

Sales Training: Learning Management System (LMS)

Introduction to our LMS

- Dealers are fined millions of dollars every year for not following the proper government regulations around the accessing and handling of customer’s sensitive credit data.
- As the largest reseller of credit reports from all three bureaus – Experian, Equifax and TransUnion – 700Credit has always strived to provide a comprehensive and automated compliance solutions to keep dealers compliant with every credit report pulled.

Course Name	Description	Time to Complete
Adverse Action Rule	This course helps to identify when information in a consumer 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
IRS Rule 8300	This course helps identify which transactions are considered cash transactions that require submission of an IRS Form 8300.	8 min
Paper Flow	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
Privacy	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
Red Flags Rule	This course helps dealership employees identify the red flags of identity theft and fraud, and to help prevent fraudulent conduct.	10 min
Risk Based Pricing Rule	This course describes the risk-based pricing rule and best practices you need to follow at your dealership to comply.	6 min
Unfair, Deceptive, or Abusive Acts or Practices (UDAAP):	This course provides information on avoiding acts and practices that can be unfair, deceptive, or abusive – and illegal.	8 min
OFAC	This course will help your dealership comply with the Office of Foreign Asset Controls (OFAC) requirement that car dealers check customer names against a database of known dangerous organizations and individuals.	6 min



Introduction to the LMS

- To further our efforts in providing the best compliance and risk mitigation services to our clients, we are pleased to introduce our new web-based, self-paced LMS which will provide the required training your dealership needs to remain compliant with every transaction and avoid costly fines.
- This LMS meets the guidelines set forth by the 3 major credit bureaus on the rules and regulations all business must follow when pulling a credit report and is required for every dealership that uses our credit report solution.



Introduction to the LMS

The LMS training program:

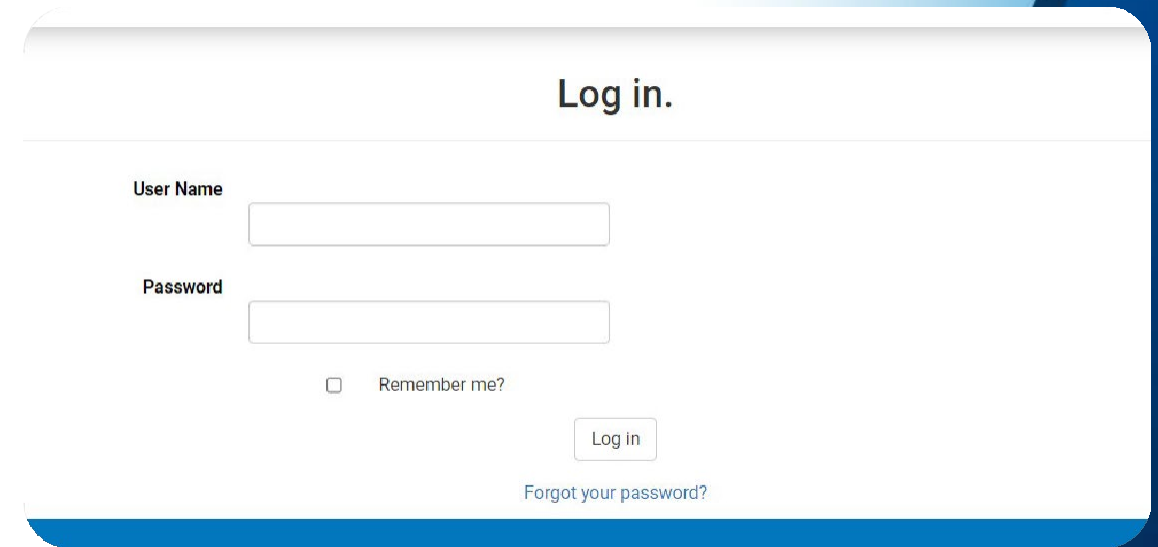
- Is required for every dealership that utilizes 700Credit to provide their credit reporting needs. At least one person from the dealership is required to review the materials within 60 days of the dealership's enrollment in our new LMS solution.
- Meets the guidelines set forth by the three major credit bureaus on the rules and regulations all businesses must follow when accessing consumer credit information.
- Takes less than 55 minutes to complete all modules
- Includes the following eight modules (all required for compliance):

Course Name	Description	Time to Complete
Adverse Action Rule	This course helps to identify when information in a consumer 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
IRS Rule 8300	This course helps identify which transactions are considered cash transactions that require submission of an IRS Form 8300.	8 min
Paper Flow	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
Privacy	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
Red Flags Rule	This course helps dealership employees identify the red flags of identity theft and fraud, and to help prevent fraudulent conduct.	10 min
Risk Based Pricing Rule	This course describes the risk-based pricing rule and best practices you need to follow at your dealership to comply.	6 min
Unfair, Deceptive, or Abusive Acts or Practices (UDAAP):	This course provides information on avoiding acts and practices that can be unfair, deceptive, or abusive – and illegal.	8 min
OFAC	This course will help your dealership comply with the Office of Foreign Asset Controls (OFAC) requirement that car dealers check customer names against a database of known dangerous organizations and individuals.	6 min



Introduction to the LMS

- Our objectives here are twofold:
 - To provide critical education/awareness to your employee(s) who have access credit reports
 - To reduce your business risk related to compliance exposure.
- This new training platform is \$16.99/month/person and will be added to dealer's monthly invoice.
 - Independents pay \$8.99/month
- Dealers will have 6 months to complete the 55 minutes of training or risk of having account disabled until they complete the training.



Log in.

User Name

Password

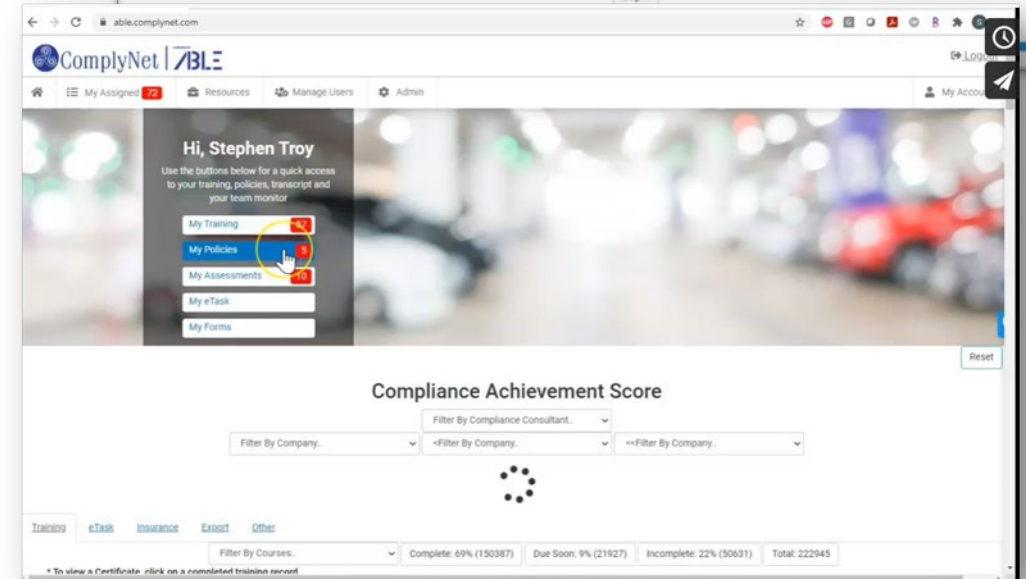
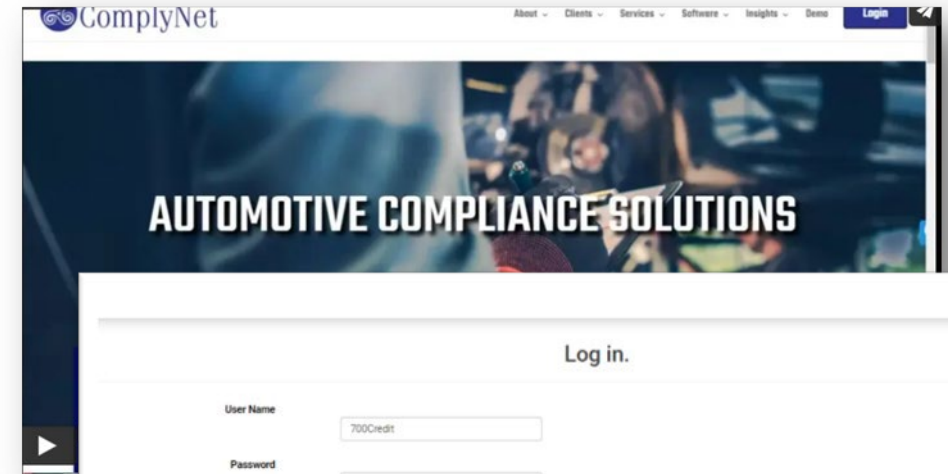
Remember me?

[Forgot your password?](#)



Platform Details

- Implementation team registers users from the dealership
- Each registered user gets their own login and password so progress can be tracked
- We monitor the portal to determine if dealers have completed the training



Long Term Integration with 700Dealer

- Initial Beta Release – separate sign-on with in the ComplyNet
 - Login at: <https://able.complynet.com/>
- General Release will be integrated with 700Dealer.com

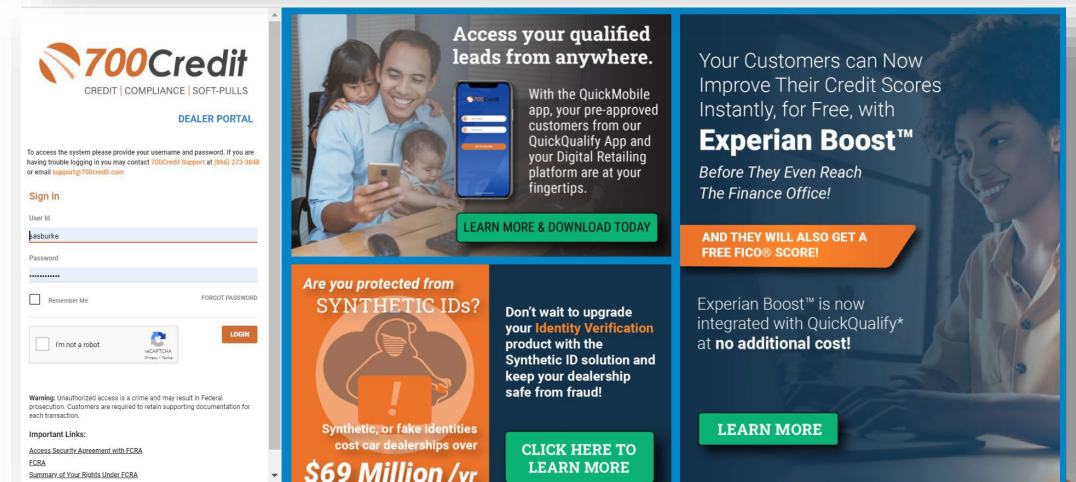
Log in.

User Name

Password

Remember me?

[Forgot your password?](#)



700Credit
CREDIT | COMPLIANCE | SOFT-PULLS
DEALER PORTAL

To access the system please provide your username and password. If you are having trouble logging in you may contact 700Credit Support at (866) 273-3888 or email support@700credit.com

Sign In

User ID

Password

Remember Me

I'm not a robot

Warning: Unauthorized access is a crime and may result in Federal prosecution. Customers are required to retain supporting documentation for each transaction.

Important Links:
[Access Security Agreement with FCRA](#)
[FCRA](#)
[Summary of Your Rights Under FCRA](#)

Access your qualified leads from anywhere.

With the QuickMobile app, your pre-approved customers from our QuickQualify App and your Digital Retailing platform are at your fingertips.

LEARN MORE & DOWNLOAD TODAY

Are you protected from SYNTHETIC IDs?

Synthetic, or fake identities cost car dealerships over **\$69 Million /yr**

Don't wait to upgrade your Identity Verification product with the Synthetic ID solution and keep your dealership safe from fraud!

CLICK HERE TO LEARN MORE

Your Customers can Now Improve Their Credit Scores Instantly, for Free, with **Experian Boost™**

Before They Even Reach The Finance Office!

AND THEY WILL ALSO GET A FREE FICO® SCORE!

Experian Boost™ is now integrated with QuickQualify* at **no additional cost!**

LEARN MORE



Sales Resources

- We have set up a sales resource page: www.700credit.com/LMS-training
- Here you can find:
 - Sales Sheet
 - Dealer Quick Start Guide
 - Dealer notification email
 - Dealer welcome email (sent to dealer once they sign up, with user guide attached)
 - Links to lead forms for both new and existing customers
 - Information on GCA courses (additional training available)

ComplyNet LMS Training Sales Resources

Sales Sheet

Quick Start Guide

Notification Letter

Welcome Email

Training Deck

Introductory Video

Existing Customers

Existing customers have 60 days to complete the training once added to their billing.

Adding Licenses to Existing Customers

Below web form is for customers already enrolled in the LMS Training but would like additional licenses. Pricing is \$16.99/user/month for Franchise dealers, and \$8.99/user/month for Independent dealers.

[Link to Web form for Adding Licenses](#)

New Customers

Below web form is for customers who are not yet enrolled in the LMS training. Pricing is \$16.99/user/month for Franchise dealers, and \$8.99/user/month for Independent dealers.

[Link to Web form for LMS Required](#)

Guided Compliance Assistant Front End (FE) Courses

Below web form is for customers already enrolled in the LMS Training and have shown interest in the Additional ComplyNet Guided Compliance Assistant (GCA) FE courses. Pricing is \$24.99 per month for up to 20 users.

[Link to Web form for Adding ComplyNet GCA FE courses](#)

Guided Compliance Assistant Back End (BE) Courses

These Course are passed off to ComplyNet to handle directly. The below web form is for customers who have shown interest in the Additional ComplyNet Guided Compliance Assistant (GCA) BE courses. Pricing, Scheduling, Training and billing is handled by ComplyNet.

[Link to Web form for Adding ComplyNet GCA BE Courses](#)

In partnership with ComplyNet, 700Credit is offering dealership additional training courses that cover other areas of compliance that are useful for their business. The following 2 tables list groups of courses available:



Course Pricing

- Required LMS compliance courses – Baseline Learning & Training (BLT):
 - Franchised dealers: \$16.99/month/person
 - Independent dealers: \$8.99/month/person
- Optional GCA Courses (Guided Compliance Assistant)
 - Front-End (FE) Courses: \$299/month/dealership for up to 20 users
 - Back-End (BE) Courses: Call for pricing



Baseline Training Courses

Baseline Learnings and Training Courses (BLT)

- Single User License
- Baseline Learnings & Trainings and Certifications
 - Adverse Action
 - IRS Rule 8300
 - Paper Flow
 - Privacy, Safeguards & Disposal
 - Red Flags Rule
 - Risk Based Pricing Notices
 - UDAAP
 - OFAC

Add-On Services Available *(Not included in base pricing)*

- Additional BLT Licenses



Safeguards Courses

Guided Compliance Assistant Safeguards

- Assigned Compliance Success Consultant
- ABLE Compliance Management System
- Information Security Electronic Assessments
- Information Security Trainings and Certifications
 - Privacy
 - Privacy for the Shop
 - Safeguards
 - Disposal
 - Red Flags
 - OFAC
 - Paper Flow
 - Information Security Awareness
 - Phishing

- PCI
- Quarterly Phishing Penetration Testing
 - Remedial Training
- Written Risk Assessments
- Vendor Assessments
- Quarterly Compliance Meetings with Qualified Individual, IT, and/or MSP to review and discuss:
 - Assessments/Audits/Inspections
 - Phishing Results
 - Trainings
 - eTasks
 - Industry News
 - Seasonal Awareness

- Regulatory Updates
 - Case Studies
 - Policies
 - Procedures
 - Best Practices
- Written Data/Document Retention Policy
- Written Information Security Program (ISP)
- Written Incident Response Plan (IRP)
- Annual Written Report to the Board



Sales, Finance, and Advertising Courses

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

- Assigned Compliance Success Consultant
- ABLE Compliance Management System
- Sales/Finance/Advertising Electronic Assessments
- Sales/Finance/Advertising Trainings and Certifications
 - Adverse Action Rule
 - CAN-SPAM
 - Cooling-Off Period
 - Co-Signor Notice and Late Fees
 - Disparate Pricing
 - Disposal Rule
 - Do Not Call
 - Ethics
 - ECOA Reg B
 - FCRA
 - Financial Privacy Rule
 - First Payment Pencil Quotes
 - Fraud Alerts
 - GAP

- Holder in Due Course Rule
- IRS 8300
- OFAC
- Phishing
- Red Flags Rule
- Regulation M
- Regulation Z
- Risk Based Pricing Rule
- UDAAP
- Used Car Rule
- Vehicle Insurance
- Remote Deal Jacket Auditing Via Secure Upload
- Written Audit Report
- Spot Review
 - Website
 - Social Media
- Quarterly Executive Compliance Meetings held virtually to review:
 - Assessments
 - Trainings

- eTasks
- Industry News
- Seasonal Awareness
- Regulatory Updates
- Case Studies
- Policies
- Procedures
- Best Practices

Add-On Services Available *(Not included in base pricing)*

- Onsite Deal Jacket Auditing and F&I Training
- Dealership Walkthrough
 - FTC Buyers Guide Audit
 - Monroney Sticker Audit
 - Key fob control
 - Plate/temp tag control



Environmental Health and Safety Courses

Guided Compliance Assistant Environmental Health and Safety (GCABE)

- Assigned Compliance Success Consultant
- ABLE Compliance Management System
- EHS Electronic Assessments
- EHS Trainings and Certifications
 - Hazard Communication
 - Hazardous Waste
 - Waste Disposal
 - DOT Shipping & Handling
 - Vehicle Lift Safety
 - Bloodborne Pathogens
 - General Safety
 - SPCC
 - Forklift
 - COVID-19
 - Sexual Harassment
 - Discrimination
 - Workplace Violence
 - Active Shooter
 - OSHA Recording, Reporting, and Posting

- OSHA Recordkeeping Module and Form Generator
- Click-N-Ship for DOT
- Parts Truck Manifest for DOT
- Quarterly Executive Compliance & Safety Team
- Meetings held virtually to review:
 - Assessments
 - Trainings
 - eTasks
 - Industry News
 - Seasonal Awareness
 - Regulatory Updates
 - Case Studies
 - Policies
 - Procedures
 - Best Practices
- Safety Data Sheet Portal
 - Safety Data Sheets
 - Chemical Labels
 - Inventory List

- eTask Management
- Written Plans/Policies:
 - HazCom/AWAIR
 - PPE
 - Emergency Action
 - Fire Prevention
- Lockout/Tagout

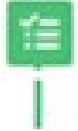


Add-On Services Available *(Not included in base pricing)*

- Onsite EHS Assessment with Written Report
- Chemical Inventory and SDS upload



Sales Survey

▼ Upcoming & Overdue

>  "Comply Net Survey"  

[Ray Allison has an upcoming task](#)

- Sales team will be assigned a task in Salesforce
- When you click on the link you will be brought to the survey
- You will need to provide answers to each question

▼ LMS SURVEY

Do they already have an LMS in place?

Name of LMS System in Place?

Related To: [Spreen Honda - Comply Net Survey](#)

Name


Dealer Status

How do they feel about monthly fee?

Do they like the program?

Will they cancel / Did we lose sale?

Did Dealer complete training?

How many phone calls to finish training? 

Dealer ordered additional licenses?

How many additional licenses ordered? 0

Dealer ordered GCA courses?

Was the survey Contact in Salesforce?

Comments



Questions?

