



**USER GUIDE**  
**FEBRUARY 2024**



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## Welcome to 700Credit

700Credit is the leading provider of credit reports, compliance solutions, soft pull products, identity theft and driver's license authentication platforms for automotive, RV, Powersports and Marine dealers in the US. Our product and service offerings include credit reports, prescreen and prequalification platforms, OFAC compliance, Red Flag solutions, 2022 Safeguards protection, Synthetic ID Fraud Detection, score disclosure, Risk-Based Pricing and Adverse Action notices, identity verification, and mobile and in-store driver's license authentication solutions. With over 21,500 direct dealer clients, and 200+ software partners, we look forward to becoming your trusted credit and compliance vendor.

### Credit Report Solutions

We are the largest authorized reseller of credit reports from all three leading national credit companies, **Experian, Equifax and TransUnion**. All 700Credit clients receive their choice of report format (HTML, enhanced, TTY or Merged Format), score, and ancillary products.

### Compliance Solutions

We offer an array of products and services in a customized package for our dealerships, all of which work to automate your compliance practices and keep your dealership ready at all times for future audits. Our **Compliance Dashboard** is a complete monitoring solution, that is unique in the industry and helps you manage and stay on top of credit reporting and compliance from one single view. **Our compliance solutions include:**

- **Adverse Action Notices**
- **Risk-Based Pricing Notices**
- **OFAC Search**
- **Red Flag ID**
- **Privacy Notices**
- **Out of Wallet Questions**

### Soft Pulls

The term "soft pull" refers to an action where a soft inquiry is made on a consumer's credit file using name and address only. Soft pull solutions **do not require a customer's SSN or DoB** and have **no impact on a customer's credit profile**. We have several soft pull solutions to choose from and help you engage consumers and speed the sales process, including:

#### **QuickQualify (prequalification)**

QuickQualify is a powerful "call-to-action" for your dealership website. This application requires only the consumer's name and address (*no SSN or DoB*) and provides dealers with a FICO® score and full credit report. Generate **3 to 4 times the leads** over a typical lead form and empower your sales team with the data they need to discuss qualified payment options.

#### **QuickScreen (prescreen)**

QuickScreen is a dealer-initiated soft pull solution that does not require a customer's SSN or DoB and does not impact their credit score. This solution can be integrated with many applications at your store, *giving you visibility into your customer's credit profile before you work a deal*, so you can work the right deal, right away.

## Identity Verification & Fraud Detection

We are here to protect your store through our all-encompassing Identity Verification and Fraud Detection platform which includes the following solutions:

### Identity Verification

Our platform is an automated solution that provides a summary table of results appended to each credit report. This vital service flags questionable information, focusing on high-risk applicants, social security numbers, driver's licenses and addresses. The 700Credit Identity Verification platform includes; OFAC Terrorist Search, ID Match, Synthetic Fraud, Military Lending Act (MLA), ID Verification, Red Flag, and Out of Wallet Questions (OOW).

### Synthetic ID Fraud

A solution that uses proprietary logic and unique combinations of available data, the high-risk fraud score looks at a consumer's credit behavior and credit relationships over time to uncover previously undetectable risks. Dealers are returned a risk score with score factors to help determine if a new customer application is likely associated with a synthetic identity.

### Income & Employment Verification

Combining the power of Experian's Verify™ product with The Work Number® from Equifax® and gain a more accurate understanding of a customer's financial standing. Dealers can now reduce risk and expand their coverage, offering lending decisions to a broader spectrum of consumers.

## Driver's License Authentication Solutions

Protect your store with the industry's most advanced data capture and driver's license authentication solutions for automotive retailers today. We have **two platforms** for dealer's to authenticate customers – *both remotely and in-store*.

### Mobile Scanner

Our document authentication platform, QuickScan, provides dealerships real-time confirmation of the legitimacy of a customer's driver's license and identity. This platform can be used in-store, as well as remotely when verifying the identities of online car buyers and leads. **Includes DMV validation and Deal Jacket integration.**

### In-Store

ID Drive provides dealers with the most comprehensive physical driver's license scanning solution for automotive dealers today. This platform combines our prescreen and prequalification platforms, as well as our suite of Identity Verification tools (*Red Flag and Synthetic Fraud detection*) to deliver fast, accurate results.

**PBS Systems has integrated our credit, compliance and soft pull prescreen solutions into their platform. The guide includes instructions on how to view, monitor and manage your credit reports and compliance actions within PBS. If you have any questions, please feel free to reach out to our support desk at: (866) 273-3848 or email us at: [support@700Credit.com](mailto:support@700Credit.com).**

## Introduction to QuickScreen

Welcome to 700Credit's **QuickScreen** credit soft pull solution. QuickScreen is integrated seamlessly with your platform, so it is easy to access and easy to pull. Since it is a soft pull solution, you only need a consumer's name and address to pull their credit score and auto summary, with no adverse effect on their credit score.

QuickScreen gives you visibility into your customer's credit profile before you work a deal, so you can work the right deal, right away, saving time and preventing a potentially uncomfortable situation for your customer. QuickScreen can also help you provide the customer with a payment estimate based on the car they are interested in. In addition, knowing the customer's current car payment enables your team to have more meaningful budget conversation with the client, potentially shortening the sales process, getting you to the finish line faster.

### QuickScreen returns the following data to the user:

- FICO Score
- Available Revolving Credit
- Auto Inquiries last 30 days
- Summary of Auto Trade Lines
- Including:
  - Current Monthly Payment
  - Current Auto Loan Interest Rate
  - Remaining Balance/Payoff
  - Payment History
  - Months Remaining on Auto Loans

**QuickScreen Results**

**Result:** Consumer Passed Quick Screen Criteria    **Score:** 727 (Tier 1)  
Powered by TU: FICO AUTO 08

**Consumer Information:**

Name: John Doe	Email: jdoe@email.com
Address: 123 Main St. Farmington Hills, MI 48334	Phone: (999)-555-1234

**Auto Summary:**

**Available Revolving Credit:** \$3,881.00    **Auto Inquiries last 30 days:** 0

Auto Trade Line 1 <span style="float: right; font-size: 0.8em;">S R</span>				
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	Monthly Payment
6.47%	\$12,886.00	60 Months	0	\$252.00
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
100%	\$0.00	0 Months	NO	
Loan Type:	Trade Status:	Trade Open Date:		
Auto Loan	Closed	11/11/2012		

Auto Trade Line 2 <span style="float: right; font-size: 0.8em;">S P</span>				
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	Monthly Payment
4.66%	\$16,045.00	61 Months	0	\$296.00
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
100%	\$0.00	0 Months	NO	
Loan Type:	Trade Status:	Trade Open Date:		
Auto Loan	Closed	07/21/2011		

**Certificate Status:**

Printed By:	N/A	<a href="#">PRINT NOW</a>
Confirmed By:	N/A	

### QuickScreen can be used in several scenarios within your dealership:

- To qualify and prioritize inbound and internet leads
- To mine for opportunities within your CRM
- To prequalify in-store and service lane customers

## Prescreen Results

After clicking “Prescreen”, there are four possible responses:

- **Pass/Score Provided** - The applicant met the score cutoff selected by the dealer and the prescreen criteria of the bureau.
- **Fail/No Score** - The applicant did not meet the cutoff score selected by the dealer.
- **Decline** - The applicant did not meet 1 or more of the following: (The reason for the decline is not returned/identified for your review)
  - Credit score is below 500 - automatic decline per credit bureau
  - Minimum age of 21
  - No open bankruptcies
  - Minimum 1 satisfactory trade
  - 1 open credit trade line 36 months old or older
  - Applicant has opted out of prescreen credit offers  
(<https://www.consumer.ftc.gov/articles/prescreened-credit-and-insurance-offers>)
- **No Hit** - The applicant could not be found.

## Prescreen Response: Pass

A new window will appear that displays the customer’s credit score, credit tier, and any payoff information that is available on their credit history.

You will be able to print a Pre-Selected Certificate by clicking on the “Print Now” button that is circled at the bottom of the prescreen results image to the right.

The dealer/user must then click on “Yes” or “No” if the Pre-Approval Certificate has been delivered to the customer.

**QuickScreen Results**

**Result:** Consumer Passed Quick Screen Criteria    **Score:** 727 (Tier 1)  
Powered by TU: FICO AUTO 08

**Consumer Information:**

<small>Name:</small> John Doe	<small>Email:</small> jdoe@email.com
<small>Address:</small> 123 Main St. Farmington Hills, MI 48334	<small>Phone:</small> (999)-555-1234

**Auto Summary:**

**Available Revolving Credit:** \$3,881.00    **Auto Inquiries last 30 days:** 0

Auto Trade Line 1 <span style="float: right; font-weight: normal;">S R</span>				
<small>Interest Rate:</small> 6.47%	<small>Original Amount:</small> \$12,886.00	<small>Original Terms:</small> 60 Months	<small>No of Late Payments:</small> 0	<b>Monthly Payment</b> \$252.00
<small>Percent Paid:</small> 100%	<small>Estimated Payoff:</small> \$0.00	<small>Remaining Terms:</small> 0 Months	<small>Joint:</small> NO	
<small>Loan Type:</small> Auto Loan	<small>Trade Status:</small> Closed	<small>Trade Open Date:</small> 11/11/2012		

Auto Trade Line 2 <span style="float: right; font-weight: normal;">S P</span>				
<small>Interest Rate:</small> 4.66%	<small>Original Amount:</small> \$16,045.00	<small>Original Terms:</small> 61 Months	<small>No of Late Payments:</small> 0	<b>Monthly Payment</b> \$296.00
<small>Percent Paid:</small> 100%	<small>Estimated Payoff:</small> \$0.00	<small>Remaining Terms:</small> 0 Months	<small>Joint:</small> NO	
<small>Loan Type:</small> Auto Loan	<small>Trade Status:</small> Closed	<small>Trade Open Date:</small> 07/21/2011		

**Certificate Status:**

**Certificate Delivery Confirmation**

Has the Pre Approval Certificate been delivered to the consumer?

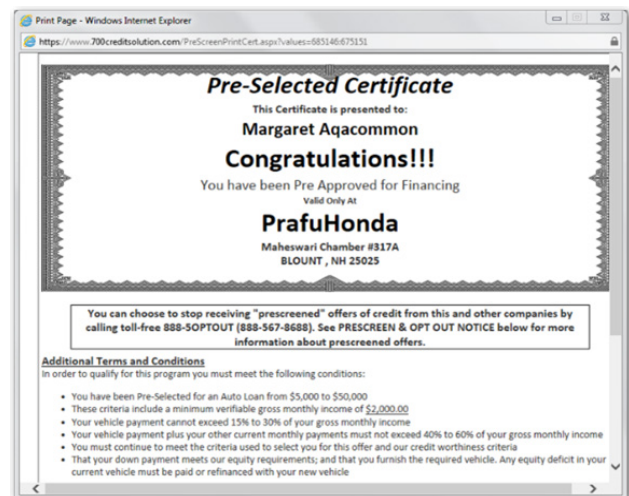
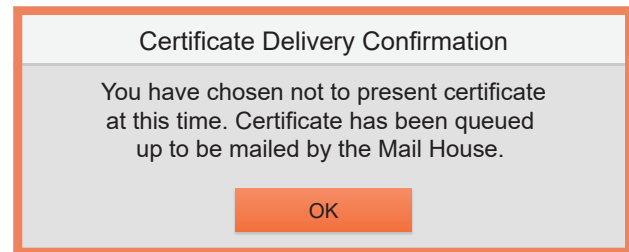
Yes
No

PRINT NOW

If for any reason, the dealer/user clicks **"No"**, then 700Credit will automatically send this certificate to our Mail House and the certificate will be mailed to the applicant.

The dealer will be charged for this mailing.

**Please Note:** Any certificates printed within 700Dealer.com to the dealership's local printer will not be charged. The dealer can print to their local printer for free.



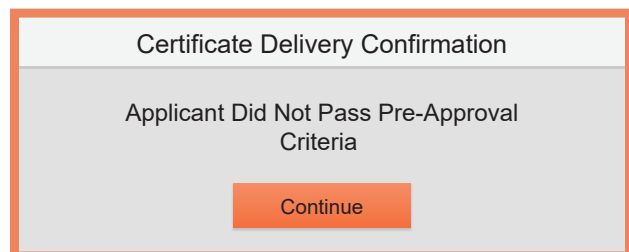
## Prescreen Response: **Fail**

If the Prescreen inquiry returns as a **"Fail"**, the message will appear as:

In this case, no notice is required to be given to the consumer. In fact, the consumer doesn't have to know the process has taken place.

Select **"Continue"** and the Applicant List is returned.

The Applicant List will show all **"Fail"** returns as **QS** in **RED**, and the score/Tier will appear in parenthesis.





## Prescreen Response: *Decline or No Hit*

The other two possible return messages are “**Decline**” and “**No Hit**”. A “**No Hit**” signifies that no data was found on that particular consumer and a “**Decline**” means that data was found, however, the consumer did not meet the minimum criteria set up in the Configuration Guide.

In either case, no score will be shown in parenthesis in the Application List.

**No Hit:**

**Certificate**

Customer was not found in database, please edit application and add additional information to search again.

**Decline:**

**Certificate**

Applicant did not pass one or more of the pre-defined criteria in order to qualify.

Select “**Continue**” and the Applicant List is returned. The Applicant List will show all “**No Hit**” and “**Decline**” returns as **QS** in **GRAY** and a “**D**” will appear for a “**Decline**” and an “**NH**” will appear for “**No Hit**”. The screenshot below is from our [700Dealer.com](http://700Dealer.com) platform, which every dealer has access to.

If you do not have your credentials to log in to this platform, please call our support desk immediately: **(866) 273-3848**.

The screenshot displays the 700Credit Dealer Portal interface. On the left is the login section with fields for Username and Password. The main content area features several promotional banners: 'START PREQUALIFYING CUSTOMERS RIGHT AWAY', 'Driver's License Authentication' (highlighting Mobile and Physical Scanners), 'THE 2022 FTC SAFEGUARDS RULE IS NOW IN EFFECT', and 'Don't Leave Your Dealership Exposed'. On the right, the 'Applicant List' table is visible, showing columns for Application ID, Application Date, Applicant, Status, and Date. The table contains several rows of data, with some entries marked as 'Completed'.

Application ID	Application Date	Applicant	Status	Date
1000000001	1/15/2022	John Doe	Completed	1/15/2022 10:00 AM
1000000002	1/15/2022	Jane Smith	Completed	1/15/2022 10:05 AM
1000000003	1/15/2022	Mike Johnson	Completed	1/15/2022 10:10 AM
1000000004	1/15/2022	Sarah Lee	Completed	1/15/2022 10:15 AM
1000000005	1/15/2022	David Kim	Completed	1/15/2022 10:20 AM

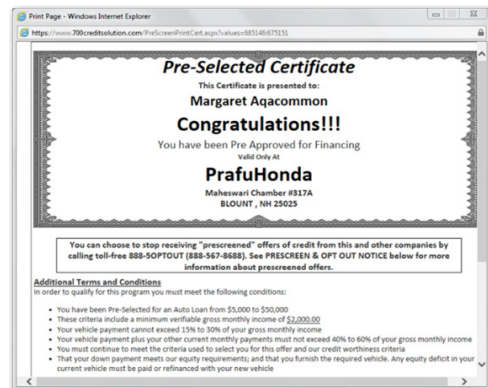
## Firm Offer of Credit - Compliance Requirement

Because a prescreen (QuickScreen) is performed without consumer consent, dealers are required by law to send a “**Pre-Selected Certificate**” and must be delivered to all consumers who “**Pass**” the prescreen inquiry AND the dealer must be able to prove the offer was delivered. The dealer has three options for certificate delivery. They can:

- Print the certificate at their local printer in the dealership and drop in the mail to the consumer
- Email the certificate to the consumer
- 700Credit can print and mail the Certificate on your behalf for **\$1.05/letter**.

Because we are the compliance experts in this industry, our system automatically monitors all prescreens that are run, and if the dealership does NOT print or email the certificate within 15 days of running, our system will automatically generate and mail the certificate to your customer. Dealers will be charged \$1.05/letter if this event occurs.

To the right is an example of our certificate template which will be customized to your store - and your clients.



## OpportunityAlerts!

**OpportunityAlerts!** are graphic icons that alert the dealer to potential opportunities in the soft pull results based on the color of the alert: Green/Yellow/Red.

A proprietary algorithm reads data from the QuickScreen results and presents the appropriate alerts accordingly. Alerts are available for the following data points:

- Credit Score (**S**)
- Interest Rate (**R**)
- Inquiries (**I**)
- Loan Term (**L**)
- Monthly Payment (**M**)
- Paid Percentage (**P**)

**QuickScreen Results**

**Result:** Consumer Passed Quick Screen Criteria    **Score:** 727 (Tier 1)  
 Powered by TU: FICO AUTO 08

**Consumer Information:**

Name:	John Doe	Email:	jdoo@email.com
Address:	123 Main St. Farmington Hills, MI 48334	Phone:	(999)-555-1234

**Auto Summary:**

Available Revolving Credit: \$3,881.00    Auto Inquiries last 30 days: 0

Auto Trade Line 1 <span style="float: right;">S R</span>				
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	<b>\$252.00</b>
6.47%	\$12,886.00	60 Months	0	
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
100%	\$0.00	0 Months	NO	
Loan Type:		Trade Status:	Trade Open Date:	
Auto Loan		Closed	11/11/2012	

Auto Trade Line 2 <span style="float: right;">S P</span>				
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	<b>\$296.00</b>
4.88%	\$16,045.00	61 Months	0	
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
100%	\$0.00	0 Months	NO	
Loan Type:		Trade Status:	Trade Open Date:	
Auto Loan		Closed	07/21/2011	

**Certificate Status:**  
 Printed By: NIA  
 Confirmed By: NIA

PRINT NOW

The **BENEFITS** of OpportunityAlerts! include:

- Quickly identifies opportunities that exist in the QuickScreen results
- Makes the QuickScreen product easier to read and easier to use
- Helps the dealer to focus on the data that will help them work - and close - the best deal
- Adds value and complexity to our product that make it more difficult to compete against

## Set-Up Process

To enable **OpportunityAlerts!**, navigate to the proper tab, as shown below, and check the “**Enable QuickScreen Alerts**” box (circled).

OpportunityAlerts! are triggered when the values returned from the QuickScreen hit the ranges that are defined in the “**OpportunityAlerts!**” tab in the Data Access menu in 700Dealer, as shown below. The values will be set at default ranges, however, once the dealer gets comfortable with alerts, they may want to customize the ranges to fit their specific store needs.

Below you will see the default values for Green, Yellow, and Red alerts. Dealers will need to fill out the box below, paying close attention to their score ranges and interests.

	Green	Yellow	Red
<input checked="" type="checkbox"/> Score Alert	<input checked="" type="checkbox"/> $\geq$ 725	<input checked="" type="checkbox"/> $\geq$ 675	<input checked="" type="checkbox"/> $\leq$ 674
<input checked="" type="checkbox"/> Interest Rate Alert	<input checked="" type="checkbox"/> $\geq$ 2	<input type="checkbox"/> $\geq$ 1	<input type="checkbox"/> $\geq$ 0.5
<input checked="" type="checkbox"/> Inquiry Alert	<input checked="" type="checkbox"/> $\geq$ 1	<input type="checkbox"/> $\geq$ 0	<input type="checkbox"/> $\geq$ 0
<input checked="" type="checkbox"/> Term Alert	<input checked="" type="checkbox"/> $\leq$ 3	<input type="checkbox"/> $\leq$ 6	<input type="checkbox"/> $\leq$ 8
<input checked="" type="checkbox"/> Monthly Payment Alert	<input checked="" type="checkbox"/> $\geq$ \$600	<input type="checkbox"/> $\geq$ \$400	<input type="checkbox"/> $\leq$ \$400
<input checked="" type="checkbox"/> Paid Percentage Alert	<input checked="" type="checkbox"/> $\geq$ 90 %	<input type="checkbox"/> $\geq$ 85 %	<input type="checkbox"/> $\leq$ 60 %

	Score Range	Probable Interest Rate
Interest Rate 1	Greater than 725	1.5 %
Interest Rate 2	Greater than 700	3.0 %
Interest Rate 3	Greater than 675	5.0 %
Interest Rate 4	Greater than 650	7.0 %
Interest Rate 5	Greater than 625	9.0 %
Interest Rate 6	Below 625	13.0 %

## 700Credit & PBS Systems Integration

### Adding 700Credit to Your PBS Favorites

Once a deal has been created, locate the search bar in the top-right corner of the deal jacket. Type in **“700Credit App”**.

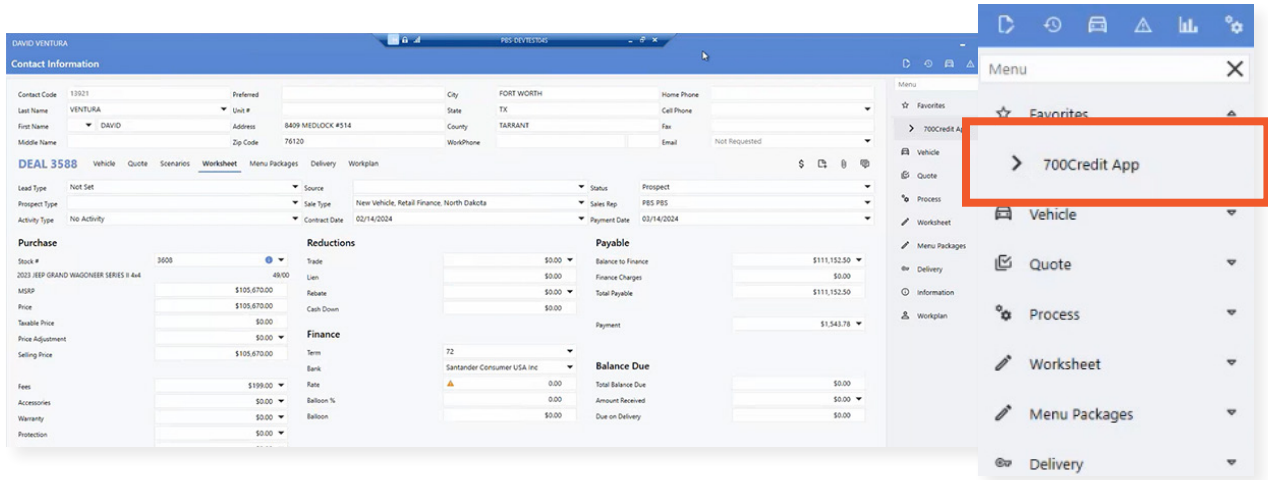
The screenshot shows the PBS deal jacket interface for DEAL 15420. The top right corner features a search bar with a magnifying glass icon, which is highlighted with a red box. Below the search bar is a navigation menu with various options like Quote, Process, Worksheet, Menu Packages, Delivery, Info, and Workplan. The main area displays contact information for LULIAC and ABEY, along with detailed purchase and finance information for a 2022 GMC Sierra 1500. The deal is associated with the 700Credit App.

Right-click the 700Credit listing, and select the **“Add to Favorites”** button. The short-cut will now be added to the static navigation panel on the right-hand side of the deal jacket interface.

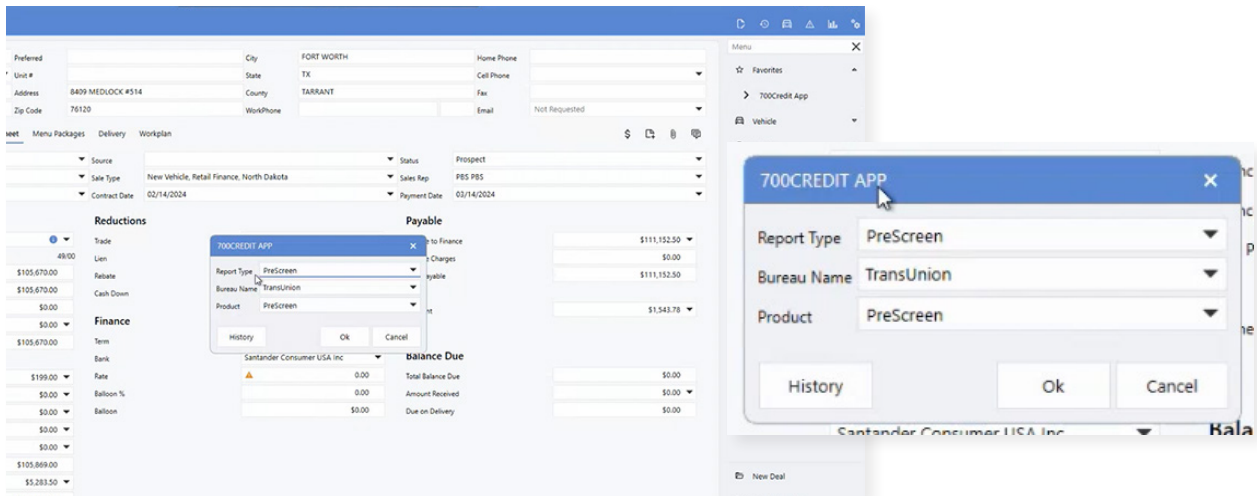
This screenshot shows the same PBS deal jacket interface as the previous one, but with the 'Add Favourite' button highlighted in a red box. The button is located in the top right corner of the deal jacket, next to the search bar. The navigation panel on the right side of the interface now includes the '700Credit App' listing, which is also highlighted in a red box.

## Pulling Soft Pull Prescreens in PBS Systems

From the list of deals currently in the PBS platform, locate and open the desired deal you want to perform a soft pull prescreen report on. In the right-hand navigation panel, locate and select **“700Credit App”**.



A pop-up will appear. From the drop-down options, set the **“Report Type”** to **“PreScreen”** and under **“Bureau Name”** select the bureau you want to pull the report through. Once complete, select **“OK”**.



**Note:** The field item **“Product”** only applies to hard credit pulls. When the product type is labeled as **“Credit”** the drop-down will provide the options for an **“OFAC or Red Flag”** report. However, if designated as **“Prescreen”**, the only option available from the drop-down will be **“Prescreen”**.

700Credit's soft pull prescreen results, QuickScreen, will appear in an iframe on screen. Users can utilize the tabs at the top of the report to pan between the results and the firm offer of credit certificate. To print the documents, click the printer icon in the top-right corner of the report.

State TX

QUICKSCREEN CERTIFICATE

### QuickScreen Results

**Result:** Consumer Passed Quick Screen Criteria **Score:** 720 (Tier 2)  
Powered by TU: FICO-Auto 08

**Consumer Information:**  
Name: DAVID VENTURA  
Address: 8409 MEDLOCK #514  
FORT WORTH, TX 76120

**Auto Summary:**  
Available Revolving Credit: \$357.00 Auto Inquiries last 30 days: 0  
No Trade Line Information Found

**Certificate Status:**  
Printed By: N/A  
Confirmed By: N/A

PRINT NOW

State TX Call Phone

QUICKSCREEN CERTIFICATE

### Pre-Selected Certificate

This Certificate is presented to:  
**David Ventura**

## Congratulations!!!

You have been Pre Approved for Financing  
Valid Only At:  
**700 XML Test Account**  
Address value:  
ALLENTOWN, NJ 08501  
Offer Expires: 2/15/2024

**Prescreen & Opt Out Notice:**  
This prescreened offer of credit is based on information in your credit report indicating that you meet certain minimum criteria. This offer is not guaranteed if you do not meet the additional terms and conditions defined below, including providing acceptable collateral and proof of income. If you do not want to receive prescreen offers of credit, please contact Trans Union by mail, phone or web site:  
TransUnion Opt-Out Request  
P.O. Box 505  
Woodlyn, PA 19094-0505  
888-SOFTOUT 888-567-8688

## Pulling Hard Pull Credit Reports

Locate the deal that you would like to perform a credit report for. Starting in the home dashboard, locate the **"Find Contact"** button.

The screenshot shows the PBS Systems dashboard. On the left sidebar, the 'Find Contact' option is highlighted with a red box. The main dashboard area displays a 'Sales Department' view with a table of sales representatives and their performance metrics. The table includes columns for Group, Booked, Complete, Sold, Booked %, Complete %, and Sold %. The 'Sales Rep' section shows a list of representatives with their respective metrics. A bar chart below the table shows sales performance for different managers.

Group	Booked	Complete	Sold	Booked %	Complete %	Sold %
Warren Lee	0	0	0	0%	0%	0%
Kenneth Riley	0	0	0	0%	0%	0%
GREGORY MERCER	0	0	0	0%	0%	0%
RICHARD MCKENZIE	0	0	0	0%	0%	0%
PBS PBS	0	0	0	0%	0%	0%
Ruby Russell	0	0	0	0%	0%	0%
Brandon Aguirre	0	0	0	0%	0%	0%
Aamber Stone	0	0	0	0%	0%	0%
Clare Evans	1	0	0	100%	0%	0%

Find the desired contact utilizing the search bar at the top of the page, or add a new contact with the **"Add"** button at the bottom.

The screenshot shows a 'FIND CONTACTS' dialog box. At the top, there is a search bar with the text 'Search' inside. At the bottom left, there is an 'Add' button highlighted with a red box. Other buttons at the bottom include 'Advanced', 'Refresh', 'OK', and 'Cancel'.

Once the deal has either been created, or a previously built deal has been pulled up, locate the “700Credit App” menu item in the right-hand navigation panel.

The screenshot shows the LULAC software interface for a contact named ABBY. The right-hand navigation panel is open, and the '700Credit App' menu item is highlighted with a red box. The main window displays contact information, deal details (DEAL 15420), and financial data including purchase price, fees, and payable amounts.

A pop-up window will appear, prompting the user to choose 2 different options. First, which bureau they want to perform the credit report through, and secondly, which type of report they want to pull (*credit, red flag, or OFAC*).

Once selected, click “Ok”.

The screenshot shows the LULAC software interface with the '700Credit App' pop-up window open. The window prompts the user to select a Bureau Name and a Product. The Bureau Name is set to 'All Bureaus' and the Product is set to 'Credit'. The window also includes a 'History' button and 'Ok' and 'Cancel' buttons.



700Credit's identity verification table and credit report will appear in a separate window. From here, dealers can view each report from the bureaus they pulled from using the tabs at the top of the iframe.

**Identity Verification**

Name: ABBY LILAC  
 Red Flag Score: 93  
 Score Risk Level: **Medium Risk** [?](#) Status: **Out Required**

Section	Result	Alert	Next Steps
> OFAC	✓ Clear		
> ID Match	⚠ Alert	Subject not found Last Name: Not found Address: Not found SSN: Not found	<a href="#">ID's Out</a>
> Red Flag Alerts	✓ Clear		
> Synthetic ID	–		
> MLA Search	–		
> ID Verification	✗ Incomplete	Verification of ID Required	<a href="#">Verify ID</a>

[View Detail Report](#) **700Credit**

---

**Score Summary - ABBY LILAC**

N/A

N/A

N/A

---

**CREDIT REPORT**

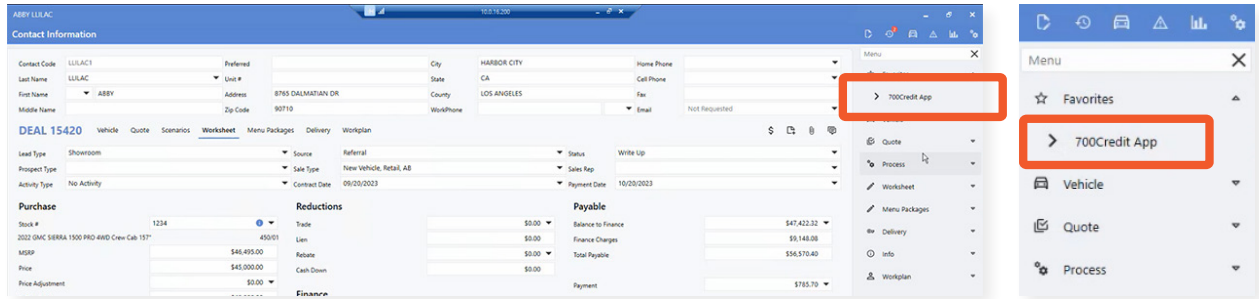
ABBYLILAC  
 6765 DALMATIAN DR  
 HARBOR CITY, CA 90710

SSN: 574-46-6053

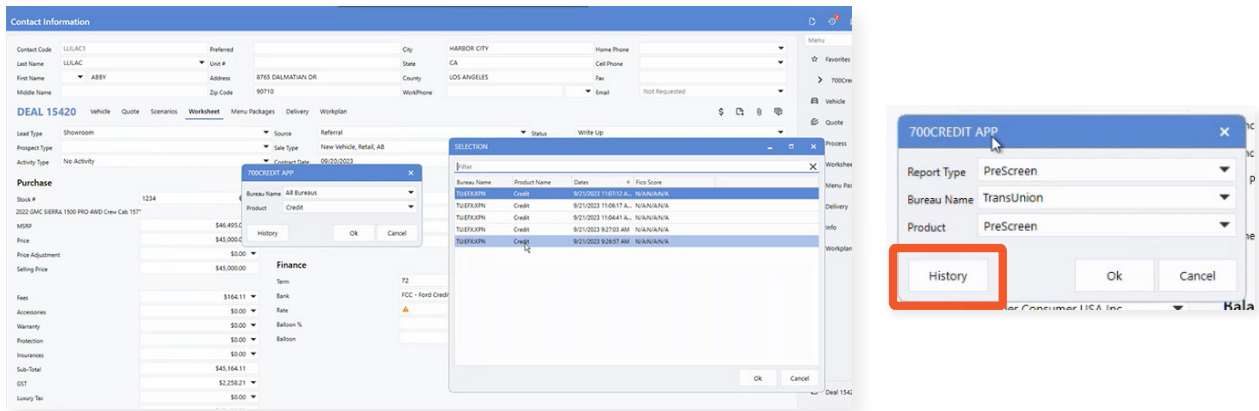
Date: 09-21-2023 12:04:40 AM  
 In File: 09-21-2023  
 Date Reported: 09-21-2023

## Viewing Previously Pulled Hard & Soft Pull Reports

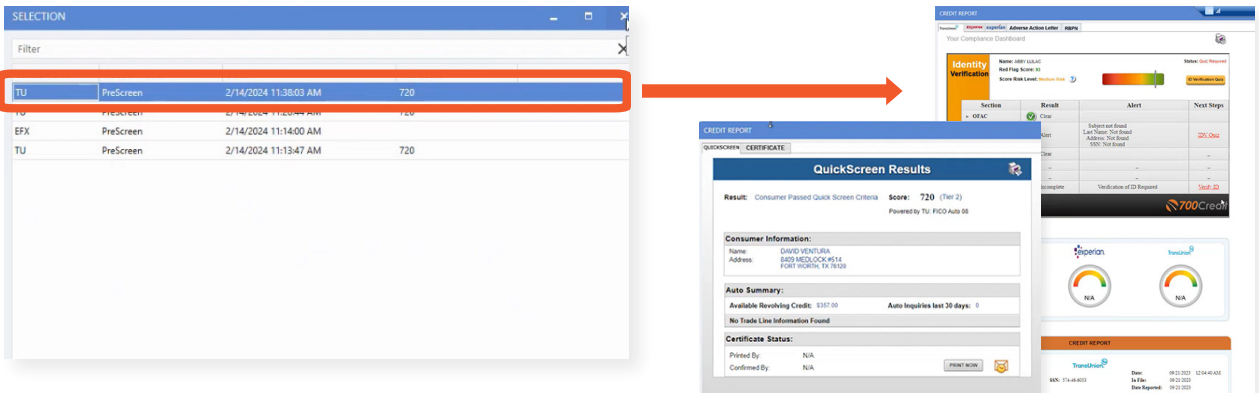
Starting from the deal jacket, locate the “700Credit App” button in the right-hand navigation panel.



A pop-up window will appear. Select the “History” button.



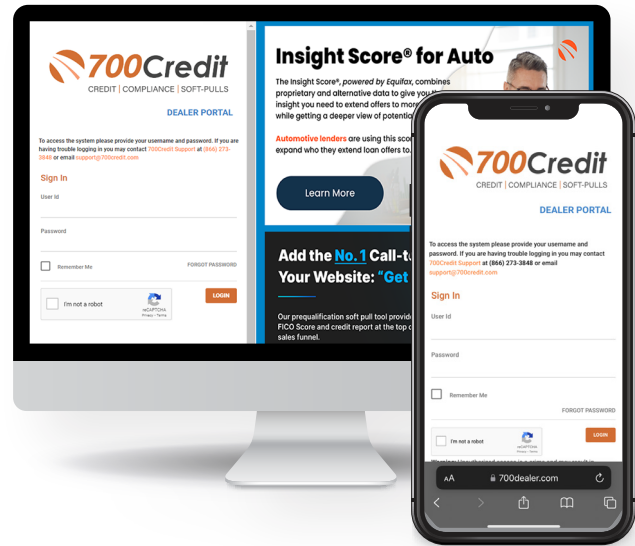
The user is then presented a list of all previously pulled reports attached to the deal jacket. Select one of the listings to pull up the credit report, soft pull prescreen report, red flag, or OFAC in a separate window.



## Introduction to 700Dealer.com

All 700Credit dealers have exclusive access to their own personal credit portal hosted at [700Dealer.com](http://700Dealer.com). The unique platform provides dealers a single tool to seamlessly navigate and monitor credit data from all of their solutions; including, credit reports, compliance and soft pull solutions, ID verification and driver's license authentication platforms.

You should have received your username and password in a welcome email from our team. If you did not receive this email, or have misplaced it, please contact our support department at: [support@700credit.com](mailto:support@700credit.com) | (886) 273-3848.



## Viewing Your Leads

When you log in to 700Dealer.com, simply click on the **“Applicant List”** menu item in the left-hand column and you will see a list of all. You can select **“Date Range”** to view different timeframes.

By clicking on any name in the list, you can view their full credit report, red flag, and a link to their compliance dashboard. If a soft pull prescreen was run, you will see those results.

Applicant	Products	Status	Score	Phone	DOB
---	---	Completed	---	---	---
---	---	Completed	---	---	---
---	---	Completed	---	---	---
---	---	Completed	---	---	---
---	---	Completed	---	---	---

Credit Report	
<b>Name:</b> JANE AARDEN	<b>DOB:</b> 11/01/1950
<b>Address:</b> 2 MAPLE CT WESTPORT, MA 02790	<b>SSN:</b> 000-00-1234
<b>State:</b> MA	<b>ZIP:</b> 02717
<b>Reported:</b> 03/14/20	<b>Date:</b> 05/02/20
<b>Subscriber:</b> FDC	<b>In File:</b> 09/08/20
<b>Sub Code:</b> C800012093	<b>Reported:</b> 03/14/20

QuickScreen Results	
<b>Result:</b> Consumer Passed Quick Screen Criteria	<b>Score:</b> 727 (Tier 1)
Powered by TU FICO AUTO 08	
<b>Consumer Information:</b>	
<b>Name:</b> John Doe	<b>Email:</b> jdoe@email.com
<b>Address:</b> 123 Main St Farmington Hills, MI 48334	<b>Phone:</b> (999) 555-1234
<b>Auto Summary:</b>	
<b>Available Revolving Credit:</b> \$3,681.00	<b>Auto Inquiries last 30 days:</b> 0
<b>Auto Trade Line 1</b>	
<b>Interest Rate:</b> 6.47%	<b>Original Amount:</b> \$12,380.00
<b>Original Terms:</b> 60 Months	<b>No of Late Payments:</b> 0
<b>Monthly Payment:</b> \$252.00	<b>Remaining Terms:</b> Joint
<b>Percent Paid:</b> 100%	<b>Estimated Payoff:</b> \$0.00
<b>Loan Type:</b> Auto Loan	<b>Trade Status:</b> Closed
	<b>Trade Open Date:</b> 11/11/2012
<b>Auto Trade Line 2</b>	
<b>Interest Rate:</b> 4.86%	<b>Original Amount:</b> \$16,045.00
<b>Original Terms:</b> 61 Months	<b>No of Late Payments:</b> 0
<b>Monthly Payment:</b> \$296.00	<b>Remaining Terms:</b> Joint
<b>Percent Paid:</b> 100%	<b>Estimated Payoff:</b> \$0.00
<b>Loan Type:</b> Auto Loan	<b>Trade Status:</b> Closed
	<b>Trade Open Date:</b> 07/21/2011
<b>Certificate Status:</b>	
<b>Printed By:</b> N/A	<b>Confirmed By:</b> N/A

## Managing Users

You can add, edit or delete users who have access to your customer, credit and lead information through the following process:

1. Log in to [700Dealer.com](http://700Dealer.com)
2. Click on the **"Users"** link in the left-hand navigation bar
3. To edit a user's credentials, click the **"Edit"** link on the right
4. To delete a user, click the **"Delete"** link on the right
5. To create a new user, click on the **"Copy"** link on the right.

UserID	Name	UserLevel	UserType	Status	Dealer	City	State	Action
cartercountydjcdi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
cartercountydjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
cartercountydcpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
cartercountyhucudi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Delete   Copy
cartercountyhucudc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Delete   Copy
cchyundaicpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Delete   Copy
fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
keystonechevyculd	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Delete   Copy
keystonechevydrc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Delete   Copy
keystonegbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Delete   Copy

When you click on **"Edit"**, you will be brought to a screen where you can make changes to the information.

**User Information**

UserID: [input] Password: [input] RetypePassword: [input]  
 First Name: [input] Middle Name: [input] Last Name: [input]  
 Address: [input]  
 City: [input] State: [input] Phone: [input]  
 Email Address: [input] [Email Password](#)

**User Setup Information**

User Type: [input] User Level: [input] AutoGenerate Letter is on  
 Read Only  
 Dealer: [input] Select Default Dealer: [input]  
 Disable User  
 From IP: [input] To IP: [input] [Add another IP Range](#)  
 Restrict Days of week and time of day access  
 Force Password change on next Login  
 Show in QuickApp Dropdown  
 Security Questions

**Password Rules:**  
 Password must be at least 10 characters long.  
 Password must contain an uppercase character.  
 Password must contain a lowercase character.  
 Password must contain a numeric character.  
 Password and Retype Password must match.  
 Password shouldn't match with last 13 password

## Creating a New User

UserID	Name	UserLevel	UserType	Status	Dealer	City	State	Action
cartercountydjcdi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
cartercountydjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
cartercountydcpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
cartercountyhucudi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Delete   Copy
cartercountyhucudc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Delete   Copy
cchyundaicpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Delete   Copy
fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
keystonechevyculd	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Delete   Copy
keystonechevydrc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Delete   Copy
keystonegbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Delete   Copy

To create a new user, it is easiest to find a similar user id, and select the **“Copy”** action, as highlighted in the previous step.

You can then fill in the new user information and make any changes in the setup necessary.

**User Information**

User ID: \* Password: \* Retype Password: \*

First Name: \* Middle Name: Last Name: \*

Address: 123 Main Street

Zip: \* City: \* State: \* Phone: \*

48521 Tyveik MI

Email Address: \* [Email Password](#)

**Password Rules:**  
Password must be at least 10 characters long.  
Password must contain an uppercase character.  
Password must contain a lowercase character.  
Password must contain a numeric character.  
Password and Retype Password must match.  
Password shouldn't match with last 13 password

**User Setup Information**

User Type: \* User Level: \*  
Web User Dealer Admin AutoGenerate Letter is on

Read Only

Dealer: ABC Dealer Select Default Dealer: ABC Dealer

Disable User

From IP: No IP Ranges found To IP: [Add another IP Range](#)

Restrict Days of week and time of day access  
 Force Password change on next Login  
 Show in QuickApp Dropdown

Security Questions

Question 1: favourite room in my house Answer 1: Music  
Question 2: state born in Answer 2: Alaska  
Question 3: pet Answer 3: Roost

## Viewing Invoices

Dealers can also view their monthly invoices online by selecting the **“Online Invoicing”** tab in the left-hand menu.

**Administration**

- Account Profile
- Online Invoicing**
- Dealers
- User Levels
- Data Access
- Letters
- Credit Engine Monitor
- UserID Lookup
- Subcode Lookup
- Print
- DAS Detail

**Invoice Date:** 11-11-2018 | Monthly Bills are available for 6 months

**Billing Summary**

Invoice Number:	605347	Forms
First Due Balance:	\$0.00	700Credit W9 Form
Current Activity:	\$1295.30	<a href="#">Auto Pay Setup Form</a>
<b>Invoice Total:</b>	<b>\$1295.30</b>	<a href="#">ACH One-Time Payment Authorization Form</a>
Online Payments:	\$0.00	<a href="#">CC One-Time Payment Authorization Form</a>
Auto Payments:	\$0.00	SalesRep: MORSE & ASSOCIATES LLC
		NADA#: NESPGE

Balance due by 12/11/2018: \$1295.30

[Manage Profiles](#) [Pay Now](#)

Payments made over phone or through mail after invoice date are not reflected in BALANCE shown here

**Invoice Details**

2018 Dealer Summit  
REGISTER NOW!  
Elk Grove, CA

ELK GROVE KIA  
8488 LAGUNA GROVE DR  
ELK GROVE, CA 95757

**INVOICE**

Invoice Number: 605347 Date: 11/11/2018

## Introduction to Compliance Solutions with 700Credit

Compliance is a daunting task for any dealership, but the key to adhering to the Fair Credit Reporting Act (FCRA) and Equal Credit Opportunity Act (ECOA) regulations is consistency. 700Credit offers an array of products and services in a customized package for your dealership, all of which work to automate your compliance practices, keeping your dealership ready at all times for future audits. In addition to this complete, packaged Compliance Dashboard, we offer Identity Verification and Synthetic ID protection solutions.

## Compliance Dashboard

Our Compliance Dashboard closely monitors your efforts to ensure compliance processes are being followed. Issues of concern are highlighted in red for quick identification. We support both single and multi-roof views, ensuring you have your finger on the pulse of every compliance aspect in your business.

### Items supported on the dashboard include:

- Adverse Action Notices
- Risk-based Pricing Notices
- OFAC Search, Red Flag ID & Privacy
- Notices
- Out of Wallet Questions

Our Compliance Dashboard also collects lead forms from our Credit Reporting and Soft Pull products

### Lead Summaries for:

- QuickQualify
- QuickApplication
- QuickScreen
- QuickScore
- QuickScan

## How You Benefit

- Ensure compliance processes are being followed
- Identify immediately when/where you are out of compliance
- Easily print audit reports
- Single and multi-point rooftop views

Adverse Action Letter Program Monitor		
	#	%
Total Applicants	43	
Letters Mailed	34	79%
Letters Queued to be Mailed <a href="#">View/Edit</a>	4	9%
Letters Printed Locally	0	0%
Applicants with No Letter Delivered <a href="#">View/Edit</a>	5	12%
<b>Adverse Letters Delivered/Scheduled</b>	<b>38</b>	<b>88%</b>

[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 <a href="#">View/Edit</a>	6	14%
Notices Emailed	0	0%
Notices Printed Locally	0	0%
Applicants with No Notice Delivered <a href="#">View/Edit</a>	2	5%
<b>RBPN Notices Delivered/Scheduled</b>	<b>41</b>	<b>95%</b>

[Current RBPN Setup](#)   [Request Setup Changes](#)

Red Flag Program Monitor		
	#	%
<b>Red Flag Alert Status</b>		
Total Applicants With Red Flag	38	46%
Red Flag Clear & Cautions	9	24%
Red Flag Alerts	29	76%
Alerts Unresolved <a href="#">View/Edit</a>	27	
Alerts Resolved	2	
<a href="#">Work on Unresolved</a>		
<b>Consumer Alerts</b>		
Fraud Victim and Security Alerts <a href="#">View</a>	1	
Active Duty Alerts	0	
<b>ID Verifications</b>		
Complete	0	0%
Incomplete <a href="#">View/Edit</a>	42	100%
<a href="#">Work on Incompletes</a>		

Out of Wallet Authentication Program Monitor		
	#	%
Total Applicants	42/29	
<b>Total Applicants with OOW Presented</b>		
Applicants Passed	3	7%
Applicants Failed	0	0%
Authentication Abandoned	3	7%
Questions Unavailable	36	86%

OFAC Compliance		
	#	%
<b>OFAC Status</b>		
Total Applicants With OFAC	39	
OFAC Alerts	0	0%
OFAC Unresolved <a href="#">View/Edit</a>	0	
OFAC Resolved	0	

## Compliance for Credit Reports

### What must dealers have in place today:

- Red Flag, which includes OFAC on every applicant, and remediate all alerts.
- Properly provide Adverse Action and Risk Based Pricing notices to consumers.
- Must abide by the regulations, and be able to **PROVE** they abide through monthly audits.

700Credit provides our dealers a comprehensive platform that keeps your business in compliance with every transaction. **Our Compliance Dashboard includes:**

- Red Flag
- Risk Based Pricing Notices
- Adverse Action Notices
- OFAC
- Privacy Notices
- Out of Wallet Questions
- Audit Reports

## Red Flag Regulation

Our Red Flag ID solution is customizable for your dealership's specific needs and provides a total solution to satisfy all Red Flag requirements. This is an automated solution that shows results directly within the credit report. Available with every potential Red Flag alert, 700Credit provides a list of multiple choice "Out of Wallet" questions that an identity thief would have a hard time answering, allowing you to validate identity without the consumer leaving the dealership.

### What must dealers have in place today:

- Red Flag which includes OFAC on every Applicant, and remediate all alerts
- Properly provide Adverse Action and Risk Based Pricing notices to consumers
- Must abide by the regulations, and be able to PROVE they abide through monthly audits.
- Dealers are required by law to have a WRITTEN Identity Theft Protection POLICY (ITPP) (*700Credit has a template available for you*)
  - This policy must have a training component, a monitoring component, a reporting component and an audit component
- Dealers must have a Compliance Officer identified for your store

## Red Flag: Key Components

- OFAC Database Search
- Address Verification against a Public Record Database
- Fraud Database Check
  - Database contains known fraudulent addresses (*Prisons, mail drops, fraudulent activity in the past, etc.*)
  - Master Death File
  - Social Security Number Validation
- ID Verification Component
- Military Lending Act
- Synthetic ID Fraud

Identity Verification

Name: TEST TEST

Red Flag Score: 99

Status: Out of Wallet Required

Score Risk Level: Medium Risk ?

Out of Wallet Questions

Section	Result	Alert	Next Steps
> OFAC	<span style="color: green;">✔</span> Clear		
> ID Match	<span style="color: red;">!</span> Alert	Subject not found Last Name: Not Found Address: Not Found SSN: Not Found	Out of Wallet Questions
> Red Flag Alerts	<span style="color: red;">!</span> Alert	Zip Code vs City: ZIP Code not issued Zip Code vs State: ZIP Code not issued Issuance Year Status: Not Issued Yet Phone Code vs State: Not available ZIP code has not been issued SSN likely not issued prior to June 2011	Out of Wallet Questions
> Synthetic ID	-	-	-
> MLA Search	<span style="color: green;">✔</span> Clear		
> ID Verification	<span style="color: red;">✘</span> Incomplete	Verification of ID Required	Verify ID

View Detail Report

700Credit

## Out of Wallet (OOW) Questions

Out of Wallet (OOW) questions are designed to speed the verification process and keep your customers in your store. When a Red Flag alert occurs, your dealership must validate the person's identity. If you ask an applicant for additional forms of identity and address verification and they have to leave the store, you risk them not coming back.

- **Available:** OOW questions are available instantly and available for every applicant processed through our 700Dealer platform or through our affiliate partner's platform.
- **Added Security:** Multiple choice questions that would be hard for an identity thief to answer.
- **Instant Verification:** If the customer answers the majority of the questions correctly, their identity is verified and the alert is automatically resolved, allowing you to proceed with the transaction.

Out of Wallet Questions

Number of Questions: 5

1. According to our records, you previously lived in (PHOTOGRAPH). Please choose the city from the following list where this owner is located.

KILMORYN  
 ROCKLAND  
 WANDERLIP  
 WOODLORING  
 NONE OF THE ABOVE/DOES NOT APPLY

2. Which one of the following credit cards do you have? If there is not a matched credit card, please select NONE OF THE ABOVE.

KISSALS  
 GIBBY BANK  
 CLEVEN FISHER  
 DENNETT TRAVEL WHAT  
 NONE OF THE ABOVE/DOES NOT APPLY

3. How often have you opened a mortgage loan in or around July 2015. Please select the dollar amount range in which your monthly mortgage payment falls. Refer only to the regular monthly payment which includes principal, interest, and escrow (taxes could include taxes and insurance if collected by lenders). If you have not had a mortgage payment now or in the past, please select NONE OF THE ABOVE/DOES NOT APPLY.

\$150 - \$499  
 \$500 - \$1,149  
 \$1,150 - \$1,399  
 \$1,400 - \$1,599  
 NONE OF THE ABOVE/DOES NOT APPLY

4. How many times in a year or on the year of the date below.

2015  
 2016  
 1981  
 2004  
 NONE OF THE ABOVE/DOES NOT APPLY

5. Please select the county for the address you provided.

ESSER  
 HARRISBURG  
 HENRICK  
 HILLSBORO  
 NONE OF THE ABOVE/DOES NOT APPLY

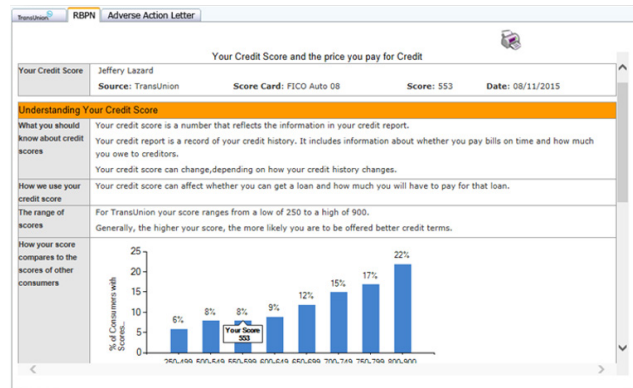
Submit
Cancel



## Risk-Based Pricing Notices

The Risk-Based Pricing Regulation affects dealerships whether or not they pull a credit report on their customers. The regulation is intended to improve the accuracy of credit information by alerting those consumers who may have negative information existing on their credit file.

Consumers are provided their score, how their score ranks nationally and some educational information on how to obtain a copy of their report and what to do if they find inaccurate information.



- Compliance is automated for this regulation.
- Generated instantly with every credit report pulled.
- Dealers can print or email from within the view credit report window.
- Any consumer that the notice was not printed or emailed to, will be mailed their notice by the 700Credit mailhouse. Ensures people who never make it to the Finance office will receive a copy.
- Included in the Compliance Dashboard report to monitor activity.
- RBPN Audit report available that shows every consumer who's credit file was access terms and how and when each consumer received their notice.

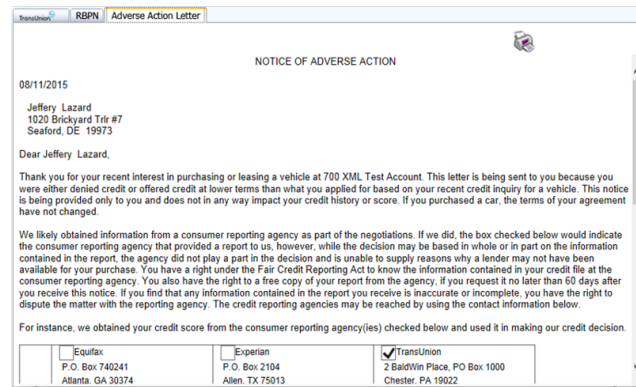
## RBPN: Recommended Best Practices

- Consider a process where the RBPN is presented to the consumer during signing ceremony and have the consumer sign a copy and place in Deal Jacket.
- Add to your monthly audit check list that you utilize when auditing deal jackets.
- Consider delegating personnel to review notices that have not been delivered and emailing them to the consumer.
- Utilize the dashboard to monitor for printing and emailing of the RBPN, minimizing costs from RBPN's being mailed to the customer.
- The RBPN audit report can be run to show every customer a credit report was run on and how their RBPN was delivered.

## Adverse Action Notices

Dealerships are considered creditors and are responsible for providing Adverse Action notices to customers that were not offered financing or consumers who were offered alternative financing but denied the offer. 700Credit has a solution that automatically keeps your dealership in compliance with Adverse Action obligations.

- Generated instantly with every report
- Stored on 700Dealer.com system
- Included in Compliance Dashboard report
- Print or email to the consumer
- Mailhouse supported



The screenshot shows an email template titled "NOTICE OF ADVERSE ACTION". The recipient is Jeffrey Lazard, 1929 Backyard Trlr #7, Seaford, DE 19973. The date is 08/11/2015. The text explains that the consumer was denied credit based on a recent credit inquiry. It states that the lender obtained information from a consumer reporting agency, but the agency did not play a part in the decision. The consumer has the right to a free copy of their report and to dispute the matter. At the bottom, there are three checkboxes for the reporting agencies used: Equifax (unchecked), Experian (unchecked), and TransUnion (checked).

<input type="checkbox"/> Equifax P.O. Box 740241 Atlanta, GA 30374	<input type="checkbox"/> Experian P.O. Box 2104 Allen, TX 75013	<input checked="" type="checkbox"/> TransUnion 2 Baldwin Place, PO Box 1000 Chester, PA 19022
--	---	---

## Adverse Action: Recommended Best Practices

- Review 700Credit's automation methods for minimizing manual efforts
  - Scorecard cutoffs, so top credit tier consumers never receive a notice
  - Automate the mailing of the notices for those consumers not mailed or emailed notices
- Add to your monthly audit check list that you utilize when auditing Dead deal jackets.
- Consider delegating personnel to review consumers who did not purchase a car for notices that have not been delivered and emailing them to the consumer.
- Utilize the dashboard to monitor for printing and emailing of the Adverse Action, minimizing costs from Adverse Action Notice's being mailed to the customer.
- The Adverse Action audit report can be run to show every customer a credit report was run on and how their Adverse Action was delivered.

## OFAC Search

OFAC is a department within the U.S. Treasury, the Office of Foreign Assets Control (OFAC), and is responsible for administering and enforcing economic sanctions against suspected terrorists, drug dealers and money launderers.

Specifically, OFAC is a database which identifies Specially Designated Nationals (SDN) – those individuals or businesses linked with illegal activities – with whom an entity, including dealerships, are prohibited from doing business. This includes cash deals.

700Credit’s quick and easy OFAC solution screens your customers against the OFAC database with every transaction.

If a match occurs, 700Credit will assist your dealership employees with the necessary steps to remain compliant with the federal government’s regulations.

A “next steps” link will appear with instructions on how to resolve the issue, as shown to the right.

## OFAC Instructions

When you click on the link highlighted to the right, in the OFAC report, returns the following U.S. Department of the Treasury page.

Question #5 on this page is the attached US Treasury Department OFAC Instructions document. The US Treasury document has more details than our 700Credit document.

## OFAC Cleared

After you clear an OFAC hit, the system will capture who cleared the ofac, date and time.

The override reasons will also be captured.

**Identity Verification**  
 Name: LEON SANCHEZ  
 Status: ID Verification Required  
 Red Flag Score: 41  
 Score Risk Level: High Risk  
 Synthetic ID Level: Low Risk

Section	Result	Alert	Next Steps
OFAC	Clear	Match to full name only	-
ID Match	Clear	-	-
Red Flag Alerts	Clear	-	-
Synthetic ID	Clear	-	-
MLA Search	Clear	-	-
ID Verification	Incomplete	Verification of ID Required	Verify ID

**Identity Verification Detailed Report**

**Red Flag Score Summary**  
 Risk Level: High Risk  
 Status: ID Verification Required  
 Red Flag Score: 41  
 Validation Score: 59  
 Verification Score: 71

Result	Alert
Clear	MONTOYA SANCHEZ, Diego Leon, Diagonal 27 No. 27-104, Cali, Colombia; c/o INVERSIONES LA QUINTA Y CIA. LTDA., Cali, Colombia; c/o LADRILLERA LA CANDELARIA LTDA., Cali, Colombia; c/o MONTOYA LUNA E HIJOS Y CIA. S.C.S., Cali, Colombia; DOB 11 Jan 1958; POB Trujillo, Valle, Colombia; Passport 16348515 (Colombia); Cedula No. 16348515 (Colombia) LEON SANCHEZ [SDNT] Match Score:12.50

OFAC alert was cleared  
 Verified User Name: FinanceExpress Interface Date and Time: 4/18/2023 1:53:57 PM

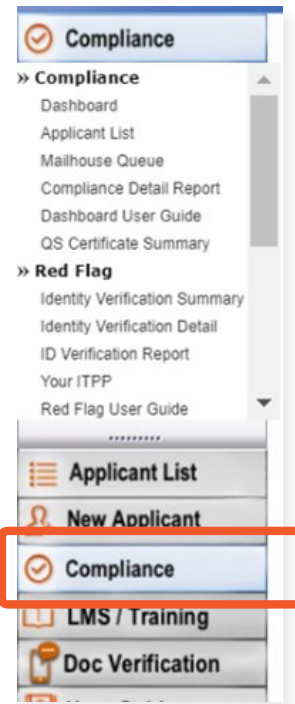
## OFAC Search: Recommended Best Practices

- OFAC Should be pulled on every person you sell a car to. It is included in 700Credit’s Identity Verification product.
- You need to ensure you are running OFAC on cash deals
- If an OFAC hit occurs, click on the details link and evaluate the result details
- Look for DOB and compare to the DOB of your applicant. Look at the names listed and see if a match. If it is not your applicant, select the override OFAC button and record your reasons for overriding
- If it looks like it is your applicant follow the link to the government web site to report your hit.
- Ensure your finance office is reviewing the results of the ID Verification product which contains the OFAC search
- Consider placing a copy of the ID Verification Summary in the deal jacket to ensure finance office is reviewing and remediating results and add to your monthly audit check list that you utilize when auditing deal jackets.
- Utilize the dashboard to monitor for OFAC hits so that you can proactively investigate hits before end of month audit.
- The OFAC audit report can be run to ensure all OFACS were resolved

## Viewing Audit Reports

To access your audit reports, first log into your [700Dealer.com](http://700Dealer.com) platform.

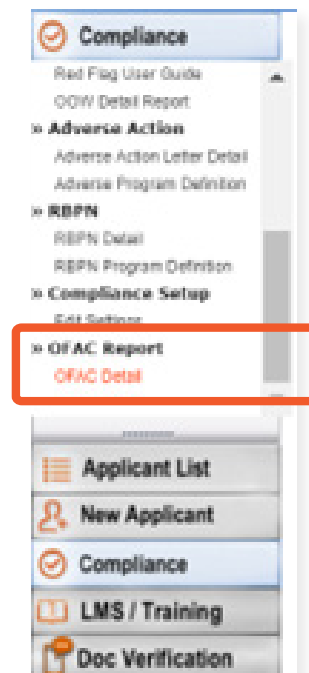
Locate the **“Compliance”** menu item in the left-side navigation panel.



Using the scroll bar, scroll down to the **“Detail Report”** you would like to see:

1. Out of Wallet Detail Report
2. Adverse Action Letter Detail
3. RPBN Detail
4. OFAC Detail

Click on the report you would like to view. Examples of each report are provided on the next page.



**RED FLAG REPORT:**

Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Resolution Method	Description	SSN
	276								
<input checked="" type="checkbox"/> Red Flag Alerts		141	51%	11					
Mad				Alert	9/1/2023 1:00:46 PM				xxx-xx
Alex				Alert	9/1/2023 1:03:34 PM				xxx-xx
Timc				Clear	9/1/2023 4:25:53 PM		OOV		xxx-xx
Mig				Alert	9/1/2023 6:01:39 PM				xxx-xx
Robi				Alert	9/1/2023 6:14:25 PM				xxx-xx

Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Resolution Method	Description	SSN
	276								
<input checked="" type="checkbox"/> Red Flag Alerts		141	51%	11					
<input checked="" type="checkbox"/> OFAC Alerts		2	1%	0					

**IDENTITY VERIFICATION REPORT:**

Date	Time	Dealer Name	Applicant Name	User Name	Status
09/01/2023	11:54:04		JAN		Incomplete
09/01/2023	12:56:28		Ma		Incomplete
09/01/2023	13:00:46		Ma		Incomplete
09/01/2023	13:03:34		Ale		Incomplete
09/01/2023	14:13:11		Bro		Verified
09/01/2023	15:19:38		Kur		Incomplete

**OUT OF WALLET REPORT:**

Dealer Name	No of Applicants	Counts	Percentage	Created date	User Name
	14				
<input checked="" type="checkbox"/> Applicants Passed		12	86%		
<input checked="" type="checkbox"/> Authentication Abandoned		2	14%		
<input checked="" type="checkbox"/> Applicants with Five Questions Presented		12	86%		

**RISK-BASED PRICING NOTICE REPORT:**

Dealer Name	App Date	Name	No of Applicants	No of notices Delivered	Print Local	Mail House	EMAIL	Queued Date	Credit Score
		Totals	286	286	167	0	0	119	
	09/01/2023	Ale			09/01/2023				EFX(669)TU(638)XPN(649)
	09/01/2023	Anr			09/01/2023				EFX(864)TU()XPN()
	09/01/2023	Bre			09/01/2023				EFX(842)TU(864)XPN(837)
	09/01/2023	Chi						09/17/2023	EFX(481)
	09/01/2023	Cig						09/17/2023	EFX(549)TU(492)XPN(502)
	09/01/2023	Dav			09/01/2023				EFX(624)TU(645)XPN(640)

**ADVERSE ACTION REPORT:**

Dealer Name	App Date	Name	No of Applicants	No of Letters Delivered	Print Local	Mail House	Queued Date	Credit Score
		Totals	286	286	0	0	286	
	09/01/2023	Ale					09/17/2023	EFX(669)TU(638)XPN(649)
	09/01/2023	Anr					09/17/2023	EFX(864)TU()XPN()
	09/01/2023	Bre					09/17/2023	EFX(842)TU(864)XPN(837)
	09/01/2023	Chi					09/17/2023	EFX(481)
	09/01/2023	Cig					09/17/2023	EFX(549)TU(492)XPN(502)
	09/01/2023	Dav					09/17/2023	FFX(624)TU(645)XPN(640)

**OFAC REPORT:**

Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Verified User
	298						
<input type="checkbox"/> OFAC Alerts		2	1%	0			
<input type="checkbox"/> OFAC Clear		296	99%	0			

You should have been sent your [700Dealer.com](http://700Dealer.com) login credentials in one of our welcome emails to you. If you cannot locate your credentials or have any questions, you may send us an email or give us a call at the following:

SUPPORT: (866) 273-3848 (Option 4) or [support@700Credit.com](mailto:support@700Credit.com).