

CDK GLOBAL

Credit & Compliance

All of your compliance needs in one place

Credit & Compliance

What's all involved? When do I need to Run it?

OFAC (2001)

- Checks to see if the customer is on a terrorist list or narcotics trafficker list
- Everyone who wants to purchase a car

Red Flag (2010)

- Checks to see if the person is who they say they are. Mitigates identity theft
- Whenever credit is pulled
- Works in conjunction with "Out of Wallet". Out of Wallet allows the dealer to ask the customer a series of questions to prove their identity. These questions are made to have details that couldn't be answered if someone just found a wallet.

Privacy Notice (2011)

- You must provide an "initial notice" by the time the customer relationship is established
- You must also give your customers an "annual notice" - a copy of your full privacy notice - for as long as the customer relationship lasts.

Adverse Action (2011)

- The dealer makes a negative credit determination on the spot.
- The dealer pre-checks an application and no finance company approves the deal.
- Financing is determined to be unavailable after delivery.
- A consumer applies for specific credit/lease terms but does not qualify for those terms and does not accept a counteroffer.

Fair Lending (2014)

- It is understood that often times a dealership adjusts rates down for a number of reasons. For example, reduction of inventory, meeting a desired payment, beating the competitor down the street etc.
- NADA recommends that the dealer establishes criteria for reducing rates and documents every reduction given to clients with a reason in order to show that you are not discriminating and are being fair with all of your customers.
- 7 NADA created reasons or "Standard Deviations" that cover the different reasons you may extend a discount

Credit & Compliance



Credit & Compliance

Speed & Accuracy for the entire deal process

From online to in store, have ONE central compliance solution tied directly into your F&I Solution

Track ALL deals compliance, NOT just deals that had run credit

One view to see your entire dealerships compliance daily

In depth reporting per store and per enterprise

| Name | Credit Report Transmitted Date | OFAC | Red Flag | OOW | App | Verif |
|-----------|--------------------------------|------------|----------|-------------|-----|---------|
| SUE | none | o | o | o | o | none |
| MARK | none | o | o | o | o | none |
| barbara | View Report | 02/20/2019 | No Match | View Report | o | none |
| IA REYES | Pending | none | o | o | o | none |
| UR SHERYL | 682 | 02/20/2019 | o | Exception | o | Saved |
| SHERYL | 682 | 02/20/2019 | No Match | View Report | o | none |
| | none | o | o | o | o | Verifir |
| | none | o | o | o | o | o |
| | none | o | o | o | o | o |

Roadster

- Embed in your website

ELEAD

- Begin or continue in CRM

Desking

- Quote with confidence

Drive F&I

- Finalize in the F&I Office

One Scorecard for Every Customer

Have absolute confidence on compliance

With a scorecard your dealership has “Record Based Tracking” that allows you to know, per customer, your true compliancy

- Scorecard Benefits
 - Easily Accessible
 - Accurate
 - Ease of Use – Run with a Click

Summary Screen | Credit Inquiry | Credit Application | Reports | Adverse Action | Customize | Help

Compliance Score Card
Buyer: Joe Travesty
Deal #: No Deal Number
Deal Type: NA
Last Updated: 05/01/2014 12:53PM EST

This deal's overall score is: **Incomplete**

Use this **Score Card** to track your customer verification status.

If your customer shows an overall status of Incomplete, you can click on the **Failed** or **Incomplete** link in the **Status** column to manually override the status by adding details on what you've done to verify the customer's information. The **Score Card** will be stored electronically and it can also be printed so you can add it to your deal folder.

Clicking on the Help button will provide additional information on the score card.

| Scorecard - Joe Travesty | | | | | | |
|-------------------------------|----------|---------------------|------------|---|--|-----|
| Type | Status | Date / Time | User ID | Override Notes | Details | Run |
| OFAC | Passed | 2014-04-14 12:11:20 | FDMS:109 | | No Match | |
| Received Credit Authorization | Complete | 2013-11-26 11:22:27 | FDMS:89 | | | |
| Red Flag | Failed | 2014-04-28 13:55:17 | FDMS:109 | | Applicant address could not be matched to applicant name using other data sources. Road name - City / Zip mismatch | |
| Out of Wallet | | 2014-05-01 12:53:01 | FDMS:37 | | | |
| Adverse Action | Printed | 2014-04-30 09:09:30 | FDMS:109 | | | |
| Credit Disclosure | Printed | 2014-04-30 09:09:17 | FDMS:109 | | | |
| Fair Lending | Complete | 2014-04-27 15:27:07 | launchteam | The customer qualified for a dealership promotional financing campaign. Promotional Rate: (%) 3 Notes: Spring promotion | Non-Standard Participation | |

Refresh | Close | Print

Compliance Tools

CDK GLOBAL[®]

Privacy Notice

Always First

This is generated for every credit client when you establish a customer relationship

Run automatically at the time of a Credit run

Easily accessible and trackable from within the Customer Scorecard

| FACTS | | WHAT DOES CONTRACT VALIDATION FL DO WITH YOUR PERSONAL INFORMATION? | |
|--|---|--|-----------------------------|
| Why? | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all, sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do. | | |
| What? | The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> -Social Security number and income; -Credit card or other debt and payment history; and -Credit history and credit scores. | | |
| How? | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons we choose to share and whether you can limit this sharing. | | |
| Reasons we can share your personal information | | Do we share? | Can you limit this sharing? |
| For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | | Yes | No |
| For our marketing purposes – our products and services to you to offer | | Yes | No |
| For joint marketing with other financial companies | | Yes | Yes |
| For our affiliates' everyday business purposes –information about your transactions and experiences | | Yes | No |
| For our affiliates' everyday business purposes – information about your creditworthiness | | Yes | Yes |
| For our affiliates to market to you | | Yes | Yes |
| For nonaffiliates to market to you | | No | Yes |
| To limit our sharing | | <ul style="list-style-type: none"> -Call 5032944200; -Visit us online at ; or -Mail the form below. <p>Please Note: If you are a new customer, we can begin sharing your information 30 days from the date we provide this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. <u>However, you can conduct us at any time to limit our sharing.</u></p> | |
| Questions? | | Call 5032944200 or go to . | |
| | | | |

Credit Disclosure

A complete Credit Disclosure

This is generated for every credit client

- Includes Risk Based Pricing Disclosures
- Credit Score from any bureau
- Compliant with current credit laws

| Your Credit Score and the Price You Pay for Credit | | | | | | | | | | | | | | | | |
|---|--|----------------------------|-------------|----------------|---------------------|-------------------|------------------|----------------------|-----------|---------|----------------------------|----------------------------|----------------------------|------|-----------|------|
| Your Credit Score | <table border="1"> <tr> <td>813</td> <td>No Score</td> <td>No Score</td> </tr> <tr> <td>Source : TransUnion</td> <td>Source : Experian</td> <td>Source : Equifax</td> </tr> <tr> <td>Model : FICO Auto 04</td> <td>Model :</td> <td>Model :</td> </tr> <tr> <td>Date : 2019-07-26 06:08:36</td> <td>Date : 2019-07-26 06:08:36</td> <td>Date : 2019-07-26 06:08:36</td> </tr> </table> | 813 | No Score | No Score | Source : TransUnion | Source : Experian | Source : Equifax | Model : FICO Auto 04 | Model : | Model : | Date : 2019-07-26 06:08:36 | Date : 2019-07-26 06:08:36 | Date : 2019-07-26 06:08:36 | | | |
| 813 | No Score | No Score | | | | | | | | | | | | | | |
| Source : TransUnion | Source : Experian | Source : Equifax | | | | | | | | | | | | | | |
| Model : FICO Auto 04 | Model : | Model : | | | | | | | | | | | | | | |
| Date : 2019-07-26 06:08:36 | Date : 2019-07-26 06:08:36 | Date : 2019-07-26 06:08:36 | | | | | | | | | | | | | | |
| Understanding Your Credit Score | | | | | | | | | | | | | | | | |
| What you should know about credit scores: | <p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your Credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p> | | | | | | | | | | | | | | | |
| How we use your credit score | Your credit score can affect whether you can get a loan and how much you will have to pay for that loan. | | | | | | | | | | | | | | | |
| The range of scores: | <p>Scores range from a low of 250 to a high of 900.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms</p> | | | | | | | | | | | | | | | |
| How your score compares to the scores of other consumers: | <p style="text-align: center;">[TransUnion]</p> <table border="1"> <caption>% of consumers with scores in a particular range</caption> <thead> <tr> <th>Score Range</th> <th>% of Consumers</th> </tr> </thead> <tbody> <tr> <td>[250-350]</td> <td>0.0</td> </tr> <tr> <td>[351-500]</td> <td>9.1</td> </tr> <tr> <td>[501-600]</td> <td>3.6</td> </tr> <tr> <td>[601-700]</td> <td>40.0</td> </tr> <tr> <td>[701-800]</td> <td>25.9</td> </tr> <tr> <td>[801-900]</td> <td>21.4</td> </tr> </tbody> </table> | | Score Range | % of Consumers | [250-350] | 0.0 | [351-500] | 9.1 | [501-600] | 3.6 | [601-700] | 40.0 | [701-800] | 25.9 | [801-900] | 21.4 |
| Score Range | % of Consumers | | | | | | | | | | | | | | | |
| [250-350] | 0.0 | | | | | | | | | | | | | | | |
| [351-500] | 9.1 | | | | | | | | | | | | | | | |
| [501-600] | 3.6 | | | | | | | | | | | | | | | |
| [601-700] | 40.0 | | | | | | | | | | | | | | | |
| [701-800] | 25.9 | | | | | | | | | | | | | | | |
| [801-900] | 21.4 | | | | | | | | | | | | | | | |
| Checking Your Credit Report | | | | | | | | | | | | | | | | |
| What if there are mistakes in your credit report? | <p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p> | | | | | | | | | | | | | | | |
| How can you obtain a copy of your credit report? | <p>Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report --</p> <p>By telephone: Call toll-free: 1-877-322-8228</p> <p>On the web: Visit: www.annualcreditreport.com</p> <p>By mail: Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web-site at http://www.ftc.gov/bcp/online/include/requestform/annual_rdf) to:</p> <p>Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281</p> | | | | | | | | | | | | | | | |
| How can you get more information? | <p>For more information about credit reports and your rights under federal law, visit Federal Reserve Board's web site at www.federalreserve.gov, or the Federal Trade Commission's web site at www.ftc.gov.</p> | | | | | | | | | | | | | | | |

Red Flag

Identity Theft Mitigation

Red Flag needs to be run on every client

that you run credit on

If successful you will have stored documentation to show each identity check

If any failures, the system will automatically require an “Out of Wallet” to be run

APPLICANT

First Name: VALSAMMA DOB: 01/01/1954
 Last Name: JOSEPH SSN: ***-**-7220
 Address: 840 GEARING AVE, PITTSBURGH, PA 152101222
 Phone:

CONSUMER SUMMARY

Red Flag Score: 699
 Out Of Wallet: Not Run

RED FLAG DETAILED RESULTS ("Yes" Indicates a Potential Red Flag Issue)

| Alerts and Notification from Consumer Reporting Agency | | TEST COMMENTS |
|---|---|--|
| Applicant address does not match any of the addresses in the consumer credit report | NO | |
| Applicant address does not match the current address in the consumer credit file | NO | |
| The current address on the credit profile is new | NO | |
| Suspicious Personal Identifying Information | | |
| SSN | Applicant SSN is invalid | NO |
| | Applicant SSN has never been issued by the Social Security Administration | NO |
| | Applicant SSN was issued to a person reported as deceased | NO |
| | Applicant SSN was issued prior to the DOB of the applicant | NO |
| | Applicant SSN likely belongs to another individual | NO |
| | Applicant SSN is associated with another individual | NO |
| | Applicant is associated with another SSN that has not been issued | NO |
| | Applicant is associated with another SSN which is reported as deceased | NO |
| | Applicant SSN could not be matched to the applicant name and/or address | YES |
| | | No match to name or address |
| ADDR | Type of Applicant address is high risk | NO |
| | Applicant address could not be matched to applicant name using other data sources | INCONCLUSIVE |
| | Applicant address may be associated with fraudulent activity | NO |
| | | Single family dwelling Address residential - name match unavailable |
| PHONE | Applicant phone number does not match any of the phone numbers in the consumer credit report | NO |
| | Applicant phone could not be matched with applicant name and address using other data sources | INCONCLUSIVE |
| | | Phone missing (search information not received) |

Out of Wallet

Identity Theft Mitigation

Out of Wallet will be required after any Red Flag failure

Questions will be generated that someone wouldn't be able to answer purely by finding the person's Wallet

Questions are generated automatically and the Pass/Fail will be stored in the system

| Out Of Wallet | JOSEPH VALSAMMA |
|--|-----------------|
| Question | |
| Please select the county for the address you provided. | |
| <input type="radio"/> DELAWARE | |
| <input type="radio"/> COLUMBIA | |
| <input type="radio"/> ALLEGHENY | |
| <input type="radio"/> INDIANA | |
| <input type="radio"/> NONE OF THE ABOVE/DOES NOT APPLY | |
| Question | |
| You may have opened a mortgage loan in or around February 2017. Please select the dollar amount range in which your monthly mortgage payment falls. Refer only to the re 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'. | |
| <input type="radio"/> \$550 - \$749 | |
| <input type="radio"/> \$750 - \$949 | |
| <input type="radio"/> \$950 - \$1149 | |
| <input type="radio"/> \$1150 - \$1349 | |
| <input type="radio"/> NONE OF THE ABOVE/DOES NOT APPLY | |
| Question | |
| Which of the following institutions do you have a bank account with? If there is not a matched bank name, please select 'NONE OF THE ABOVE'. | |
| <input type="radio"/> ALLIANZ SAVINGS | |
| <input type="radio"/> ACCORD FINANCIAL | |
| <input type="radio"/> CNB SAVINGS | |
| <input type="radio"/> CIBC | |
| <input type="radio"/> NONE OF THE ABOVE/DOES NOT APPLY | |

OFAC

Office of Foreign Assets Control

OFAC must be run on every client regardless of credit run or not

Runs against the government's terrorist and narcotics trafficker list

"No Match" results will be reported and marked as successful

Any Fails will need to have the government's steps taken by the dealership

CDK OFAC Results

Submitted By: Contract Validation FL, 2525 SW 1st Ave, PORTLAND, OR 97201

Report Date:07/26/2019 06:08AM EST

OFAC Results: **No Match Found**

If you received a HIT, use the OFAC data section below to decide if your applicant is an exact match to the OFAC list. If you determine your applicant is an exact match, you should contact the US Treasury OFAC Hotline at 1-800-540-6322. If not, use the compliance score card to clear the OFAC check.

| | OFAC Hit Data | Your Applicant Data |
|--------------------------|---------------|---------------------|
| First Name: | No Match | VALSAMMA |
| Last Name: | | JOSEPH |
| DOB: | | 01/01/1954 |
| Address (line 1): | | 840 GEARING AVE |
| City: | | PITTSBURGH |
| State: | | PA |
| Zip: | | 152101222 |
| Country: | | N/A |
| Alternate identity name: | | N/A |
| OFAC Remarks: | | N/A |

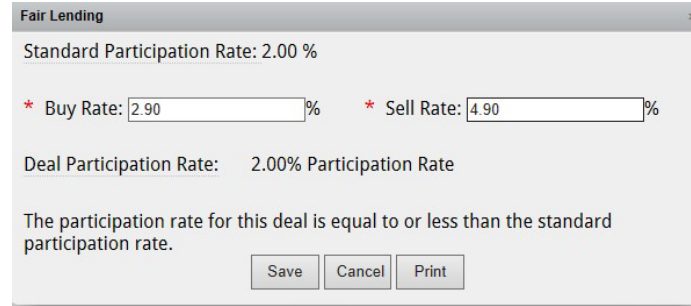
Fair Lending

Driving Fair & Impartial Lending

Must be run on all customers that are financing a vehicle

Buy Rate & Sell Rate much match the Dealer Participation Rate

F&I Managers can override by NADA Best Practice Reasons or adding one manually



Fair Lending

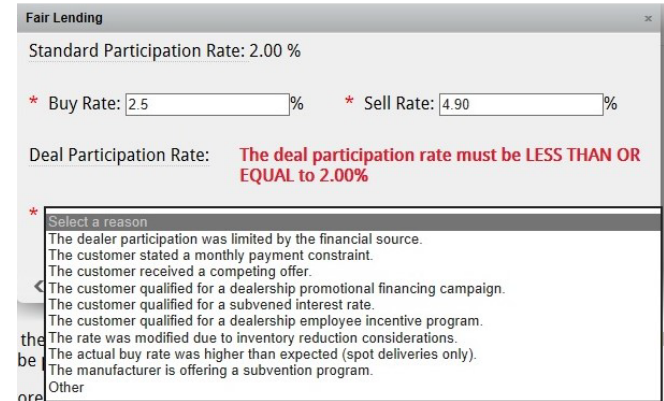
Standard Participation Rate: 2.00 %

* Buy Rate: 2.90 % * Sell Rate: 4.90 %

Deal Participation Rate: 2.00% Participation Rate

The participation rate for this deal is equal to or less than the standard participation rate.

Save Cancel Print



Fair Lending

Standard Participation Rate: 2.00 %

* Buy Rate: 2.5 % * Sell Rate: 4.90 %

Deal Participation Rate: **The deal participation rate must be LESS THAN OR EQUAL to 2.00%**

* Select a reason

- The dealer participation was limited by the financial source.
- The customer stated a monthly payment constraint.
- The customer received a competing offer.
- The customer qualified for a dealership promotional financing campaign.
- The customer qualified for a subvented interest rate.
- The customer qualified for a dealership employee incentive program.
- The rate was modified due to inventory reduction considerations.
- The actual buy rate was higher than expected (spot deliveries only).
- The manufacturer is offering a subvention program.
- Other

Fair Lending

Driving Fair & Impartial Lending

Every Fair Lending run will include a participation form generated for the customer

Customer can sign and form can be stored via the dealerships processes

Dealer Participation Certification Form

Buyer(s) Name(s) JOSEPH VALSAMMA Date 08/14/2019
Assignee _____ VIN _____
Standard Dealer Participation Rate 2.00 % Final Dealer Participation Rate 2.00 %

If the Final Dealer Participation Rate does not equal the Standard Dealer Participation Rate, check the allowable deviation box below and fill the corresponding blanks.

- Dealer participation is limited by finance source.
- Customer stated monthly payment constraint of \$ _____ per month.
- Customer stated competing offer by _____ of _____%.
- Customer qualified for dealership Promotional Financing Campaign.
- Customer qualified for subvended interest rate of _____% from _____.
- Customer qualified for Dealership Employee Incentive Program.
- Customer purchased a vehicle that satisfies the Dealership's predetermined inventory reduction criteria (describe how the vehicle satisfies the criteria).
- The actual buy rate was higher than expected (spot deliveries only).
- The manufacturer is offering a subvention program.
- Other.

I certify that the information above is true and correct to the best of my knowledge and that any deviation from the Standard Dealer Participation Rate was made in good faith and in a manner that is consistent with the requirements of the Contract Validation FL Fair Credit Compliance Program.

Signature

Date

Printed Name

Title

Reviewer Certification

I have reviewed the above information and supporting documentations and:

Certify that the Final Dealer Participation Rate complies with the *Contract Validation FL Fair Credit Compliance Program*, or

Certify that I have initiated the corrective action noted below:

- Reduced the customer's interest rate to _____% or provided a refund to the customer in the amount of \$_____.

- Taken the following employee corrective action (describe):

- Other (describe):

Signature

Date

Printed Name

Title

Adverse Action

VALSAMMA JOSEPH
840 GEARING AVE
PITTSBURGH, PA 152101222

08/14/2019

Dear VALSAMMA JOSEPH,

Thank you for submitting your recent application to us for vehicle financing. After carefully reviewing your application, we are sorry to advise you that we cannot extend vehicle financing to you at this time.

If you would like a statement of specific reasons why your application was denied, please contact our Finance Director at the address and/or telephone number listed above within 60 days of the date of this letter, and we will provide you with a statement of reasons within 30 days after receiving your request. If we provide you reasons orally, you have the right to request that we confirm them in writing within 30 days of our receipt of your written request for confirmation.

DEALER OBTAINED A CREDIT REPORT: YES NO

If we checked YES, that means we obtained information from a consumer reporting agency or distributor as part of our consideration of your application. The box checked below shows the name, address, and toll free telephone number for the consumer reporting agency or distributor that provided a report to us. The reporting agency or distributor played no part in our decision and is unable to supply specific reasons why we have denied credit to you. 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 a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you received is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency or distributor. You can find out about the information contained in your file (if one was used) by contacting:

Equifax
P.O. Box 740241
Atlanta, GA 30374
(800) 685-1111
www.equifax.com

Experian
C/O CDK Global LLC (Distributor)
1950 Hassell Road
Hoffman Estates, IL 00169
(800) 324-3463
credit.services@edk.com

TransUnion
P.O. Box 2000
Chester, PA 19022
(800) 888-4213
www.transunion.com

DEALER OBTAINED AND USED A CREDIT SCORE: YES NO

If we checked YES above, that means we also obtained your credit score from this consumer reporting agency or distributor and used it in making our credit decision. Your credit score is a number that reflects the information in your credit report. Your credit score can change, depending on how the information in your credit report changes.

Your credit score: 813 Date: 07-26-2019 Scores range from a low of 253 to a high of 893

Key factors that adversely affected your credit score:

- Lack of recent installment loan information
- Lack of recent bank revolving information
- Number of established accounts
- Length of time accounts have been established

If you have any questions regarding your credit score you should contact the consumer reporting agency at the address listed above.

DEALER OBTAINED INFORMATION FROM A THIRD PARTY ABOUT CREDIT WORTHINESS: YES NO

If we checked YES above, that means we obtained information from a third party other than a credit reporting agency, such as your employer, landlord, or other credit reference you provided. Our credit decision was based in whole or in part on the information provided by the third party. Under the Fair Credit Reporting Act, you have the right to make a written request, no later than 60 days after you receive this notice, for disclosure of the nature of this information.

DEALER SUBMITTED YOUR APPLICATION TO FINANCE SOURCE(S): YES NO

If we checked YES above, that means we submitted your application to a bank or other creditor(s). You should understand that as a dealer, you should understand that as a dealer, we generally sell cars on credit only if a third party like a bank or finance company will agree to buy the contract from us on terms that are financially acceptable to us. Regrettably, we could not do that in this instance.

If we checked NO, that means we made the decision on your application without submitting it to another creditor. If you have any questions regarding this notice, please contact our Finance Director at the number listed above.

Sincerely,

Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission at Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20500.

No Deal = Adverse Action

Every client who does not end up taking an offer of credit OR an offer of credit is not extended when submitted requires an Adverse Action Letter

A lot of dealers run one for everyone

Track who needs one for every deal. Give to the client at the time when they are at the dealership OR run in mass monthly

Self Fulfill or have CDK Fulfill the mass send.

CDK GLOBAL

Questions

CDK GLOBAL

CDK Compliance Reports

CDK Compliance Reporting

Deal Review Reporting

- [Compliance Exception Report](#)
- [Compliance Performance Report](#)
- [Export Credit Transactions](#)
- [Credit Bureau Retention Report](#)

Compliance Reporting

- [Red Flag Statistics Report](#)
- [User Compliance Report](#)
- [Fair Lending Summary Report](#)
- [Dealer Group Compliance Report](#)
- [Enterprise Compliance Report](#)

Credit Reporting

- [Credit Score Distribution Report](#)

Compliance Exception Report

Lists deals that have not passed or were cleared by exception

Compliance Exception Report

The Reports dialog summarizes consumer verification transactions. Select a date range to narrow the transactions, and/or select users whose transactions you want to see. Selecting no users sorts the full report by date, then consumer name. [\[Hide\]](#)

| | |
|--|--|
| <input type="checkbox"/> ALL | |
| <input checked="" type="checkbox"/> swiech | |
| Start Date: 09/01/2022 🗓️ | End Date: 09/08/2022 🗓️ |
| Compliance Product <input checked="" type="checkbox"/> All <input checked="" type="checkbox"/> OFAC <input checked="" type="checkbox"/> Red Flag | Compliance Status <input type="checkbox"/> All <input checked="" type="checkbox"/> Failed <input checked="" type="checkbox"/> Exception <input type="checkbox"/> Not Run |
| Deal Status <input checked="" type="checkbox"/> All <input checked="" type="checkbox"/> Cleared <input checked="" type="checkbox"/> Pending <input checked="" type="checkbox"/> Booked <input checked="" type="checkbox"/> Finalized by F&I <input checked="" type="checkbox"/> Posted to Accounting <input checked="" type="checkbox"/> Unwound <input checked="" type="checkbox"/> Deleted | <input type="button" value="Search"/> <input type="button" value="Print Current"/> <input type="button" value="Print All"/> <input type="button" value="Download"/> |

| Searched Results | | | | | | | | | |
|------------------|----------------|------------|----------|------------------|------------------|--------------------|---------------------|---------------|------------------------------|
| Deal Number ▲▼ | Deal Status ▲▼ | User ID ▲▼ | Type ▲▼ | Contract Date ▲▼ | Modified Date ▲▼ | Buyer Last Name ▲▼ | Buyer First Name ▲▼ | Compliance ▲▼ | Notes |
| 59634 | Pending | swiech | Red Flag | 09/08/2022 | 09/08/2022 | MACARTHUR | SHERYL | Exception | Customer Cleared Red Flag... |

« 1 of 1 »

[Back To Reports](#)

Compliance Performance Report

Summarizes how many deals are missing compliance transactions

Compliance Performance Report

The report provides a simplified monthly overview to see how the store/user is doing with staying in compliance. Pick a month to see reports in prior months. [\[Hide\]](#)

Pick a month: User:

| Cash Deals For All on September 2022 | | | | |
|--|---|---|---|--------------------------|
| Deal Statistic | | | | Total |
| # of Deals | | | | 0 |
| # of Deals with Buyer | | | | 0 |
| # of Deals with Co-Buyer | | | | 0 |
| # of total compliance required per product | | | | 0 + 0 = 0 |
| type | | | | % of Deals in Compliance |
| OFAC | 0 | 0 | 0 | 0% |
| Privacy Notice | 0 | 0 | 0 | 0% |

| Finance & Lease Deals For All on September 2022 | | | | |
|---|---|---|---|--------------------------|
| Deal Statistic | | | | Total |
| # of Deals | | | | 1 |
| # of Deals with Buyer | | | | 1 |
| # of Deals with Co-Buyer | | | | 0 |
| # of total compliance required per product | | | | 1 + 0 = 1 |
| type | | | | % of Deals in Compliance |
| OFAC | 0 | 1 | 0 | 0% |
| Received Credit Authorization | 0 | 1 | 0 | 0% |
| Red Flag | 0 | 1 | 0 | 0% |
| Privacy Notice | 0 | 1 | 0 | 0% |
| Credit Disclosure | 0 | 1 | 0 | 0% |

1 of 1

Export Credit Transactions

CSV export provides a listing of Credit Checks that do not have a corresponding deal

Export Credit Transactions

Generate an Excel report listing consumers that have Credit Reports where there are not any corresponding deal transactions. Please specify the desired date range.

Note: There is 120 days of available data from the current date. [\[Hide\]](#)

September 1, 2022 - September 8, 2022

All transactions

Enhanced Format

Run Report

Download

You Are Viewing - All transactions in Enhanced Format

| Dealer ID | Deal ID | Deal Status | Dealership Name | DBA Name | Run Timestamp | First Name | Last Name | Application Source | Bureau | Score | Scoring Model |
|-----------|---------|-------------|-----------------|-------------|---------------------|------------|-----------|--------------------|--------|-------|---|
| 999985 | | | NADA - Booth | DC Dealer 5 | 2022-09-08 12:32:07 | Joseph | Valsamma | 0B | | | |
| 999985 | | | NADA - Booth | DC Dealer 5 | 2022-09-08 12:32:56 | Joseph | Valsamma | 0Z | EQ | 840 | FICO Auto Score 9 based on Equifax Data (F) |
| 999985 | | | NADA - Booth | DC Dealer 5 | 2022-09-08 12:32:56 | Joseph | Valsamma | 0Z | TU | 813 | FICO Auto 04 |
| 999985 | | | NADA - Booth | DC Dealer 5 | 2022-09-08 13:11:42 | Francis | Alameda | 0B | EQ | 840 | FICO Auto Score 9 based on Equifax Data (F) |
| 999985 | | | NADA - Booth | DC Dealer 5 | 2022-09-08 13:11:42 | Francis | Alameda | 0B | TU | 771 | FICO Auto 04 |
| 999985 | 59634 | Pending | NADA - Booth | DC Dealer 5 | 2022-09-08 13:23:13 | SHERYL | MACARTHUR | 0Z | EQ | 725 | FICO Auto Score 9 based on Equifax Data (F) |
| 999985 | 59634 | Pending | NADA - Booth | DC Dealer 5 | 2022-09-08 13:23:13 | SHERYL | MACARTHUR | 0Z | TU | 882 | FICO Auto 04 |

1 - 7 of 7 items 10 Per Page

Page 1 of 1

Credit Bureau Retention Report

Lists the current Credit Bureau transactions for 24 months

Credit Inquiry Requests

Search Criteria

Start Date: 07/01/2021 End Date: 07/31/2021 Submit

Credit Inquiry Requests

| Report Date | Ex Score | EQ Score | TU Score |
|-------------|----------|----------|----------|
| 7/19/2021 | | | |
| 7/19/2021 | | | |
| 7/19/2021 | | | |
| 7/15/2021 | 559 | | |
| 7/15/2021 | | | |
| 7/15/2021 | | | |
| 7/14/2021 | | 711 | |
| 7/13/2021 | | | |
| 7/13/2021 | | | 711 |
| 7/13/2021 | | | 711 |
| 2/14/2021 | | | |
| 2/14/2021 | | | |
| 2/14/2021 | | | |
| 2/14/2021 | | | |

Red Flag Statistics Report

Summarizes Red Flag alert and notification results

Export Credit Transactions

Generate an Excel report listing consumers that have Credit Reports where there are not any corresponding deal transactions. Please specify the desired date range.

Note: There is 120 days of available data from the current date. [\[Hide\]](#)

September 1, 2022 - September 8, 2022 All transactions Enhanced Format Run Report Download

You Are Viewing - All transactions in Enhanced Format

| Dealer ID | Deal ID | Deal Status | Dealership Name | DBA Name | Run Timestamp | First Name | Last Name | Application Source | Bureau | Score | Scoring Model |
|-----------|---------|-------------|-----------------|-------------|---------------------|------------|-----------|--------------------|--------|-------|---|
| 999985 | | | NADA - Booth | DC Dealer 5 | 2022-09-08 12:32:07 | Joseph | Valsamma | 0B | | | |
| 999985 | | | NADA - Booth | DC Dealer 5 | 2022-09-08 12:32:56 | Joseph | Valsamma | 0Z | EQ | 840 | FICO Auto Score 9 based on Equifax Data (F) |
| 999985 | | | NADA - Booth | DC Dealer 5 | 2022-09-08 12:32:56 | Joseph | Valsamma | 0Z | TU | 813 | FICO Auto 04 |
| 999985 | | | NADA - Booth | DC Dealer 5 | 2022-09-08 13:11:42 | Francis | Alameda | 0B | EQ | 840 | FICO Auto Score 9 based on Equifax Data (F) |
| 999985 | | | NADA - Booth | DC Dealer 5 | 2022-09-08 13:11:42 | Francis | Alameda | 0B | TU | 771 | FICO Auto 04 |
| 999985 | 59834 | Pending | NADA - Booth | DC Dealer 5 | 2022-09-08 13:23:13 | SHERYL | MACARTHUR | 0Z | EQ | 725 | FICO Auto Score 9 based on Equifax Data (F) |
| 999985 | 59834 | Pending | NADA - Booth | DC Dealer 5 | 2022-09-08 13:23:13 | SHERYL | MACARTHUR | 0Z | TU | 882 | FICO Auto 04 |

1 - 7 of 7 items 10 Per Page

Page 1 of 1

User Compliance Report

Lists compliance tasks not completed

User Compliance Report

The Reports dialog summarizes consumer verification transactions. Select a date range to narrow the transactions, and/or select users whose transactions you want to see. Selecting no users sorts the full report by date, then consumer name. [\[Hide\]](#)

September 1, 2022 - September 8, 2022

Search

Print Current

Print All

Download

| Deal Number | F & I Manager | Deal Status | Deal Type | User ID | Type | Date | Buyer Last Name | Buyer First Name | Compliance | Notes |
|-------------|---------------|-------------|-----------|---------|-------------------------------|------------|-----------------|------------------|------------|--------------------------------|
| 59834 | FI MANAGER | Pending | Purchase | swiech | OFAC | 09/08/2022 | MACARTHUR | SHERYL | Passed | |
| 59834 | FI MANAGER | Pending | Purchase | swiech | OFAC | 09/08/2022 | MACARTHUR | SHERYL | Passed | |
| 59834 | FI MANAGER | Pending | Purchase | swiech | Received Credit Authorization | 09/08/2022 | MACARTHUR | SHERYL | Complete | |
| 59834 | FI MANAGER | Pending | Purchase | swiech | Red Flag | 09/08/2022 | MACARTHUR | SHERYL | Exception | Customer Cleared Red Flag... |
| 59834 | FI MANAGER | Pending | Purchase | swiech | Out of Wallet | 09/08/2022 | MACARTHUR | SHERYL | Exception | Customer Cleared Red Flag... |
| 59834 | FI MANAGER | Pending | Purchase | swiech | Privacy Notice | 09/08/2022 | MACARTHUR | SHERYL | Complete | |
| 59834 | FI MANAGER | Pending | Purchase | swiech | Privacy Notice | 09/08/2022 | MACARTHUR | SHERYL | Complete | |
| 59834 | FI MANAGER | Pending | Purchase | swiech | Adverse Action | 09/08/2022 | MACARTHUR | SHERYL | Printed | |
| 59834 | FI MANAGER | Pending | Purchase | swiech | Credit Disclosure | 09/08/2022 | MACARTHUR | SHERYL | Printed | |
| 59209 | ROD PAGE | Booked | Purchase | swiech | OFAC | 09/08/2022 | HENDRA | STEVE | Exception | Customer Cleared Red Flag... |
| 59209 | ROD PAGE | Booked | Purchase | swiech | OFAC | 09/08/2022 | HENDRA | STEVE | Exception | Customer Cleared Red Flag... |
| 59209 | ROD PAGE | Booked | Purchase | swiech | Received Credit Authorization | 09/08/2022 | HENDRA | STEVE | Exception | Verified using other... |
| 59209 | ROD PAGE | Booked | Purchase | swiech | Red Flag | 09/08/2022 | HENDRA | STEVE | Exception | The wrong address was typed... |

Fair Lending Summary Report

Summarizes Fair Lending details by deal

User Compliance Report

The Reports dialog summarizes consumer verification transactions. Select a date range to narrow the transactions, and/or select users whose transactions you want to see. Selecting no users sorts the full report by date, then consumer name. [\[Hide\]](#)

September 1, 2022 - September 8, 2022

Search

Print Current

Print All

Download

| Deal Number | F & I Manager | Deal Status | Deal Type | User ID | Type | Date | Buyer Last Name | Buyer First Name | Compliance | Notes |
|-------------|---------------|-------------|-----------|---------|-------------------------------|------------|-----------------|------------------|------------|--------------------------------|
| 59834 | FI MANAGER | Pending | Purchase | swiech | OFAC | 09/08/2022 | MACARTHUR | SHERYL | Passed | |
| 59834 | FI MANAGER | Pending | Purchase | swiech | OFAC | 09/08/2022 | MACARTHUR | SHERYL | Passed | |
| 59834 | FI MANAGER | Pending | Purchase | swiech | Received Credit Authorization | 09/08/2022 | MACARTHUR | SHERYL | Complete | |
| 59834 | FI MANAGER | Pending | Purchase | swiech | Red Flag | 09/08/2022 | MACARTHUR | SHERYL | Exception | Customer Cleared Red Flag... |
| 59834 | FI MANAGER | Pending | Purchase | swiech | Out of Wallet | 09/08/2022 | MACARTHUR | SHERYL | Exception | Customer Cleared Red Flag... |
| 59834 | FI MANAGER | Pending | Purchase | swiech | Privacy Notice | 09/08/2022 | MACARTHUR | SHERYL | Complete | |
| 59834 | FI MANAGER | Pending | Purchase | swiech | Privacy Notice | 09/08/2022 | MACARTHUR | SHERYL | Complete | |
| 59834 | FI MANAGER | Pending | Purchase | swiech | Adverse Action | 09/08/2022 | MACARTHUR | SHERYL | Printed | |
| 59834 | FI MANAGER | Pending | Purchase | swiech | Credit Disclosure | 09/08/2022 | MACARTHUR | SHERYL | Printed | |
| 59209 | ROD PAGE | Booked | Purchase | swiech | OFAC | 09/08/2022 | HENDRA | STEVE | Exception | Customer Cleared Red Flag... |
| 59209 | ROD PAGE | Booked | Purchase | swiech | OFAC | 09/08/2022 | HENDRA | STEVE | Exception | Customer Cleared Red Flag... |
| 59209 | ROD PAGE | Booked | Purchase | swiech | Received Credit Authorization | 09/08/2022 | HENDRA | STEVE | Exception | Verified using other... |
| 59209 | ROD PAGE | Booked | Purchase | swiech | Red Flag | 09/08/2022 | HENDRA | STEVE | Exception | The wrong address was typed... |

Dealer Group Compliance Report

Compliance rates for dealer/dealer group

Dealer Group Compliance Report

The Dealer Group Compliance Report displays the month-to-date (MTD) percentage of sold deals that are compliant for all of your stores beside the same statistic for the previous month. There are separate columns for Finance/Lease and Cash deals. You can click on column headings to sort by store name or compliance percentage. [\[Hide\]](#)

| Store | Finance/Lease | | Cash | |
|--------------|---------------|------------|------|------------|
| | MTD | Last Month | MTD | Last Month |
| NADA - Booth | 25% | - | - | - |

1 - 1 of 1 item 10 Per Page [Download Deal CSV](#) < Page 1 of 1 >

| dealId | dealerId | complianceStatus | date | financeManagerName | financeManagerId | hasBuyer | hasCoBuyer | dealerState | dealType |
|--------|----------|------------------|---------|--------------------|------------------|----------|------------|-------------|----------|
| 59522 | 999965 | FALSE | 35:26.0 | | | TRUE | FALSE | OR | Purchase |
| 59358 | 999965 | FALSE | 17:12.0 | ROD PAGE | 100 | TRUE | FALSE | OR | Purchase |
| 59209 | 999965 | TRUE | 17:31.0 | ROD PAGE | 100 | TRUE | FALSE | OR | Purchase |
| 56780 | 999965 | FALSE | 14:17.0 | ROD PAGE | 100 | TRUE | FALSE | OR | Purchase |

Enterprise Compliance Report

Compliance Report for Enterprise Group transactions

Search Criteria

Select Store: S000002243

Start Date: 02/08/2022

End Date: 02/08/2022

Submit

Enterprise Compliance Report


| Store Id | Store Name | Bureaus | Average S... | Credit Apps | Redflag P... | Redflag F... | Redflag In... | OFAC Pas... | OFAC Fail ... | OFAC Inc... | Printed Cr... |
|-------------|----------------|---------|--------------|-------------|--------------|--------------|---------------|-------------|---------------|-------------|---------------|
| S0000022... | Store not f... | 0 | 0 | 0 | 0 | 0 | 5 | 2 | 0 | 1 | 0 |

Credit Score Distribution Report

Credit score distribution report to see how scores are trending

Credit Score Distribution Report

The report provides average credit score per day in a graph to show how credit scores are trending. [\[Hide\]](#)



Filters

View data from:

September

2022

With Application Source:

Hold CTRL to select multiple items

- (Blank)
- ADP Credit
- K-Function
- Credit Widget

Select All

With deal status:

Hold CTRL to select multiple items

- (Blank)
- Cleared
- Pending
- Booked
- Finalized by F&I
- Posted to Accounting
- Unwound
- Deleted

Select All

Legend:

- Equifax
- Experian
- TransUnion

| Summary | | |
|---------|-----------|-----------|
| Type | Avg Score | Total Run |
| EQ | 0 | 0 |
| EX | 0 | 0 |
| TU | 0 | 0 |
| ALL | 0 | 0 |