PM				xxx-xx
Tim				Clear	9/1/2023 4:25:53 PM		OOV		xxx-xx
Mig				Alert	9/1/2023 6:01:39 PM				xxx-xx
Rob				Alert	9/1/2023 6:14:25 PM				xxx-xx
<input checked="" type="checkbox"/> OFAC Alerts		2	1%	0					

### IDENTITY VERIFICATION REPORT:

Date	Time	Dealer Name	Applicant Name	User Name	Status
09/01/2023	11:54:04		JAI		Incomplete
09/01/2023	12:56:28		Ma		Incomplete
09/01/2023	13:00:46		Ma		Incomplete
09/01/2023	13:03:34		Al		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	119	
	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(884)XPN(837)
	09/01/2023	Chu						09/17/2023	EFX(481)
	09/01/2023	Clg						09/17/2023	EFX(549)TU(492)XPN(502)
	09/01/2023	Dae			09/01/2023				EFX(624)TU(645)XPN(640)

### ADVERSE ACTION REPORT:

Dealer Name	App Date	Name	No of Applicants	No of Letters Delivered	Print Local	Mail House	Queued Date	Credit Score
		Totals	286	286	0	0	286	
	09/01/2023	Ale					09/17/2023	EFX(669)TU(638)XPN(649)
	09/01/2023	Anr					09/17/2023	EFX(864)TU(XPN)
	09/01/2023	Bre					09/17/2023	EFX(842)TU(884)XPN(837)
	09/01/2023	Chu					09/17/2023	EFX(481)
	09/01/2023	Clg					09/17/2023	EFX(549)TU(492)XPN(502)
	09/01/2023	Dae					09/17/2023	EFX(624)TU(645)XPN(640)

### OFAC REPORT:

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

You should have been sent your [700Dealer.com](https://www.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](mailto:support@700Credit.com).

