



# **USER GUIDE**

**MAY 2024**

***Oplogic***

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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.

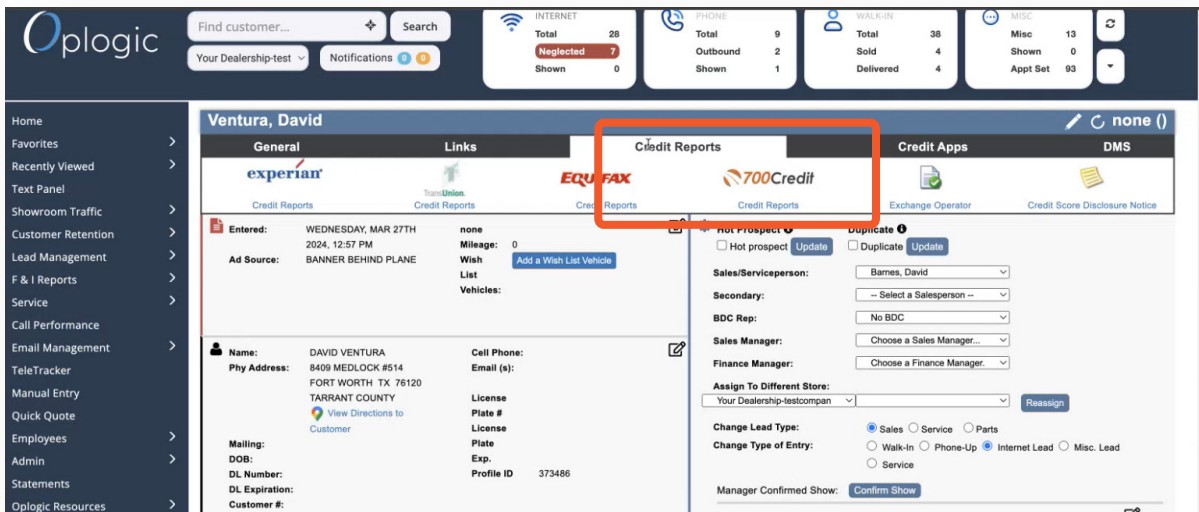
**Oplogic has integrated our credit and compliance solutions into their platform. This brief guide will walk you through pulling and viewing credit reports in Oplogic.**

**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).**

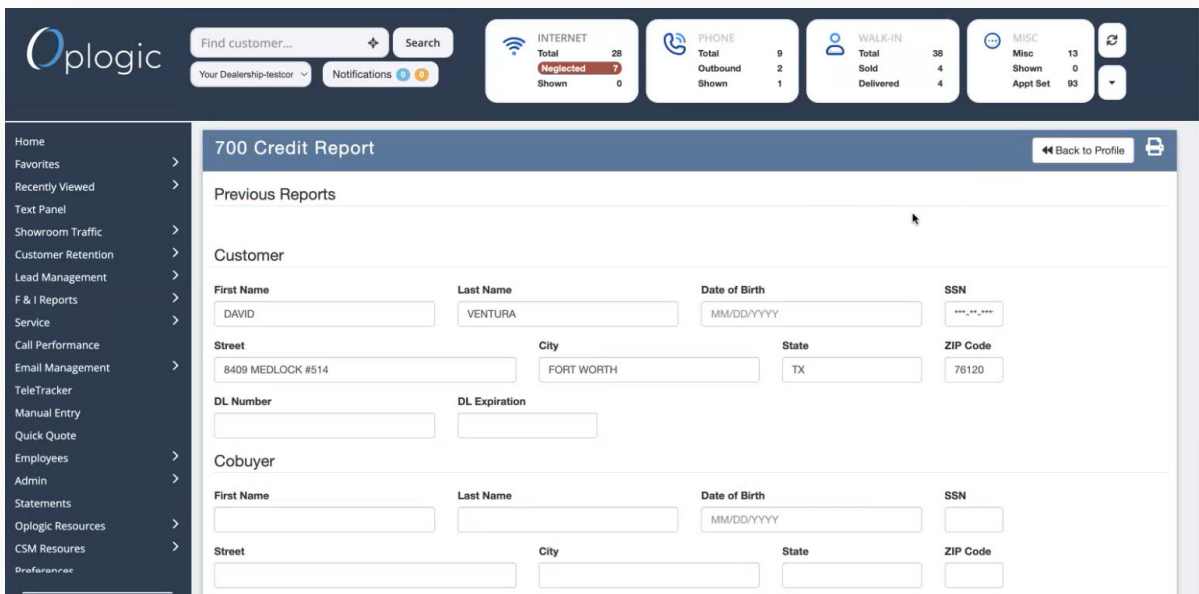
## Pulling Credit in Oplogic

To pull credit in Oplogic, begin by locating the desired customer and open their profile.

From the profile dashboard, click the “**Credit Reports**” tab. Locate the 700Credit logo, and click the “**Credit Reports**” hyperlink below.



Any provided information in the customer profile will auto populate in the form. Ensure all other required fields have the appropriate information entered.



At the bottom of the form, select which bureaus you want to pull the credit application through, agree to the terms and conditions, and manually enter the consumer's name.

Click **“Submit”** to run the report.

Text Panel  
Showroom Traffic  
Customer Retention  
Lead Management  
F & I Reports  
Service  
Call Performance  
Email Management  
TeleTracker  
Manual Entry  
Quick Quote  
Employees  
Admin  
Statements  
Oplogic Resources  
CSM Resources  
Preferences  
Release Notes  
Support  
Privacy

Matthew Anderson  
PIN: 1000 Logout

**Cobuyer**

First Name Last Name Date of Birth SSN  
Street City State ZIP Code  
DL Number DL Expiration

**Vehicle**

Make Model New/Used Year  
VIN

**Trade In**

Make Model Mileage  
Stock Num

**Bureaus**

Equifax  Experian  TransUnion

I Agree David Ventura

By clicking on the I Agree checkbox, you are confirming that you have read and understand the [Privacy Notice](#) and [Electronic Signature Disclosure](#), your name as entered in the Electronic Signature is accurate, and you are authorizing Your Dealership-testcompany under all applicable federal and state laws, including the Fair Credit Reporting Act, to obtain information from your personal credit profile. Also, you are confirming you understand that any pre-approval is subject to review and acceptance of credit information.

Submit

A pop-up will appear letting the dealer know that the credit report was pulled successfully and that they can return back to the previous page to view it.

Home  
Favorites  
Recently Viewed  
Text Panel  
Showroom Traffic  
Customer Retention  
Lead Management  
F & I Reports  
Service  
Call Performance  
Email Management  
TeleTracker  
Manual Entry  
Quick Quote  
Employees  
Admin  
Statements  
Oplogic Resources  
CSM Resources  
Preferences  
Release Notes  
Support  
Privacy

700 Credit Report

Success

Credit report returned successfully. Please view reports at the bottom of the page.

Close

700 Credit Report

Previous Reports

Date
03/27/2024

TransUnion: 675

**Customer**

First Name Last Name Date of Birth SSN  
DAVID VENTURA MM/DD/YYYY \*\*\*\*-\*\*-\*\*\*\*  
Street City State ZIP Code  
8409 MEDLOCK #514 FORT WORTH TX 76120  
DL Number DL Expiration

**Cobuyer**

First Name Last Name Date of Birth SSN  
Street City State ZIP Code

The dealer will be presented with the most recent, and all previously pulled reports at the top of the form. Click the green button under the "Results" column to view the report.

**700 Credit Report**

Previous Reports

Date	Credit Scores	Results
03/27/2024	Experian: 514	<a href="#">Click here to view results</a>
03/27/2024	Experian: 514 TransUnion: 675	<a href="#">Click here to view results</a>

Customer

First Name: DAVID, Last Name: VENTURA, Date of Birth: MM/DD/YYYY, SSN: \*\*\*-\*\*-\*\*\*\*

Street: 8409 MEDLOCK #514, City: FORT WORTH, State: TX, ZIP Code: 76120

The 700Credit HTML credit report will appear in an iframe on screen. From here, the daler can utilize the tabs at the top of the iframe to pan between each bureaus report, and view the RBPN and adverse action letter.

Dealers also have direct access to the compliance dashboard which is hyperlinked below the tabs.

**Your Compliance Dashboard**

Identity Verification

Name: DAVID VENTURA, Red Flag Score: 96, Status: ID Verification Required, Score Risk Level: Low Risk

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

Score Summary - DAVID VENTURA

- EQUIFAX: N/A
- Experian: FICO SCORE 9 AUTO: 514
- TransUnion: TransUnion Auto Model 1.0: 675

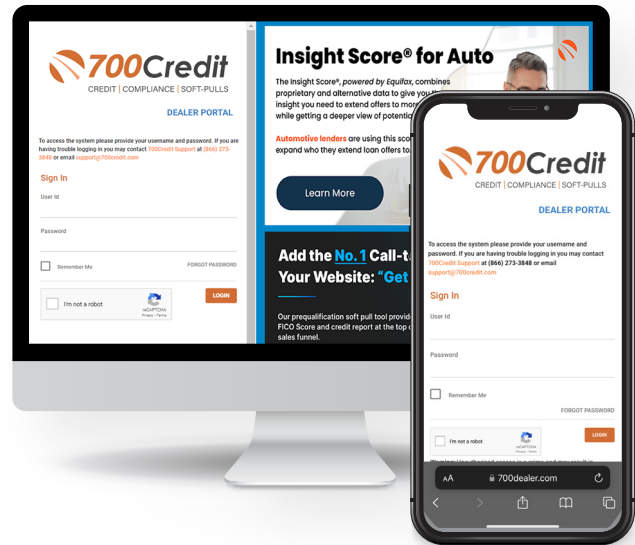
CREDIT REPORT

DAVID J VENTURA, 8409 MEDLOCK DR, FORT WORTH, TX 76120, SSN: 666-62-5524, Date: 03/27/2024 12:42:57 AM, In File: 04/06/2023, Date Reported: 02/01/2024

## Introduction to 700Dealer.com

All 700Credit dealers have exclusive access to their own personal credit portal hosted at [700Dealer.com](https://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

After logging into your [700Dealer.com](https://700Dealer.com) portal, locate/select the "Applicant List" menu item in the left-hand navigation panel where you will be presented with a mass list of all applicants in the platform. Select "Date Range" to filter the list and 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.

**Applicant List**

Applicant	Products	Status	Start	End
...	...	Completed	...	...
...	...	Completed	...	...
...	...	Completed	...	...
...	...	Completed	...	...
...	...	Completed	...	...

First, Last Name →

---

**Credit Report**

JANE AARDEN      DOB: 11/01/1950      Date: 05/03/20  
 2 MAPLE CT      SSN: 000-00-1234      In File: 09/08/20  
 WESTPORT, MA, 02790      Reported: 03/14/20  
 Subscriber: FDC  
 Sub Code: CS0001208G

**PREVIOUS ADDRESSES:**

Name	City	State	ZIP
5 SILVER RDG	WINDHAM	ME	04082
11 HIGH DAM RD	WINDHAM	MA	02517

EMPLOYER X      02/18/10

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**700Credit Auto Summary**

Total Bal	Month Pay	Total Auto	Open Auto	90	60	90
(\$)	(\$)	(\$)	(\$)	0	0	0
...	...	...	...	...	...	...

---

**Score Summary**

Score Card	Score	Code	Score Factor Description
FICO Risk V2	700	22	serious delinquency, derogatory public record or collection filed
		12	time since delinquency is too recent or unknown
		16	number of accounts with delinquency amount equal or delinquent accounts
		34	credit mix
		35	delinquency on bank installment loans
		37	bankruptcy
		38	presence of non-subprime mortgage on accounts or lack of open accounts
		41	ratio of bank revolving balances to credit limit or lack of bank revolving account
		42	presence of derogatory accounts
		44	months since or lack of bank, retail or finance accounts
		45	presence of delinquent accounts



## Managing Users

Dealers with the appropriate authorization can add, edit and/or delete customers and their credit/lead information with the following simple process:

1. Log in to your [700Dealer.com](http://700Dealer.com) platform using your provided credentials.
2. Click on the “Users” link in the left-hand navigation Administration panel.
3. If editing a user’s credentials, click the “Edit” link attached to the user’s “Action” column.
4. To delete a user, click the “Delete” link.
5. If creating a new user, click on the “Copy” link.

UserID	Name	User Level	User type	Status	Dealer	City	State	Action
cartercountydcjcdi	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
cartercountydcjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
cartercountydcjq	Elend SolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
cartercountyhyucdi	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Delete   Copy
cartercountyhyucd	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Delete   Copy
cchyundaicpq	Elend SolutionsPQ 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
keystonechevydc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Delete   Copy
keystonegbq	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Delete   Copy

If you need to alter the information of an applicant's pre-existing profile, select “Edit” attached to the user's listing. From their information profile, dealers can make the desired changes.

Once complete, save the profile before exiting out.

**User Information**

User ID: \* [mikewest] Password: \* [\*\*\*\*\*] Retype Password: \* [\*\*\*\*\*]  
 First Name: \* [Michael] Middle Name: [ ] Last Name: \* [West]  
 Address: [123 Main Street]  
 Zip: \* [48521] City: \* [Tyeck] State: \* [MI] Phone: [ ]  
 Email Address: \* [m.west@abcdealer.com] [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: \* [Web User] User Level: \* [Dealer Admin] AutoGenerate Letter is on [ ]  
 Read Only  
 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: [favorite room in my house] Answer 1: [Music]  
 Question 2: [state born in] Answer 2: [Alaska]

## Creating a New User

UserID	Name	UserLevel	UserType	Status	Dealer	City	State	Action
cartercountydcjdcudi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Del   <b>Copy</b>
cartercountydcjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Del   <b>Copy</b>
cartercountydcjdc	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Del   <b>Copy</b>
cartercountyhyucudi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Del   <b>Copy</b>
cartercountyhyucudc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Del   <b>Copy</b>
cchyundaidcpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Del   <b>Copy</b>
fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Del   <b>Copy</b>
keystonechevydcudi	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Del   <b>Copy</b>
keystonechevydcrc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Del   <b>Copy</b>
keystonecbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Del   <b>Copy</b>

To create a new user, it is easiest to find a similar user ID from the "Users" mass list, and select the "Copy" action, as highlighted above.

You can then fill in the new user's information into the user profile, as well as make any necessary changes.

**User Information**

UserID: \* Password: \* RetypePassword: \*

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

Address: 123 Main Street

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

48521 Trivek 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 To IP [AddAnotherIPRange](#)

No IP Ranges found

Restrict Days of week and time of day access

Force Password change on next Login

Show in QuickApp Dropdown

Security Questions

Question 1: favorite rooms in my house Answer 1: Music

Question 2: state born in Answer 2: Alaska

Question 3: pet Answer 3: Roxie

## Viewing Invoices

Dealers can also view their monthly invoices online by selecting the "Online Invoicing" tab in the left-hand "Administration" navigation panel.

Locate and select the desired invoice to open its details and view the billing summary.

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

**Online Invoicing**

**Billing Summary**

Invoice Number: 605347

Past Due Balance: \$0.00

Current Activity: \$1295.30

**Invoice Total: \$1295.30**

Online Payments: \$0.00

Auto Payments: \$0.00

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

**Forms**  
 700Credit V01 Form  
 Auto Pay Setup Form  
 ACH One Time Payment Authorization Form  
 CC One Time Payment Authorization Form  
 Saleslip: HONG & ASSOCIATES LLC  
 N404 - NED75E

Applicant List | New Applicant | Compliance | Usage Analysis | Administration

ELK GROVE KIA  
 8400 LIGURIA 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		
	#	%
<b>Total Applicants</b>	<b>43</b>	
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		
	#	%
<b>Total Applicants</b>	<b>43</b>	
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>RBP Notices Delivered/Scheduled</b>	<b>41</b>	<b>95%</b>

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

Red Flag Program Monitor		
	#	%
<b>Red Flag Alert Status</b>		
<b>Total Applicants With Red Flag</b>	<b>38</b>	<b>46</b>
Red Flag Clear & Cautions	9	24%
Red Flag Alerts	29	76%
Alerts Unresolved <a href="#">View/Edit</a>	27	
Alerts Resolved	2	

[Work on Unresolved](#)

Consumer Alerts		
	#	%
Fraud Victim and Security Alerts <a href="#">View</a>	1	
Active Duty Alerts <a href="#">View</a>	0	

ID Verifications		
	#	%
Complete	0	0%
Incomplete <a href="#">View/Edit</a>	42	100%

[Work on Incompletes](#)

Out of Wallet Authentication Program Monitor		
	#	%
<b>Total Applicants</b>	<b>42/29</b>	
<b>Total Applicants with OOW Presented</b>	<b>42</b>	<b>100%</b>
Applicants Passed	3	7%
Applicants Failed	0	0%
Authentication Abandoned	3	7%
Questions Unavailable	36	86%

OFAC Compliance		
	#	%
<b>OFAC Status</b>		
<b>Total Applicants With OFAC</b>	<b>39</b>	
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

Score Risk Level: Medium Risk

Status: Out of Wallet Required

Out of Wallet Questions

Section	Result	Alert	Next Steps
> OFAC	✔ Clear		
> ID Match	❗ Alert	Subject not found Last Name: Not Found Address: Not Found SSN: Not Found	Out of Wallet Questions
> Red Flag Alerts	❗ 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 Phone Code vs Zip Code: Not available ZIP code has not been issue SSN likely not issued prior to June 2011	Out of Wallet Questions
> Synthetic ID	-	-	-
> MLA Search	✔ Clear		
> ID Verification	❌ Incomplete	Verification of ID Required	Verify ID

View Detail Report

## 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, we previously lived in PATTERSON. Please choose the city from the following list when the street is vacant.

PATTERSON  
 ROCKLAND  
 RANDOLPH  
 HILLSBORO  
 NONE OF THE ABOVE DOES NOT APPLY

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

KEBIAS  
 GREAT BURN  
 ELLEN FISHER  
 DONNETT TRAVEL MART  
 NONE OF THE ABOVE DOES NOT APPLY

3. How many have opened a mortgage loan in or around July 2016. 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 (escrow could include taxes and insurance if collected by lender). If you have not had a mortgage payment row or in the past, please select "NONE OF THE ABOVE DOES NOT APPLY."

\$750 - \$949  
 \$950 - \$1149  
 \$1150 - \$1349  
 \$1350 - \$1549  
 NONE OF THE ABOVE DOES NOT APPLY

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

1945  
 1946  
 1951  
 1994  
 NONE OF THE ABOVE DOES NOT APPLY

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

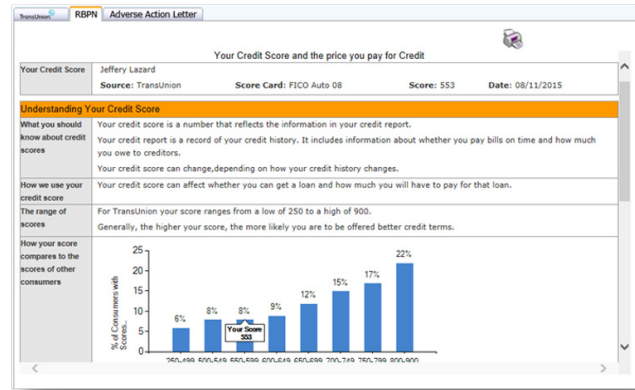
ESSEX  
 HAMPSHIRE  
 NORFOLK  
 HILLSBORO  
 NONE OF THE ABOVE DOES NOT APPLY

Submit Print

## 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 and how and when each consumer received their notice.

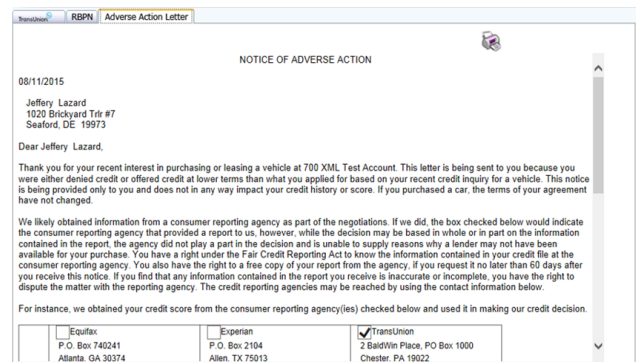
### RBPN: Recommended Best Practices

- 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



### 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.

**Identity Verification**

Name: DAVID W CAMPBELL      Status: OFAC Resolution Required

Red Flag Score: 46      Score Risk Level: High Risk      Synthetic ID Level: Low Risk

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

**Identity Verification Detailed Report**

Risk Level: High Risk      Status: OFAC Resolution Required

Red Flag Score: 46      Validation Score: 53      Verification Score: 67

Result	Alert
Alert	CAMPBELL, David (a.k.a. CAMPBELL LICONA, David Elias; a.k.a. PEREZ PAZ, Jorge Eduardo; a.k.a. VIEJO DAN, a.k.a. DON DAVID), Nicaraguan; DOB 18 Mar 1967; alt: DOB 20 Oct 1967; alt: DOB 02 Jan 1964; POB San Pedro Sula, Honduras; nationality Honduras; Numero de Identidad 0501-1967-02094 (Honduras); Gender Male; (Linked To: MS-13) DAVID W CAMPBELL [TCO] Match Score:12.50

## 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.

Input Name: NICHOLE CHAO      Run Time: 9/4/2023 9:26:19 AM

Search Result	Search Criteria	# of Hits	Trans ID
HIT	NICHOLE CHAO	1	C766qF11WHTAK2

**Information** To get more information on what to do w/ OFAC Hits, go to the below link provided by the U.S. Government:

[http://www.usstreas.gov/resource-center/faqs/Sanctions/Pages/faq\\_compliance.aspx#match](http://www.usstreas.gov/resource-center/faqs/Sanctions/Pages/faq_compliance.aspx#match)

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.

U.S. DEPARTMENT OF THE TREASURY      Office of Foreign Assets Control

ABOUT OFAC    RECENT ASSESSMENTS    SANCTIONS LISTS    SANCTIONS PROGRAMS    SUBMIT A REPORT

HOME    FREQUENTLY ASKED QUESTIONS

Specially Designated Nationals List (SDN List)    Search FAQs

SDN List Data Formats & Data Schemas    Search FAQs

Consolidated Sanctions List (Non-SDN List)    Search FAQs

Additional Sanctions Lists    Search FAQs

Search OFAC's Sanctions Lists    Search FAQs

Sanctions Programs and Country Information    Search FAQs

Recent Actions    Search FAQs

OFAC License Application Page    Search FAQs

Additional OFAC Resources    Search FAQs

OFAC Reporting System    Search FAQs

Selected General Licenses Issued    Search FAQs

**Frequently Asked Questions**

482. OFAC's 50 Percent Rule states that the property and interests in property of entities directly or indirectly owned 50 percent or more in the aggregate by one or more blocked persons are considered blocked. How does OFAC interpret indirect ownership as it relates to certain complex ownership structures?

For the purposes of the determination of August 23, 2023, OFAC interprets the term "50 percent or more" to include indirect ownership of an entity through another entity or entities that are 50 percent or more owned in the aggregate by the blocked person(s). OFAC

1133. For the purposes of the determination of 23, 2023, OFAC interprets the term "50 percent or more" to include indirect ownership of an entity through another entity or entities that are 50 percent or more owned in the aggregate by the blocked person(s). OFAC



## 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.

The screenshot displays the 700Credit Identity Verification interface for a user named LEON SANCHEZ. The overall status is 'ID Verification Required' with a 'Red Flag Score: 41' and 'Score Risk Level: High Risk'. A color-coded bar shows a high risk level. Below this, a table lists various verification sections:

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

Below the table is a 'Hide Detail Report' button. The 'Identity Verification Detailed Report' section shows a 'Red Flag Score Summary' with 'Risk Level: High Risk' and 'Status: ID Verification Required'. It also lists 'Red Flag Score: 41', 'Validation Score: 59', and 'Verification Score: 71'. An 'OFAC Search' table shows a 'Clear' result for the OFAC alert, with details for 'MONTOYA SANCHEZ, Diego Leon' and 'INVERSIONES LA QUINTA Y CIA. LTDA.'. A red arrow points to the 'Clear' button in the OFAC Search table. At the bottom, it states 'OFAC alert was cleared', 'Verified User Name: FinanceExpress Interface', and 'Date and Time: 4/18/2023 1:53:57 PM'.

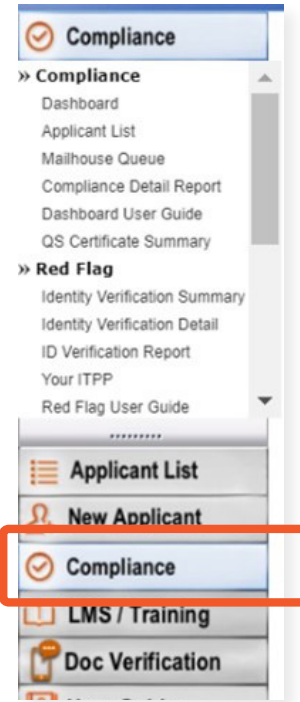
## OFAC Search: Recommended Best Practices

- 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

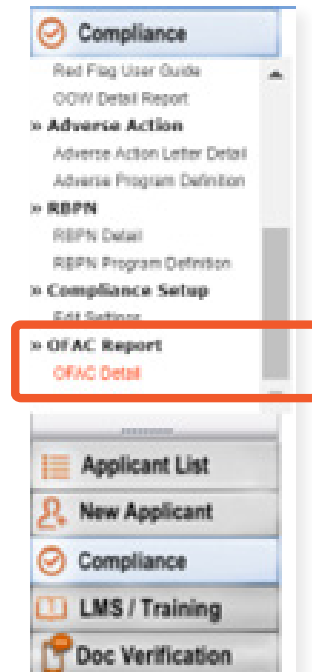
To access your audit reports, first log into your [700Dealer.com](http://700Dealer.com) platform.

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.

**RED FLAG REPORT:**

Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Resolution Method	Description	SSN																																																																																
<input checked="" type="checkbox"/> Red Flag Alerts <table border="1" style="width: 100%; margin-top: 5px;"> <thead> <tr> <th>Dealer Name</th> <th>No of Applicants</th> <th>Counts</th> <th>Percentage</th> <th>Resolved</th> <th>Created date</th> <th>User Name</th> <th>Resolution Method</th> <th>Description</th> <th>SSN</th> </tr> </thead> <tbody> <tr> <td>[Redacted]</td> <td>276</td> <td>141</td> <td>51%</td> <td>11</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Mad</td> <td></td> <td></td> <td></td> <td>Alert</td> <td>9/1/2023 1:00:46 PM</td> <td>[Redacted]</td> <td></td> <td></td> <td>XXX-XX</td> </tr> <tr> <td>Alex</td> <td></td> <td></td> <td></td> <td>Alert</td> <td>9/1/2023 1:03:34 PM</td> <td>[Redacted]</td> <td></td> <td></td> <td>XXX-XX</td> </tr> <tr> <td>Timc</td> <td></td> <td></td> <td></td> <td>Clear</td> <td>9/1/2023 4:25:53 PM</td> <td>[Redacted]</td> <td>OCW</td> <td></td> <td>XXX-XX</td> </tr> <tr> <td>Mig</td> <td></td> <td></td> <td></td> <td>Alert</td> <td>9/1/2023 6:01:39 PM</td> <td>[Redacted]</td> <td></td> <td></td> <td>XXX-XX</td> </tr> <tr> <td>Robi</td> <td></td> <td></td> <td></td> <td>Alert</td> <td>9/1/2023 6:14:25 PM</td> <td>[Redacted]</td> <td></td> <td></td> <td>XXX-XX</td> </tr> <tr> <td>Cigj</td> <td></td> <td></td> <td></td> <td>Alert</td> <td>9/1/2023 6:20:54 PM</td> <td>[Redacted]</td> <td></td> <td></td> <td>XXX-XX</td> </tr> </tbody> </table>										Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Resolution Method	Description	SSN	[Redacted]	276	141	51%	11						Mad				Alert	9/1/2023 1:00:46 PM	[Redacted]			XXX-XX	Alex				Alert	9/1/2023 1:03:34 PM	[Redacted]			XXX-XX	Timc				Clear	9/1/2023 4:25:53 PM	[Redacted]	OCW		XXX-XX	Mig				Alert	9/1/2023 6:01:39 PM	[Redacted]			XXX-XX	Robi				Alert	9/1/2023 6:14:25 PM	[Redacted]			XXX-XX	Cigj				Alert	9/1/2023 6:20:54 PM	[Redacted]			XXX-XX
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**IDENTITY VERIFICATION REPORT:**

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

**OUT OF WALLET REPORT:**

Dealer Name	No of Applicants	Counts	Percentage	Created date	User Name
[Redacted]	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(689)TU(638)XPN(640)
	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	De			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	De					09/17/2023	EFX(624)TU(645)XPN(640)

**OFAC REPORT:**

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

You should have been sent your [700Dealer.com](https://www.700Dealer.com) login credentials in one of our welcome emails to you. If you cannot locate your credentials or have any other questions about the integration, please reach out to our 24/7 support team at: (866) 273-3848 (Option 4) or [support@700Credit.com](mailto:support@700Credit.com).