![700Credit logo] **700Credit**
CREDIT | COMPLIANCE | SOFT-PULLS

Affinitiv

Compliance Solutions

Protect your dealership from expensive fines and fraudulent activity with our complete compliance package.

Our Compliance Dashboard enables dealers to satisfy their monitoring obligations under the Fair Credit Reporting Act (FCRA) and Equal Credit Opportunity Act(ECOA) regulations, and makes it easy to manage their credit reporting and compliance programs from one single view. Issues of concern are highlighted in red for quick identification. We support both single and multi-rooftop views, ensuring you have your finger on the pulse of every compliance aspect in your business.

Our compliance package includes:

- **Identity Verification / Red Flag**
- **Adverse Action Letters**
- **Risk-based Pricing Notices**
- **OFAC Compliance**

- **Privacy Notices**
- **Identity Verification Questions**
- **MLA**
- **NEW!** **Synthetic Fraud Detection**

Adverse Action Letter Program Monitor

		#	%
Total Applicants		43	
Letters Mailed		34	79%
Letters Queued to be Mailed	View/Edit	4	9%
Letters Printed Locally		0	0%
Applicants with No Letter Delivered	View/Edit	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	View/Edit	6	14%
Notices Emailed		0	0%
Notices Printed Locally		0	0%
Applicants with No Notice Delivered	View/Edit	2	5%
RBPN Notices Delivered/Scheduled		41	95%

Current RBPN Setup   Request Setup Changes

Red Flag Program Monitor

		#	%
Red Flag Alert Status		#	%
Total Applicants With Red Flag		38	46%
Red Flag Clear & Cautions		9	24%
Red Flag Alerts		29	76%
Alerts Unresolved	View/Edit	27	
Alerts Resolved		2	

Work on Unresolved

Consumer Alerts			
Fraud Victim and Security Alerts	View	1	
Active Duty Alerts		0	

ID Verifications		#	%
Complete		0	0%
Incomplete	View/Edit	42	100%

Work on Incompletes

Out of Wallet Authentication Program Monitor

	#	
OOW Presented / Number of Alerts	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	