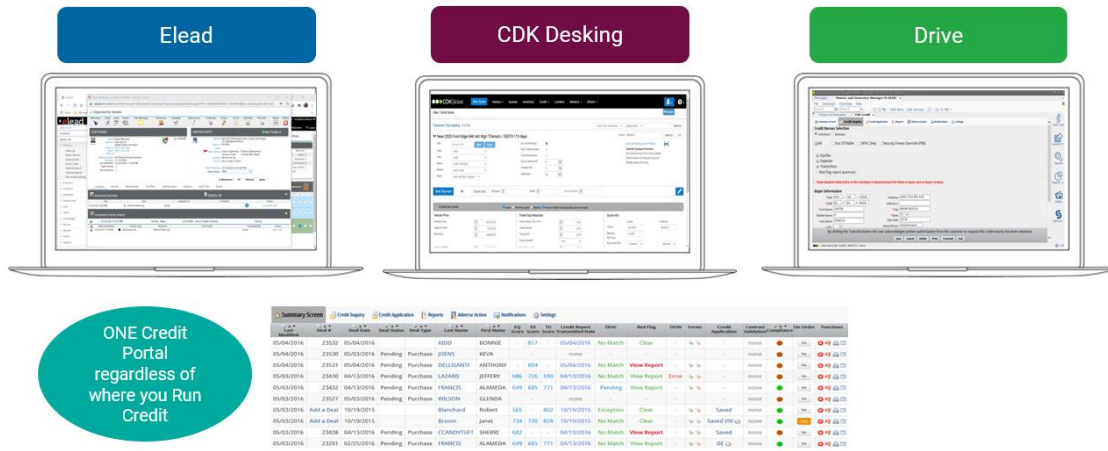




Credit Check Workflows

Elead, CDK Desking & CDK Drive

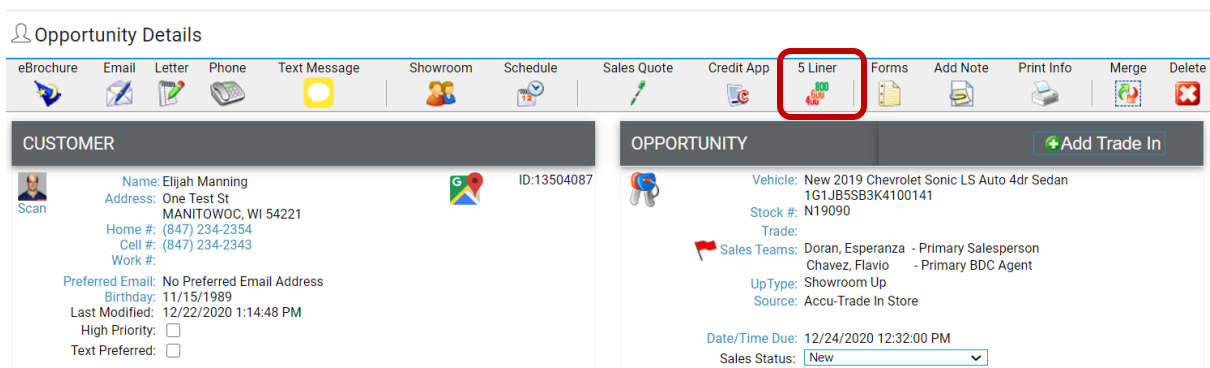
Credit when you need it



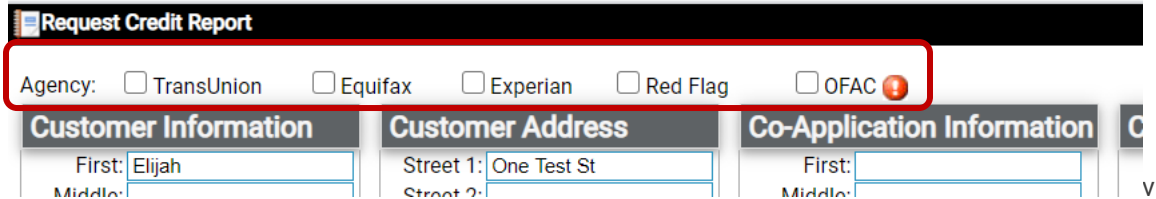
CDK Credit is built to be available in the any part of the CDK workflow you are in. If your working with a customer in Elead and need to run their credit you have access right from within Elead. If you don't run it in Elead but move to quoting your customer in CDK Desking, the same CDK credit solution is accessible from within CDK Desking. For dealers who may not run the customer's credit until F&I, you have that functionality as well. It is meant to be accessible when you need it in your workflow. Regardless of where you run Credit, all credit activities flow into ONE CDK Credit Summary screen that allows you to pull up any of your transactions from any of the layered apps. If you also use CDK for compliance, that is also included on the same summary screen.

Elead

When working within an opportunity in Elead or Elead desking you will have access to a "5 Liner" that will allow you to run credit for the bureaus you are activated with. If you use CDK Compliance, you will also be able to run Red Flag and OFAC from the same area



Once you access the “5 Liner” button you will be taken to a screen that allows you to choose what you want to pull.



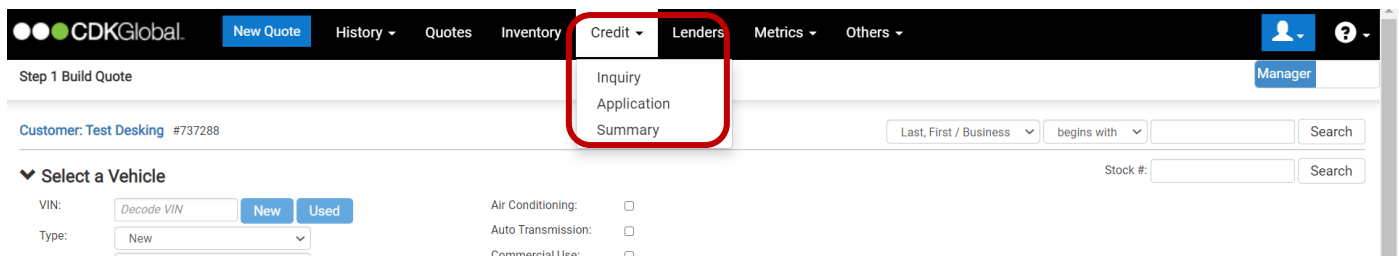
If you don't see “OFAC” or “Red Flag”, your dealership may not use CDK for compliance. Your dealership can also customize which Bureaus are accessible from this screen.

After you choose what you want to be pulled, clicking on “Request Credit Report” will pull the desired reports. This will include the following:

- Credit Report (With the chosen Bureau Reports)
- Credit Disclosure (Can be printed for the customer with built in Risk Based Pricing)
- OFAC Report (If applicable for your dealership),
- Red Flag Report (If applicable for your dealership)

CDK Desking

If you are working your deal and you haven't run credit in Elead, but need to in CDK Desking, you can. You do not have to jump back to Elead. At the top of the screen you have a quick link to run an inquiry, credit application or go right to the Credit Summary screen.



Choosing "Inquiry" will take you through a very similar process as Elead. After filling out the customer's information, you will be presented with what you want to pull. Choosing your items and hitting "Transmit" will get you the same reports as Elead.

Credit Bureau Selection

Customer credit inquiry last pulled on 12/23/20

- All
- RedFlag
- Equifax
- OFAC
- Experian
- TransUnion

By clicking the Transmit button the user acknowledges written authorization from the customer to request this credit inquiry has been obtained.

Desking will then allow you to choose which Bureau score you would like to use to start desking your deal with.

CDK Drive

If your deal takes you from Elead to CDK Desking without running credit, your F&I manager can do it right from their F&I tool in CDK Drive. Typing "K" in the command window of the deal will take you right to the Credit portal.

DEAL #55450 RECALL/MODIFICATION

CONTRACT DATE: 23 DEC 2020

SALESPERSON 1: 114 SHAFFER, KRISTEN

SALESPERSON 2:

SALESPERSON 3:

CUSTOMER: 734865 JASON A SWIECH

VEHICLE: #55079 - NEW 2020 FORD Edge

VIN: 2FMPK4K95LBA24949

COMMENT:

STATUS CODE: P

Command Window

Command:

The below screen will open to choose any of the options that you previously had in the Elead and Desking tool.

Credit Bureau Selection

Individual Business

All Out Of Wallet OFAC Only Security Freeze Override (PIN)

Equifax
 Experian
 TransUnion
 Red Flag report (autorun)

Show Masked Fields (Click on the checkbox to Mask/Unmask the fields in buyer and co-buyer)

Buyer Information

*SSN: - - *Address:
 *DOB: / / Address 2:
 *First Name: *City:

Credit Summary Screen

Whether your dealership pulls credit in any of the solutions, all transactions feed into ONE Summary screen that is accessible in all three solutions.

Summary Screen																			
Last Modified	Deal #	Deal Date	Deal Status	Deal Type	Last Name	First Name	EQ Score	EX Score	TI Score	Credit Report Transmitted Date	OFAC	Red Flag	OOW	Forms	Credit Application	Contract Validation	Compliance	On-Order	Functions
05/04/2016	23532	05/04/2016			KIDD	BONNIE	817			05/04/2016	No Match	Clear				none		No	
05/04/2016	23530	05/03/2016	Pending	Purchase	JOENS	KEVA				none						none		No	
05/04/2016	23531	05/04/2016	Pending	Purchase	DELLISANTI	ANTHONY	804			05/04/2016	No Match	View Report				none		No	
05/03/2016	23430	04/13/2016	Pending	Purchase	LAZARD	JEFFERY	686	726	590	04/13/2016	No Match	View Report	Error			none		No	
05/03/2016	23432	04/13/2016	Pending	Purchase	FRANCIS	ALAMEDA	649	685	771	04/13/2016	Pending	View Report				none		No	
05/03/2016	23527	05/03/2016	Pending	Purchase	WILSON	GLENDA				none						none		No	
05/03/2016	Add a Deal	10/19/2015			Blanchard	Robert	565		802	10/19/2015	Exception	Clear			Saved	none		No	
05/03/2016	Add a Deal	10/19/2015			Broom	Janet	734	730	828	10/19/2015	No Match	Clear			Saved VW	none		Yes	
05/03/2016	23438	04/13/2016	Pending	Purchase	CCANDYTUFT	SHERRI	682			04/13/2016	No Match	View Report			Saved	none		No	
05/03/2016	23201	02/25/2016	Pending	Purchase	FRANCIS	ALAMEDA	649	685	771	04/13/2016	No Match	View Report			DE	none		No	

This Summary Screen shows ALL transactions including the credit reports run, OFAC reports and Red Flag if you use CDK for compliance. If you do use CDK for Compliance, you will be able to pull up a complete compliance scorecard by customer to make sure your dealership is always performing the necessary compliance operations

This summary screen is also available in any of CDK's front end solution. This includes Elead, CDK Desking & The DMS. Knowing this, the dealership can access and run full compliance from any and all of those platforms.