



USER GUIDE

AUGUST 2024



DOMINIONDMS

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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 21,500 direct dealer clients, and 200+ software partners, we look forward to becoming your trusted credit and compliance vendor.

Credit Report Solutions

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

Compliance Solutions

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

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

Soft Pulls

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

QuickQualify (prequalification)

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

QuickScreen (prescreen)

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

Identity Verification & Fraud Detection

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

Identity Verification

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

Synthetic ID Fraud

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

Income & Employment Verification

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

Driver's License Authentication Solutions

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

Mobile Scanner

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

In-Store

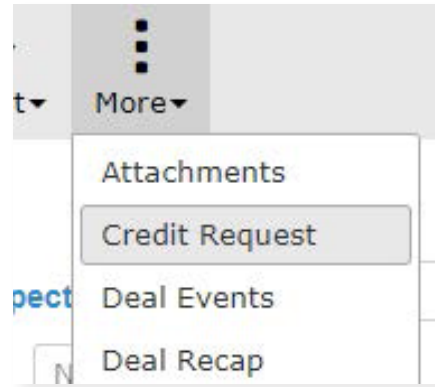
ID Drive provides dealers with the most comprehensive physical driver's license scanning solution for automotive dealers today. This platform combines our prescreen and prequalification platforms, as well as our suite of Identity Verification tools (*Red Flag and Synthetic Fraud detection*) to deliver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

Dominion DMS's VUE has integrated our credit and compliance solutions into their platform. This brief guide will walk you through pulling and viewing credit reports in the VUE platform. If you have any questions, please feel free to reach out to our support desk at: (866) 273-3848 or email us at: support@700Credit.com.

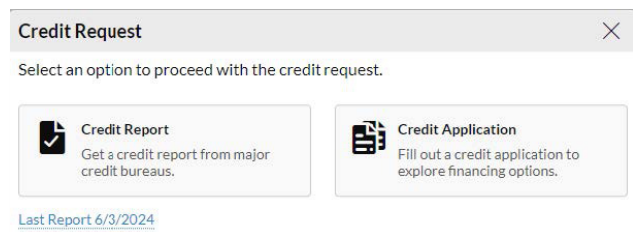
700Credit & Dominion DMS's VUE Integration

Credit Reports can be initiated from either the **Sales Desk** or the **Deal** screen.

- **Sales > F&I > Sales Desk** (or **Deal**)
- Select applicant's scenario
- **More > Credit Request**
- **Credit Report**



If there is a previous report (within the last 90 days) there will also be a link to view it in the lower left of the modal.

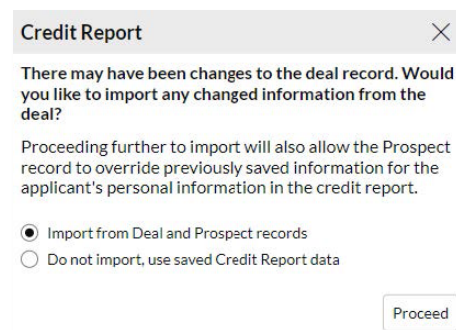
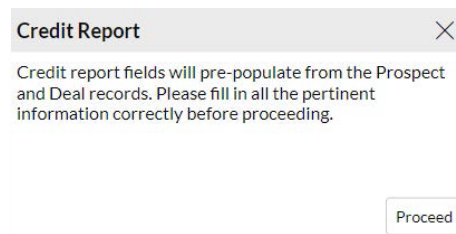


Warnings & Navigation

- **Initial Request** (No Saved Application)
- **Saved Request**

Users may choose to proceed through the application fields by tabbing, or by using the Anchor Navigation at the top.

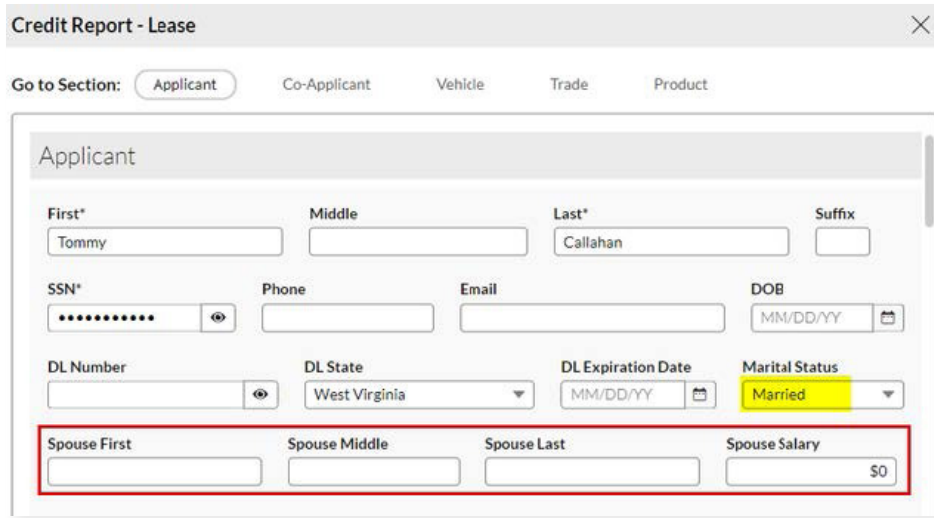
Clicking the Product anchor will jump down to the Product section, for instance.



Applicant / Co-Applicant

Applicant - pre-populates from Prospect record, where available. Permissioned users will have a show/hide button available on Driver's License and SSN fields. Non-permissioned users will see asterisks if there is data in the DL or SSN field, but will be unable to show or edit.

The Spouse fields will only be shown if Marital Status = Married.



Credit Report - Lease

Go to Section: **Applicant** Co-Applicant Vehicle Trade Product

Applicant

First* Tommy Middle Last* Callahan Suffix

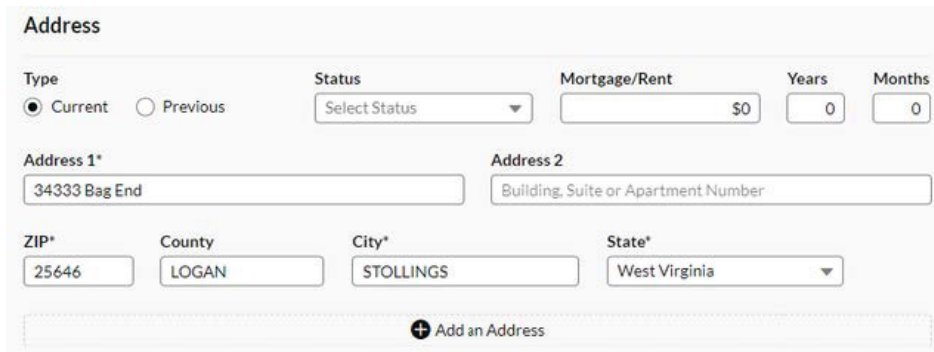
SSN* ***** Phone Email DOB MM/DD/YY

DL Number DL State West Virginia DL Expiration Date MM/DD/YY Marital Status Married

Spouse First Spouse Middle Spouse Last Spouse Salary \$0

Addresses - current address pre-populates from Prospect record, where available. Prior addresses must be manually added. Limit of two entries (*current and previous*).

The **X** will delete the second address record, but the first address record is required and may not be removed.



Address

Type ☒ Current ☐ Previous Status Select Status Mortgage/Rent \$0 Years 0 Months 0

Address 1* 3433 Bag End Address 2 Building, Suite or Apartment Number

ZIP* 25646 County LOGAN City* STOLLINGS State* West Virginia

+ Add an Address

Employment - must be added manually. Employment fields will be hidden by default, with a button available to add employment data. Limit of two entries (current and previous).

The **X** will delete the selected Employment entry. Since Employment is not required, all Employment data may be removed.

Employment

Type

☒ Current
☐ Previous

Status

Select Status ▼

Years

Months

Employer

Occupation

Phone

Income

Interval

Select Interval ▼

Salary

Other Income

Description

Employer Address

Employer Address 1

Employer Address 2

ZIP

County

City

State

Select a State ▼

+ Add Additional Employment

Co-applicant - prepopulates from the co-buyer tab of the Prospect record, where available. If there is no co-buyer, the co-applicant fields will be hidden by default, with a button available to add a co-applicant. Addresses and Employment follow the same rules both Applicant and Co-applicant.

The **X** will delete the Co-applicant entry.

Co-Applicant X

First*

Middle

Last*

Suffix

SSN*

Phone

Email

DOB

MM/DD/YY

DL Number

DL State

DL Expiration Date

MM/DD/YY

Marital Status

Select Status ▼

Address

Type ☐ Current ☐ Previous Status Select Status ▼ Mortgage/Rent Years Months

Address 1* Street Address Address 2 Building, Suite or Apartment Number

ZIP* County City* State* Select a State ▼

Employment

Type ☒ Current ☐ Previous Status Select Status ▼ Years Months

Employer Occupation Phone

Income

Interval Select Interval ▼ Salary Other Income Description

Employer Address

Employer Address 1 Employer Address 2

ZIP County City State Select a State ▼

[+ Add Additional Employment](#)

Vehicle

Vehicle - pre-populates from Vehicle record, where available. The Certified field is only available if the vehicle is Used.

Value - This information must be entered manually. Available Books are NADA Book, Kelley Blue Book, and Black Book.

Note: This Booked Date refers to the date of the appraisal, and is not the same as the accounting booked date. These fields are only available if the vehicle is Used

Vehicle

Type

☐ New
☒ Used

Class

Car

Certified

☐ Yes
☒ No

Stock

3221077

VIN

JTND4MBE2R3221077

Mileage

9

Year

2024

Make

Toyota

Model

Corolla Hatchback

Trim

Nightshade

Value

Booked Out

☐ Yes
☒ No

Book

Kelley Blue Book

Booked Date

MM/DD/YY

Trade

Trade - pre-populates from the Trades tab of the Prospect record, where available.

Trade Financials - pre-populates from the Trades tab of the Prospect record, where available. Changes made in the Credit Application do NOT update the deal. They are only used for the Credit application. However, if a Trade is added to the Desk/Deal directly, it will also be saved to the Trades tab of the Prospect record.

Trade

Year

1995

Make

Ford

Model

F-250

Body

Lariat

Mileage

33333

Trade Financials

Lienholder

ABC Lender

Payment

500

Term

24

Maturity

MM/DD/YY

Allowance

2500

Payoff

0

ACV

3550

Wholesale

3250

Product

Special Note on GAP:

At this time 700Credit's system is generating an error response when we include GAP. They asked us to omit this element from all requests. If they do decide to address the error on their end, we can add the element back to our requests.

Finance deal - Amount Financed and Monthly Payment will update based on other values, but are not directly editable since they are calculated fields. Changes made in the Product section do NOT update the deal. They are only used for the Credit application.

Lease deal - Monthly Payment will update based on other values, but is not directly editable since it is a calculated field. Changes made in the Product section do NOT update the deal. They are only used for the Credit application.

Product

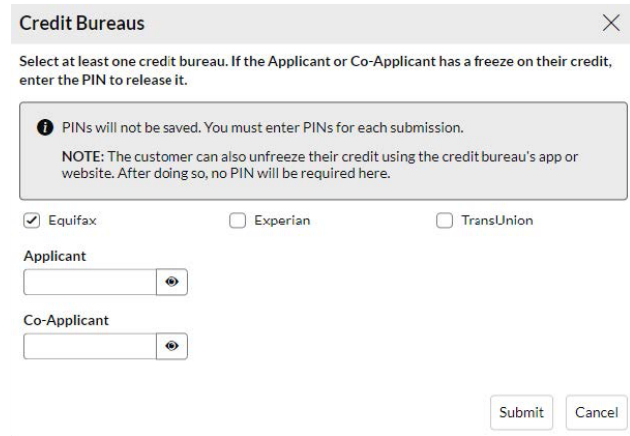
Price	Rebate	Downpayment	Net Trade
\$23,000	\$1,000	\$1,525	\$2,745.82
Service Contract	Gap	Credit Life	Accident & Health
\$985	\$850	\$217.3	\$361.93
Doc Fee	License Fee	Title Fee	Taxes
\$949	\$0	\$105	\$3,887.36
Amount Financed: \$22,661.82			
APR	Term		
0.01%	36		
Monthly Payment: \$550.06			

MSRP	Cap Cost	Total Cap Cost	Rebate
\$3,791	\$3,791	\$4,451	\$0
Down Payment	Net Trade	Net Cap Cost	Service Contract
\$0	\$0	\$4,451	\$0
Gap	Credit Life	Accident & Health	Doc Fee
\$0	\$0	\$0	\$0
License Fee	Title Fee	Taxes	
\$15	\$50	\$40.92	
Rate	Term	Use Tax	
0.0065%	12	3.41	
Monthly Payment: \$403.26			

Submitting and Viewing Credit Reports

On Submit, the user will be prompted to select the Credit Bureau(s) and enter any Freeze Pins. Only the bureaus available to the dealership will be shown.

Freeze PINs must be 5-10 numeric characters (if included).



Credit Bureaus [X]

Select at least one credit bureau. If the Applicant or Co-Applicant has a freeze on their credit, enter the PIN to release it.

! PINs will not be saved. You must enter PINs for each submission.
NOTE: The customer can also unfreeze their credit using the credit bureau's app or website. After doing so, no PIN will be required here.

☒ Equifax ☐ Experian ☐ TransUnion

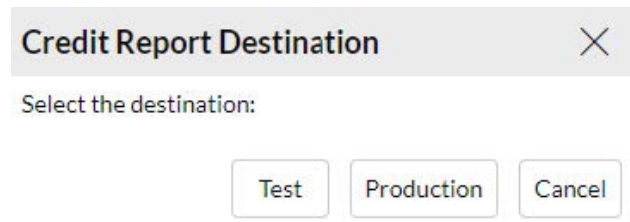
Applicant
 [eye icon]

Co-Applicant
 [eye icon]

Submit Cancel

VUE Support users will also be prompted to send to either 700Credit's Test or Production environment.

Dealership users do not see this prompt, and will always default to Production.

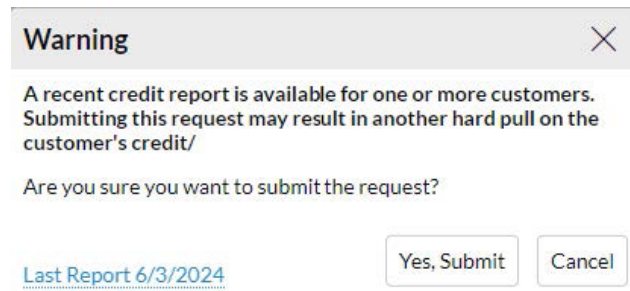


Credit Report Destination [X]

Select the destination:

Test Production Cancel

If there is a previous report (within the last 90 days), a warning will be displayed giving the user an opportunity to view the previous report before submitting a new request.



Warning [X]

A recent credit report is available for one or more customers. Submitting this request may result in another hard pull on the customer's credit/

Are you sure you want to submit the request?

[Last Report 6/3/2024](#)


Yes, Submit Cancel

The default format of the Credit Report is shown to the right. Formatting options for Credit Reports are limited, but the spec shows the alternative option to display the Credit Report data in a typewriter font.


The dealer can also work with 700Credit for a custom appearance if needed, which would not require action from Dominion.

TransUnion® **Equifax** **experian** **RBP** **Adverse Action Letter**




Your Compliance Dashboard

Identity Verification Name: PHILLIP BLACKWELL Status: **Quiz Required**
Red Flag Score: 81
Score Risk Level: **Medium Risk**  [ID Verification Quiz](#)

Section	Result	Alert	Next Steps
OFAC	Clear		
ID Match	Alert	Address: No match	IDV Quiz
Red Flag Alerts	Clear		
Synthetic ID	—	—	—
MLA Search	—	—	—
ID Verification	Incomplete	Verification of ID Required	Verify ID

[View Detail Report](#) 

Score Summary - Phillip Blackwell

CREDIT REPORT

PHILLIP BLACKWELL
800 N RICE VALLEY RD
TUSCALOOSA, AL 35406

SSN: 666-16-1706

Date: 03/28/2024 2:28:50 PM
In File: 11/24/1969
Date Reported: 02/01/2024
Subscriber Name: 700 XOL Test Account
Sub Code: 21679494

Employer	Occupation	Date Hired	End Date	Date Reported
TTL	SOFTWARE ENG	03/01/2016		02/01/2024
CNN				02/01/2024

Special Messages

Message Type: Address alert, Address Type: Current address, AlertCondition: Mismatch-input does not match file
SSN Match Ind: Exact match between SSN on input and SSN on file
OFAC Name Screen: Clear

Score Summary

ScoreCard	Score	Code	Score Factor Description
TransUnion Auto Model 1.0	823	022	Too many inquiries
FICO Auto 08	870	005	Too many accounts with balances
		097	Lack of recent auto loan information
		003	Proportion of loan balances to loan amounts is too high
		008	Too many inquiries last 12 months
FICO Auto 04	861	008	Too many inquiries last 12 months
		014	Length of time accounts have been established
		011	Amount owed on revolving accounts is too high
		097	Lack of recent auto loan information
		1	Inquiries did impact the credit score and, for models that indicate it, no derogatory info was found in the file

700Credit Auto Summary

No Auto Trades Found

Bureau Summary

FR=0 COL=0 NEG=0 HSTNEG=0 TRD=3 RVL=3 INST=0 MITG=2 OPN=0 INQ=2

	HIGH CRED	CRED LIM	BALANCE	PAST DUE	MONTHLY PAY	AVAILABLE
REVOLVING:	\$5471	\$55.0K	\$1238	\$0	\$15	97%
MORTGAGE:	\$153K	\$0	\$128K	\$0	\$1441	
TOTALS:	\$158K	\$55.0K	\$127K	\$0	\$1456	

700Credit Summary

Total Trades	Oldest Trade	Current	Negative	History Negative	Public Records	Collections	30	60	90	Inquiries	Inquiries Last 6
2	02/26/2000	2	0	0	0	0	0	0	0	2	2

	Number	High Credit	Credit Limit	Balance	Past Due	Monthly Payment	Available %
Revolving	3	\$5471	\$55.0K	\$1238	\$0	\$15	97%
Mortgage	2	\$153K	\$0	\$128K	\$0	\$1441	
Totals:	5	\$158K	\$55.0K	\$127K	\$0	\$1456	

History

Users will be able to view Requests and Responses in the History modal.

DL and SSN are not displayed in the history. This is to protect customer PII. If the unaltered requests/responses are needed for troubleshooting, they can be found in Blob storage

Note: Freeze PINs are never saved and therefore will not be visible in either the History or Blob storage.

Applicant: 2/2 Lee Rd # G4

Credit Report History

Submission	Response	Date	Employee	Download XML
700Credit - Experian	Success	06/14/2024	Danny Suarez	Request Response
700Credit - Experian	Success	06/14/2024	Danny Suarez	Request Response
700Credit - Experian	Success	06/13/2024	Kim Baum	Request Response
700Credit - Experian	Success	06/13/2024	Kim Baum	Request Response

ⓘ For security reasons, Social Security Number and Driver's License Number are not included in the XML data. By clicking "Request" or "Response", the user assumes responsibility for the security of the data contained therein.

Done

Building, Suite or Apartment Number

Prospect Functionality

There is limited functionality available on Prospect records.


- **More > Credit Request**
- **Credit Report**

On first opening, the only option will be Proceed. Otherwise the user can choose the appropriate import option radio button.




Credit Request

Select an option to proceed with the credit request.



Credit Report
Get a credit report from major credit bureaus.



Credit Application
Fill out a credit application to explore financing options.

Applicant and Co-Applicant - import the same way they would on a desk/deal.

Vehicle - imports from the Preferred Vehicle on the Prospect record.

Trade - imports from the Trade tab of the Prospect record.

Credit Application

There may have been changes to the deal record. Would you like to import any changed information from the deal?

Importing will override previously saved information for the applicant's personal information in the credit application.

☒ Import from Deal & Prospect records
☐ Import from Credit Report
☐ Do not import, use saved application data

Proceed

Users may enter and save data for a Credit Report, but will not be able to Submit from a Prospect record.

The Prospect may be added to a Sales Desk, and the Credit Report request may be submitted from there.

This functionality is most helpful to our dealerships who do not use a CRM, but need a way to store Employment or other information that does not have a place on the Prospect record.

Credit Report - Finance

Go to Section:

Applicant

Co-Applicant

Vehicle

Trade

Applicant

First*

Middle

Last*

Suffix

Lydia

Cosimeno

SSN*

Phone

Email

DOB

(315) 399-2595

jasoncosimeno@icloud.com

MM/DD/YY

DL Number

DL State

DL Expiration Date

Marital Status

MM/DD/YY

Select Status

Address

Type

Status

Mortgage/Rent

Years

Months

☒ Current
 ☐ Previous

Select Status

\$0

0

0

Address 1*

Address 2

Any modifications made to the credit report will not be saved to the Prospect or the Deal.

Last Saved 05/14/2024 at 10:24 AM

Save

Cancel

Creating a New User

Administration									
<ul style="list-style-type: none"> Account Profile Online Invoicing Site Security Dealers Users User Levels Data Access Letters Credit Engine Monitor UserID Lookup Subcode Lookup PopUp DAS Detail 									
Hide Inactive									
UserID	Name	UserLevel	UserType	Status	Dealer	City	State	Action	
cartercountydqdcudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy	
cartercountydqdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy	
cartercountydqdc	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy	
cartercountyhucudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy	
cartercountyhucudl	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy	
cchyundaicdpq	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	
keystonechevydrc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy	
keystonegbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy	

To create a new user, it is easiest to find a similar user ID from the **"Users"** mass list, and select the **"Copy"** action, as highlighted above.

You can then fill in the new user's information into the user profile, as well as make any necessary changes.

User Information

UserID: *

Password: *

Retype Password: *

First Name: *

Middle Name: *

Last Name: *

Address: *

123 Main Street

Zip: *

City: *

State: *

Phone: *

48521

Trivek

MT

Email Address: *

Email Password

Password Rules:

Password must be at least 10 characters long.

Password must contain an uppercase character.

Password must contain a lowercase character.

Password must contain a numeric character.

Password and Retype Password must match.

Password shouldn't match with last 13 password

User Setup Information

User Type: *

User Level: *

Web User

Dealer Admin

AutoGenerate Letter is on

Read Only

Disable User

Dealer: *

ABC Dealer

Select Default Dealer: *

ABC Dealer

From IP

To IP

No IP Ranges found

Add Another IP Range

Restrict Days of week and time of day access

Force Password change on next Login

Show in QuickApp Dropdown

Security Questions

Question 1:

favorite rooms in my house

Answer 1:

Music

Question 2:

state born in

Answer 2:

Alaska

Question 3:

pet

Answer 3:

Roadie

Viewing Invoices

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

Locate and select the desired invoice to open its details and view the billing summary.

Administration

Account Profile

Online Invoicing

Dealers

Users

User Levels

Data Access

Letters

Credit Engine Monitor

UserID Lookup

Subcode Lookup

PopUp

DAS Detail

Invoice Date: 11-11-2018

Monthly Bills are available for 6 months

Billing Summary

Invoice Number: 605347

Past Due Balance

\$0.00

Current Activity

\$1295.30

Invoice Total

\$1295.30

Online Payments

\$0.00

Auto Payments

\$0.00

Balance due by 12/11/2018

\$1295.30

Forms

700Credit Web Form

Auto (Pre-Sales) Form

ACI One-Time Payment Authorization Form

CC One-Time Payment Authorization Form

SaleRep: HODG & ASSOCIATES LLC

NADA#: NESTIGE

Applicant List

New Applicant

Compliance

Usage Analysis

Administration

Dealer Summit

REGISTER NOW!

ELK GROVE KIA

8400 LAGUNA GROVE DR

ELK GROVE, CA 95757

INVOICE

700Credit

Invoice Number: 605347

Date: 11/11/2018

Introduction to Compliance Solutions

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

Compliance Dashboard

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

Items supported on the dashboard include:

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

Lead Summaries for:

- QuickQualify
- QuickApplication
- QuickScreen
- QuickScore
- QuickScan

How You Benefit

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

Adverse Action Letter Program Monitor		
	#	%
Total Applicants	43	
Letters Mailed	34	79%
Letters Queued to be Mailed	4	9%
Letters Printed Locally	0	0%
Applicants with No Letter Delivered	5	12%
Adverse Letters Delivered/Scheduled	38	88%
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 Emailed	0	0%
Notices Printed Locally	0	0%
Applicants with No Notice Delivered	2	5%
RBP Notices Delivered/Scheduled	41	95%
Current RBP Setup Request Setup Changes		

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

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 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 PATTERSON. Please choose the city from the following list where this street is located.
☐ PATTERSON
☐ ROCKLAND
☐ BANGOR
☐ HENNINGSDALE
☐ NONE OF THE ABOVE/DOES NOT APPLY

2. Which one of the following retail credit cards do you have? If there is not a matched retail credit card, please select "NONE OF THE ABOVE."
☐ KEBIAS
☐ WALSH BANK
☐ ELLEN FISHER
☐ DONNETT TRAVEL MART
☐ NONE OF THE ABOVE/DOES NOT APPLY

3. You have been offered a mortgage loan in or around July 2016. Please select the dollar amount range in which your monthly mortgage payment falls. Refer only to the regular monthly payment which includes principal, interest, and escrow (you could include taxes and insurance if collected by lender). 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-\$1999
☐ NONE OF THE ABOVE/DOES NOT APPLY

4. I was born within a year or in the year of the date below.
☐ 1945
☐ 1946
☐ 1951
☐ 1956
☐ NONE OF THE ABOVE/DOES NOT APPLY

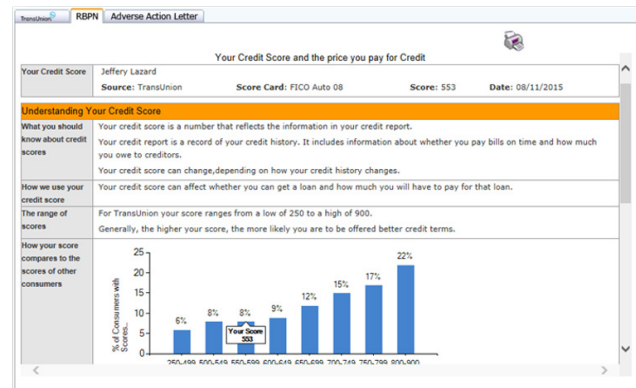
5. Please select the county for the address you provided.
☐ ESEB
☐ HENNINGSDALE
☐ HENNINGSDALE
☐ HENNINGSDALE
☐ HENNINGSDALE
☐ NONE OF THE ABOVE/DOES NOT APPLY

Submit Cancel

Risk-Based Pricing Notices

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

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



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

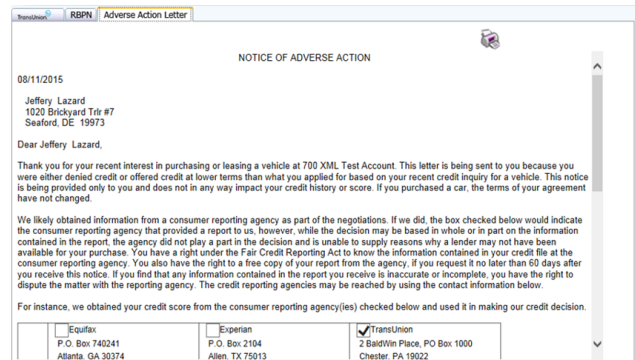
RBP: Recommended Best Practices

- 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



NOTICE OF ADVERSE ACTION

08/11/2015

Jeffery Lazard
1020 Brickyard Trl #7
Safford, 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
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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

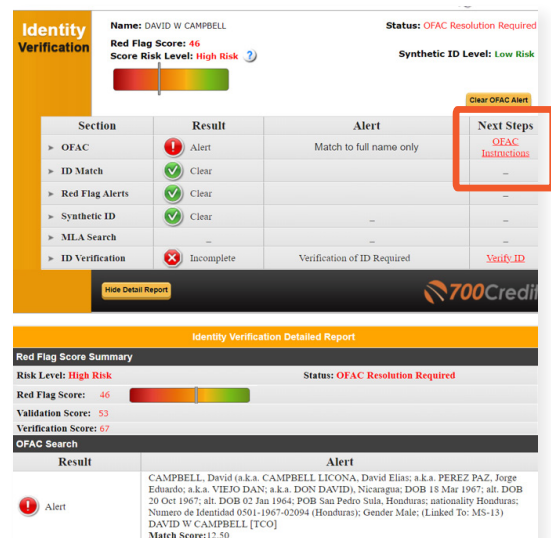
OFAC is a department within the U.S. Treasury, the Office of Foreign Assets Control (OFAC), and is responsible for administering and enforcing economic sanctions against suspected terrorists, drug dealers and money launderers.

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.

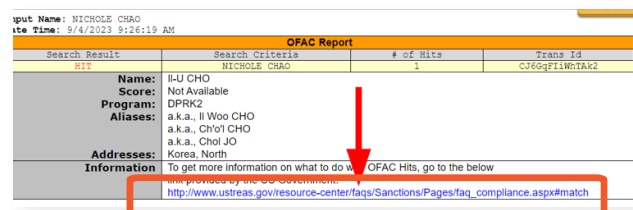
If a match occurs, 700Credit will assist your dealership employees with the necessary steps to remain compliant with the federal government's regulations.

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

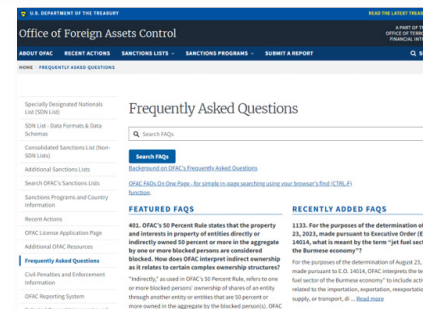


OFAC Instructions

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



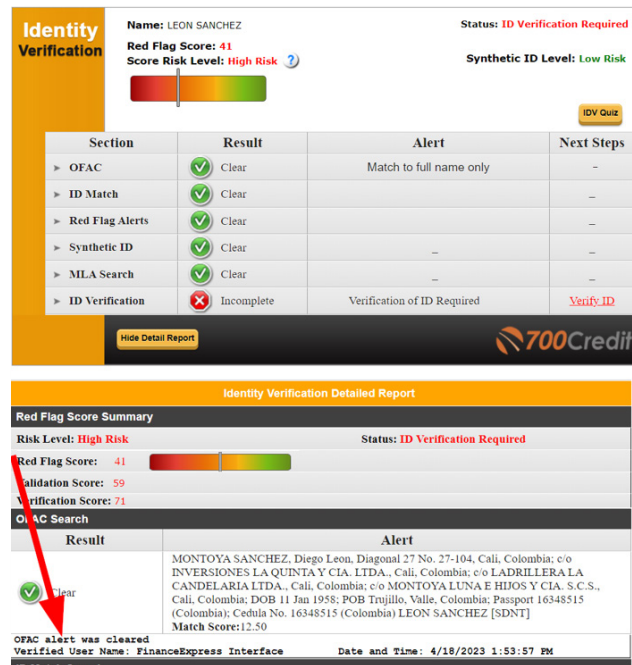
Question #5 on this page is the attached US Treasury Department OFAC Instructions document. The US Treasury document has more details than our 700Credit document.



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

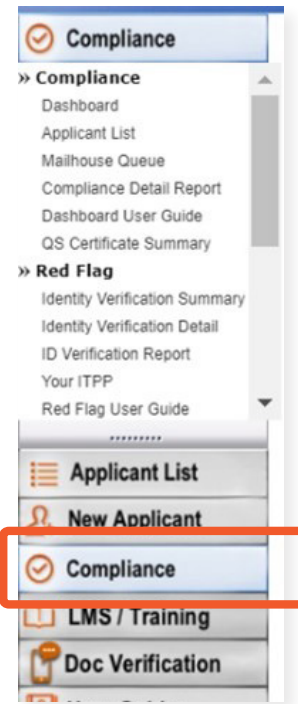
OFAC Search: Recommended Best Practices

- 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

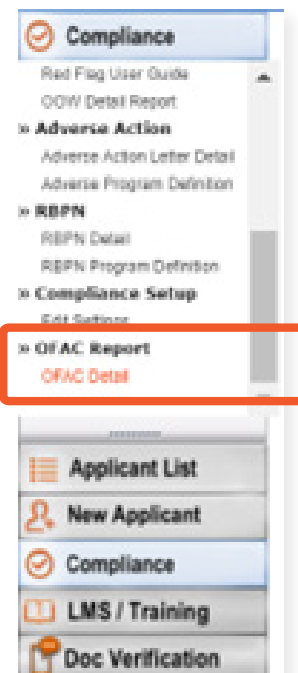
To access your audit reports, first log into your 700Dealer.com platform.

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.

RED FLAG REPORT:

Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Resolution Method	Description	SSN
276		141	51%	11					
<input checked="" type="checkbox"/> Red Flag Alerts									
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		OCW		XXX-XX
Mig				Alert	9/1/2023 6:01:39 PM				XXX-XX
Robi				Alert	9/1/2023 6:14:25 PM				XXX-XX
Cigi				Alert	9/1/2023 6:20:54 PM				XXX-XX

Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Resolution Method	Description	SSN
276		141	51%	11					
<input checked="" type="checkbox"/> Red Flag Alerts									
<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	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(864)XPN(837)
	09/01/2023	Chi						09/17/2023	EFX(481)
	09/01/2023	Cig						09/17/2023	EFX(549)TU(492)XPN(502)
	09/01/2023	De			09/01/2023				EFX(624)TU(645)XPN(640)

ADVERSE ACTION REPORT:

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

OFAC REPORT:

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

You should have been sent your 700Dealer.com login credentials in one of our welcome emails to you. If you cannot locate your credentials or have any other questions about the integration, please reach out to our 24/7 support team at: (866) 273-3848 (Option 4) or support@700Credit.com.