



# **LEARNING MANAGEMENT SYSTEM USER GUIDE**

**JUNE 2022**

# TABLE OF CONTENTS

<b>Introduction .....</b>	<b>3</b>
Welcome .....	3
Credit Reports .....	3
Red Flag .....	3
Out of Wallet Questions .....	3
Risk-Based Pricing Notices .....	3
Adverse Action Letters .....	3
<b>700Credit's Learning Management System (LMS) .....</b>	<b>4</b>
Getting Started in LMS .....	6
Logging In .....	6
Your Training Dashboard .....	7
My Training .....	7
Taking a Course .....	8
Quizzes .....	9
<b>Additional Training Courses .....</b>	<b>11</b>
Guided Compliance Assistant Safeguards Courses .....	11
Guided Compliance Assistant Sales, Finance, and Advertising Courses (GCAFE) .....	12
Guided Compliance Assistant Environment Health and Safety Courses (GCABE) .....	13
Baseline Learnings and Training Courses (BLT) & Baseline Privacy and Safeguards Courses .....	14

## Welcome to 700Credit!

**700Credit is the leading provider of credit and compliance solutions for the automotive industry. Our products and services have evolved through the years, as we continually collect feedback from our clients around the country. Our singular focus on the automotive industry has allowed us to create solutions that are easy to use and best fit the needs of our dealer clients. Today we have over 14,500 direct dealer clients using our products and services across the US.**

### Credit Reports

We offer access to reports from the leading national credit companies, Experian, Equifax and TransUnion. Credit Reports contain information from credit grantors, courts, and collection agencies regarding the historical loans by the consumer. Credit Reports also include scores (FICO and Vantage), and public records such as judgments, liens, and bankruptcies. They also may include previous employers, addresses and other names used. All 700Credit clients receive their choice of report format, score, and ancillary products.

### Red Flag

A Red Flag summary is provided with each report pulled, to alert you to information that appears to be genuine on the surface but may be questionable. These warning messages focus on high-risk applicants, social security numbers, driver's licenses, and addresses. Currently, there are more than 31 patterns for Red Flag alerts.

### Out of Wallet Questions

Out of Wallet (OOW) questions are available for every applicant processed through the platform. When a Red Flag alert occurs, your dealership must validate the person's identity. OOW questions are available instantly, providing multiple choice questions that would be hard for an identity thief to answer. If the consumer answers most the questions correctly, their identity is verified, and the alert is automatically resolved, allowing you to proceed with the transaction.

### Risk-Based Pricing Notices

Following the National Automobile Dealers Association (NADA) and National Independent Automobile Dealers Association (NIADA) recommendations, our solution uses the Exception Notice option, otherwise known as Model Form B-4 and Model Form B-5, for those instances where a score is not returned on the consumer.

### Adverse Action Letters

We have developed a base solution that follows industry best practice (and the best liability protection) to help keep you in compliance with federal and state laws and regulations. Our services can be tailored to fit your dealership's interpretation of the law and internal policies.

## 700Credit's Learning Management System (LMS)


To further our efforts to provide thorough compliance and risk mitigation services, we are pleased to introduce our new web-based LMS platform which will provide the required training your dealership needs to assist you in becoming compliant with every transaction and employee.

Car Dealers are fined significant amounts every year for not following applicable laws and regulations regarding the accessing and handling of customer's sensitive data. As the largest reseller of credit reports from all three bureaus – Experian, Equifax and TransUnion – 700Credit has always strived to provide comprehensive and automated compliance solutions to assist with keeping your dealership compliant.

Our objectives here are two-fold: First, to provide critical education/awareness to your employee(s) who have access to credit reports and second, to reduce your business risk related to compliance exposure.

This new training platform:

- Is required for every dealership that utilizes 700Credit to provide their credit reporting needs. At least one person from your dealership is required to review the materials within 6 months of your dealership's enrollment.
- Meets the guidelines set forth by the three major credit bureaus on the rules and regulations all businesses must follow when accessing consumer credit information.

Course Name	Course Description	
<b>Adverse Action Rule</b>	This course helps to identify when information in a consumer's credit report results in an adverse action and requires a proper notice to be provided to the customer as required by the Fair Credit Reporting Act (FCRA) and Equal Credit Opportunity Act (ECOA).	7 min.
<b>IRS Rule 8300</b>	This course helps identify which transactions are considered cash transactions that require submission of an IRS Form 8300.	8 min.
<b>Paper Flow</b>	This course reviews the importance and necessity of properly handing and retaining paperwork as required by GLB and the FTC Safeguards and Disposal Rules.	5 min.
<b>Privacy</b>	The goal of this course is to provide you with enough information so that you will know how to protect customers' non-public information (NPI) as required by the Gramm-Leach-Bliley Act (GLB).	6 min.
<b>Red Flag Rule</b>	This course helps dealership employees identify red flags and assists in identifying theft and to help prevent fraudulent conduct.	10 min.
<b>Risk Based Pricing Rule</b>	This course describes the risk-based pricing rule and best practices you need to follow at your dealership to comply with the regulation.	6 min.

<b>Unfair, Deceptive, or Abusive Acts or Practices (UDAAP)</b>	This course provides information on avoiding acts and practices that can be unfair, deceptive, or abusive – and are illegal.	8 min.
<b>OFAC</b>	This course will help your dealership comply with the Office of Foreign Asset Controls (OFAC) requirement that requires automotive dealerships to check customer names against a database of known dangerous individuals.	10 min.

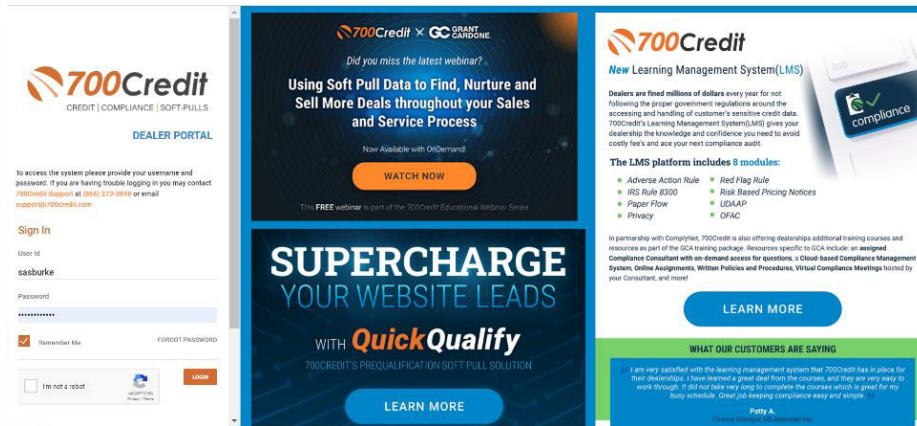
We are confident that you will find a great deal of value in our new training platform. Please reach out if you have any questions or comments, we value your input and feedback.

**If you have any questions about anything in this guide, the training modules or requirements please reach out to: [support@700credit.com](mailto:support@700credit.com) or call: (866) 273-3848.**

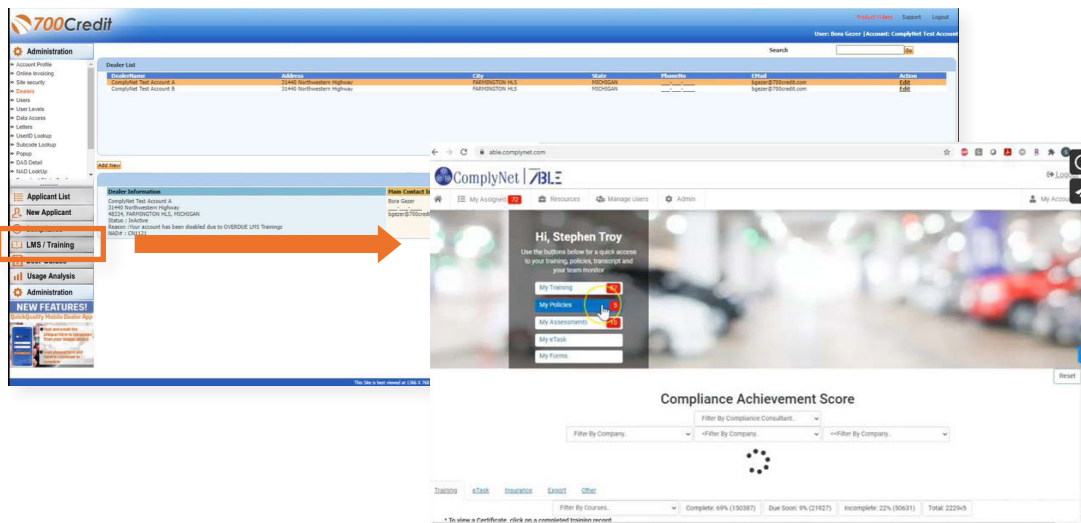
## Getting Started in LMS

### Logging In

You can log in to the LMS through your 700Dealer.com portal.



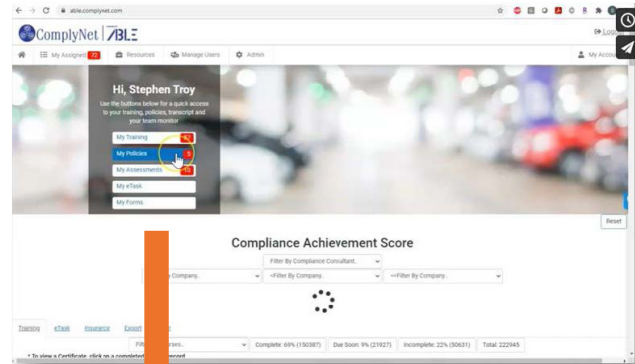
Once inside 700Dealer.com, click on the **“LMS Training”** menu item on the left menu as circled below.



## Your Training Dashboard

This screen is your personal training dashboard. From here you can see:

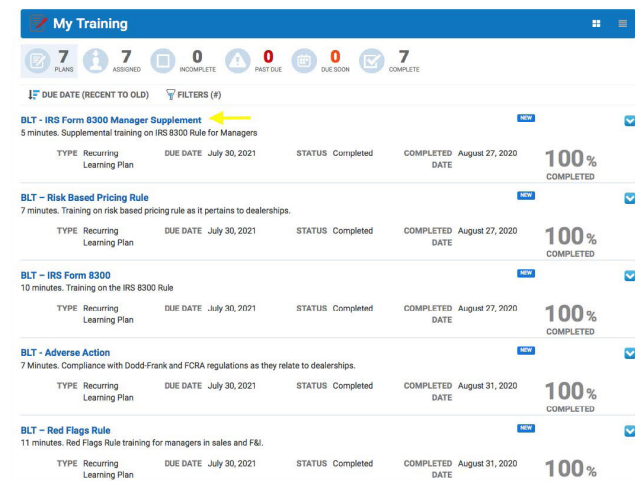
1. Your assigned training courses
2. Your progress toward completion
3. Your assessments



## My Training

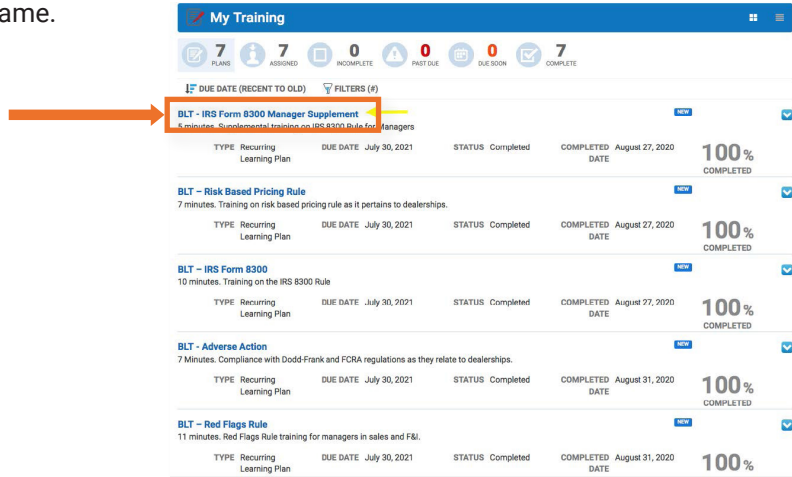
To get directly to your assigned courses, click on the **"My Training"** tab from the home dashboard.

You will then see the list of courses you have been assigned and your completion status.

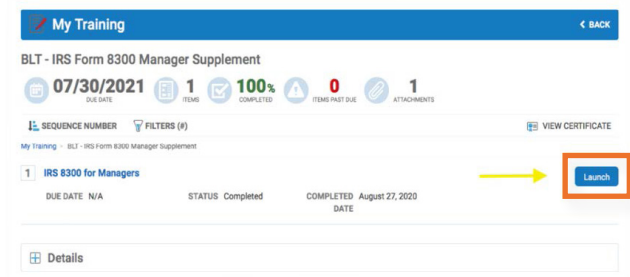


## Taking a Course

To take a course, click on the course name.

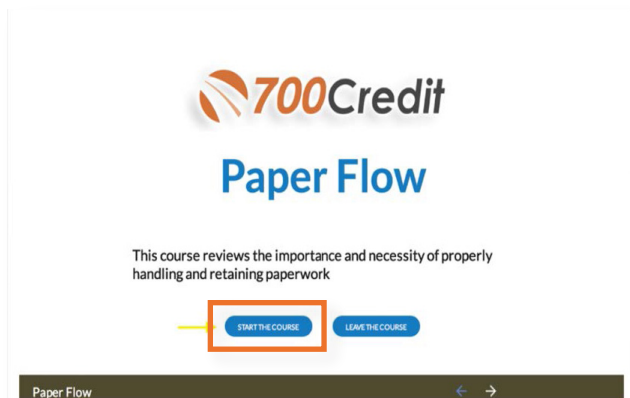


Click "Launch".



When the course loads, click the "Start the Course" button.

If the wrong course was selected, simply click "Leave the Course" and re-select.





Once the slide narration is done, advance to the next slide. Click the -> arrow at the bottom of the page.

The slide is titled 'Introduction' and is part of a course titled 'Paper Flow'. It contains the following text: 'In a perfect world, every potential customer that walks through your door buys a car. Then he refers his friends to you. Unfortunately, it doesn't happen like this every time. What do we do with all the information the prospect has given us after the prospect leaves without buying the car? The paper flow of a dealership is an important part of complying with the FTC's Safeguards Rule.' There is an image of a stack of papers on the right. A blue bar at the bottom contains the text: 'Without the proper procedures in place, important paperwork will not find its way to where it needs to be.' Navigation arrows are visible at the bottom right.

### Quizzes

The LMS platform includes quizzes/ assessments at the end of each course to test your knowledge.

Once you select your answer, click the check box at the bottom-right, as shown here.

The slide is titled 'Question 1' and is part of a course titled 'Paper Flow'. The question is: 'Protecting customer information within sales documentation is required by:'. The options are: 'The FTC's Safeguards Rule', 'Reg Z', 'OSHA', and 'All of the above'. The 'The FTC's Safeguards Rule' option is selected. The 700Credit logo is at the bottom right. A checkmark icon in a box is highlighted at the bottom right corner.

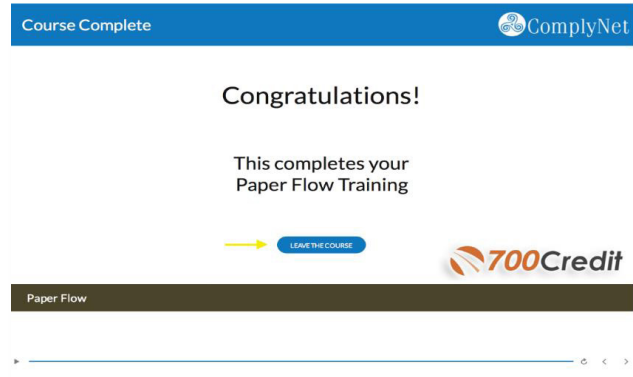
Once the question is answered, click "Continue".

If the answer was incorrect, the reference slide will replay for another attempt to correctly answer the question.

The slide is titled 'Question 1' and is part of a course titled 'Paper Flow'. The question is: 'Protecting customer information within sales documentation is required by:'. The options are: 'The FTC's Safeguards Rule', 'Reg Z', 'OSHA', and 'All of the above'. The 'The FTC's Safeguards Rule' option is selected. A feedback pop-up window is displayed in the center, saying 'Correct' and 'That's right! You selected the correct response.' with a 'Continue' button. The 700Credit logo is at the bottom right.

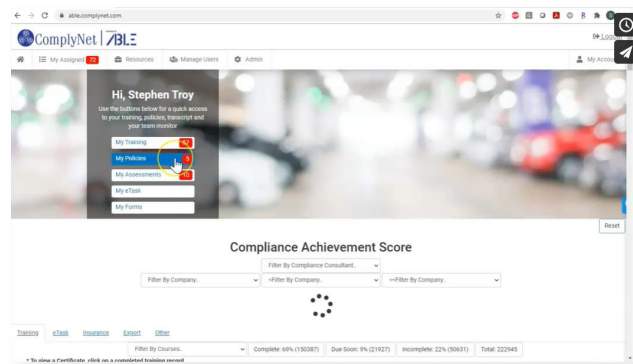
When all questions are answered, click **"Leave the Course"**.

This will bring you back to your training dashboard.



At any time, you can log in to platform to view your progress, resume courses or launch new ones.

You can also view your assessments.



**If you have any questions or run in to any issues, please contact 700Credit Support:**

- [support@700credit.com](mailto:support@700credit.com)
- (866) 273-3848

## Additional Training Courses

In partnership with ComplyNet, 700Credit is also offering your dealership additional training courses that cover other areas of compliance that are useful for your business. The following 5 tables list groups of courses available – each for an additional monthly fee. Call for pricing.

**If you have any questions or would like to enroll in these additional course sections, please reach out to: [support@700credit.com](mailto:support@700credit.com) or call: (866) 273-3848.**

## Guided Compliance Assistant Safeguards Courses

Guided Compliance Assistant Safeguards	
<ul style="list-style-type: none"> <li>• Assigned Compliance Success Consultant</li> <li>• ABLE Compliance Management System</li> <li>• Information Security Electronic Assessments</li> <li>• Information Security Trainings and Certifications                             <ul style="list-style-type: none"> <li>◦ Privacy</li> <li>◦ Privacy for the Shop</li> <li>◦ Safeguards</li> <li>◦ Disposal</li> <li>◦ Red Flags</li> <li>◦ OFAC</li> <li>◦ Paper Flow</li> <li>◦ Information Security Awareness</li> <li>◦ Phishing</li> <li>◦ PCI</li> </ul> </li> <li>• Quarterly Phishing Penetration Testing                             <ul style="list-style-type: none"> <li>◦ Remedial Training</li> </ul> </li> <li>• Written Risk Assessments</li> <li>• Vendor Assessments</li> </ul>	<ul style="list-style-type: none"> <li>• Quarterly Compliance Meetings with Qualified Individual, IT, and/or MSP to review and discuss:                             <ul style="list-style-type: none"> <li>◦ Assessments/Audits/Inspections</li> <li>◦ Phishing Results</li> <li>◦ Trainings</li> <li>◦ eTasks</li> <li>◦ Industry News</li> <li>◦ Seasonal Awareness</li> <li>◦ Regulatory Updates</li> <li>◦ Case Studies</li> <li>◦ Policies</li> <li>◦ Procedures</li> <li>◦ Best Practices</li> </ul> </li> <li>• Written Data/Document Retention Policy</li> <li>• Written Information Security Program (ISP)</li> <li>• Written Incident Response Plan (IRP)</li> <li>• Annual Written Report to the Board</li> </ul>

## Guided Compliance Assistant Sales, Finance, and Advertising Courses (GCAFE)

### Guided Compliance Assistant Sales, Finance, and Advertising (GCAFE)

- |  |   |
|--|---|
| <ul style="list-style-type: none"> <li>• Assigned Compliance Success Consultant</li> <li>• ABLE Compliance Management System</li> <li>• Sales/Finance/Advertising Electronic Assessments</li> <li>• Sales/Finance/Advertising Trainings and Certifications             <ul style="list-style-type: none"> <li>◦ Adverse Action Rule</li> <li>◦ CAN-SPAM</li> <li>◦ Cooling-Off Period</li> <li>◦ Co-Signor Notice and Late Fees</li> <li>◦ Disparate Pricing</li> <li>◦ Disposal Rule</li> <li>◦ Do Not Call</li> <li>◦ Ethics</li> <li>◦ ECOA Reg B</li> <li>◦ FCRA</li> <li>◦ Financial Privacy Rule</li> <li>◦ First Payment Pencil Quotes</li> <li>◦ Fraud Alerts</li> <li>◦ GAP</li> <li>◦ Holder in Due Course Rule</li> <li>◦ IRS 8300</li> <li>◦ OFAC</li> <li>◦ Phishing</li> <li>◦ Red Flags Rule</li> <li>◦ Regulation M</li> <li>◦ Regulation Z</li> <li>◦ Risk Based Pricing Rule</li> <li>◦ UDAAP</li> </ul> </li> </ul> | <ul style="list-style-type: none"> <li>◦ Used Car Rule</li> <li>◦ Vehicle Insurance</li> <li>• Remote Deal Jacket Auditing Via Secure Upload</li> <li>• Written Audit Report</li> <li>• Spot Review             <ul style="list-style-type: none"> <li>◦ Website</li> <li>◦ Social Media</li> </ul> </li> <li>• Quarterly Executive Compliance Meetings held virtually to review:             <ul style="list-style-type: none"> <li>◦ Assessments</li> <li>◦ Trainings</li> <li>◦ eTasks</li> <li>◦ Industry News</li> <li>◦ Seasonal Awareness</li> <li>◦ Regulatory Updates</li> <li>◦ Case Studies</li> <li>◦ Policies</li> <li>◦ Procedures</li> <li>◦ Best Practices</li> </ul> </li> </ul> <p><b>Add-On Services Available</b> <i>(Not included in base pricing)</i></p> <hr/> <ul style="list-style-type: none"> <li>• Onsite Deal Jacket Auditing and F&amp;I Training</li> <li>• Dealership Walkthrough             <ul style="list-style-type: none"> <li>◦ FTC Buyers Guide Audit</li> <li>◦ Monroney Sticker Audit</li> <li>◦ Key fob control</li> <li>◦ Plate/temp tag control</li> </ul> </li> </ul> |
|--|---|

## Guided Compliance Assistant Environmental Health and Safety Courses (GCABE)

### Guided Compliance Assistant Environmental Health and Safety (GCABE)

- |   |  |
|---|--|
| <ul style="list-style-type: none"> <li>• Assigned Compliance Success Consultant</li> <li>• ABLE Compliance Management System</li> <li>• EHS Electronic Assessments</li> <li>• EHS Trainings and Certifications             <ul style="list-style-type: none"> <li>◦ Hazard Communication</li> <li>◦ Hazardous Waste</li> <li>◦ Waste Disposal</li> <li>◦ DOT Shipping &amp; Handling</li> <li>◦ Vehicle Lift Safety</li> <li>◦ Bloodborne Pathogens</li> <li>◦ General Safety</li> <li>◦ SPCC</li> <li>◦ Forklift</li> <li>◦ COVID-19</li> <li>◦ Sexual Harassment</li> <li>◦ Discrimination</li> <li>◦ Workplace Violence</li> <li>◦ Active Shooter</li> <li>◦ OSHA Recording, Reporting, and Posting</li> </ul> </li> <li>• OSHA Recordkeeping Module and Form Generator</li> <li>• Click-N-Ship for DOT</li> <li>• Parts Truck Manifest for DOT</li> <li>• Quarterly Executive Compliance &amp; Safety Team</li> <li>• Meetings held virtually to review:             <ul style="list-style-type: none"> <li>◦ Assessments</li> <li>◦ Trainings</li> <li>◦ eTasks</li> </ul> </li> </ul> | <ul style="list-style-type: none"> <li>◦ Industry News</li> <li>◦ Seasonal Awareness</li> <li>◦ Regulatory Updates</li> <li>◦ Case Studies</li> <li>◦ Policies</li> <li>◦ Procedures</li> <li>◦ Best Practices</li> <li>• Safety Data Sheet Portal             <ul style="list-style-type: none"> <li>◦ Safety Data Sheets</li> <li>◦ Chemical Labels</li> <li>◦ Inventory List</li> </ul> </li> <li>• eTask Management</li> <li>• Written Plans/Policies:             <ul style="list-style-type: none"> <li>◦ HazCom/AWAIR</li> <li>◦ PPE</li> <li>◦ Emergency Action</li> <li>◦ Fire Prevention</li> </ul> </li> <li>• Lockout/Tagout</li> </ul> <p><b>Add-On Services Available</b> <i>(Not included in base pricing)</i></p> <hr/> <ul style="list-style-type: none"> <li>• Onsite EHS Assessment with Written Report</li> <li>• Chemical Inventory and SDS upload</li> </ul> |
|---|--|

## Baseline Learnings and Training (BLT) & Baseline Privacy and Safeguards Courses

Baseline Learnings and Training Courses (BLT)	Baseline Privacy and Safeguards Courses
<ul style="list-style-type: none"> <li>• Single User License</li> <li>• Baseline Learnings &amp; Trainings and Certifications               <ul style="list-style-type: none"> <li>◦ Adverse Action</li> <li>◦ IRS Rule 8300</li> <li>◦ Paper Flow</li> <li>◦ Privacy, Safeguards &amp; Disposal</li> <li>◦ Red Flags Rule</li> <li>◦ Risk Based Pricing Notices</li> <li>◦ UDAAP</li> <li>◦ OFAC</li> </ul> </li> </ul> <p><b>Add-On Services Available</b> <i>(Not included in base pricing)</i></p> <hr/> <ul style="list-style-type: none"> <li>• Additional BLT Licenses</li> </ul>	<ul style="list-style-type: none"> <li>• ABL Compliance Management System</li> <li>• Information Security Trainings and Certifications               <ul style="list-style-type: none"> <li>◦ Privacy</li> <li>◦ Privacy for the Shop</li> <li>◦ Safeguards</li> <li>◦ Disposal</li> <li>◦ Red Flags</li> <li>◦ OFAC</li> <li>◦ Paper Flow</li> <li>◦ Information Security Awareness</li> <li>◦ Phishing</li> <li>◦ PCI</li> </ul> </li> </ul>