



USER GUIDE

JUNE 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.

The Dealer's Concierge (TDC) has integrated our soft pull, prequalification solution (QuickQualify), as well as save-only push credit applications. This brief guide will walk you through the consumer's experience setting up their TDC account, getting prequalified, and submitting a credit app. It will also cover how a dealer views their lead information, invites a lead to join TDC, and much more. If you have any questions, please reach out to our support desk at: (866) 273-3848 or email us at: support@700Credit.com.

Introduction to QuickQualify

QuickQualify is a soft pull prequalification solution which places a soft inquiry on the consumer's file, that does not require a consumer's SSN or DoB - only name and address required. For each consumer that fills out the prequalification form and gets preapproved, dealers receive:

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

QuickQualify Results

Result: Applicant Found **Score: 618**

Powered by EX: FICO AUTO V8

Consumer Information:

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

Auto Summary:

Available Revolving Credit: \$1,459.00 Auto Inquiries last 30 days: 0

Auto Trade Line 1			
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:
17.52765%	\$17,079.00	73 Months	N/A
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:
81.12%	\$3,224.00	6 Months	NO
Loan Type:	Trade Status:	Trade Open Date:	Monthly Payment
Auto	Open	11/19/2015	\$382.00

Auto Trade Line 2			
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:
4.86%	\$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:	Monthly Payment
Auto	Closed	07/21/2011	\$296.00

Certificate Status:

Printed By: N/A PRINT NOW

Confirmed By: N/A

You can use this information to put the consumer in the right vehicle with the right financing, right away!

Credit Report Option

With our QuickQualify platform, dealers have the option of either getting the soft pull prequalification results as shown above, or you can opt to receive a full credit file from all three bureaus: **Equifax**, **TransUnion**, and **Experian**.

We **STRONGLY** suggest you set up your prequalification bureau to match the bureau and scorecard that matches your credit bureau used in your F&I Office.

Note: This report can only be used for information purposes and **CANNOT** be used to fund the deal.

750

761

780

Credit Report

700Credit Auto Summary

Total Bal	Month Pay	Total Auto	Open Auto	30	60	90
29146	2252	2	1	0	0	0
Trades:						
Account Name	Status	Orig. Amt	Orig. Term	Monthly Pay	Miss Rep	Payment Pattern
TD BANK N.A. 01484801	Paid or pending on agreed	09/26/2015	60	\$282	00 00 00	111111111111
CITIZENBANK 07421049	Paid or pending on agreed	10/08/2009	60	\$301	00 00 00	111111111111
PNC V LEASING 07660001	Paid or pending on agreed	03/26/2006	60	\$0	00 00 00	111111111111

Score Summary

Score Card	Score	Code	Score Factor Description
FICO Risk V2	700	22	an auto delinquency, derogatory public record or reflection filed
		13	time since delinquency is too recent or unknown
		38	number of accounts with delinquency
		34	amount owed on delinquent accounts
		19	average age of accounts
		25	delinquency on bank installment loans
		01	too few accounts from current
		08	presence of non-satisfactory ratings on accounts or lack of open accounts
		06	ratio of bank revolving balances to credit limits or lack of bank revolving account information
		C	recency of derogatory accounts
		K	recency active or lack of bank, retail or finance accounts
		B	presence of delinquent accounts

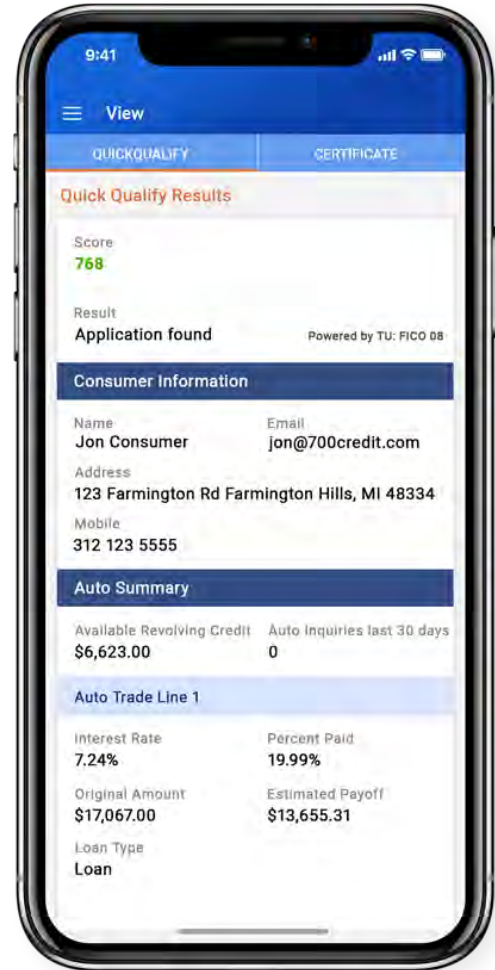
Above is an example of our HTML Credit Report. This image was split for display purposes but will normally provide dealers with a complete, single view.

QuickMobile App (Dealer Mobile App)

Dealers are also able to receive immediate access to QuickScan lead information through the 700Credit **QuickMobile App**.

Specifically designed for dealers to manage their soft pull leads (*QuickQualify and QuickScan*) from a single, safe platform. It protects your consumer's information with a **secure login screen** and available at anytime on your own mobile or tablet device. .

- Receive **direct mobile notifications** when consumers complete the QuickQualify web form or QuickScan process.
- **Optimize interactions** with your consumers through one-click text response and mobile dialing.
- **Immediate access** to view all applicants and their credit score, credit file information, and QuickScan results.
- **Stay organized** by setting filters to view leads from only a specific period of time.
- **Text or email** the QuickQualify soft pull or QuickScan driver's license authentication forms **directly to the consumer**.



The **700Credit QuickMobile Dealer App** is offered at no charge and can be downloaded from the Apple and Android App Stores by searching for “**700Credit**” or by scanning the qr codes to the right.

Note: Installing the app does require your correct email address or cell phone be setup on your account to verify your user ID.

Contact our support team for assistance: **(866) 273-3848** or support@700credit.com.



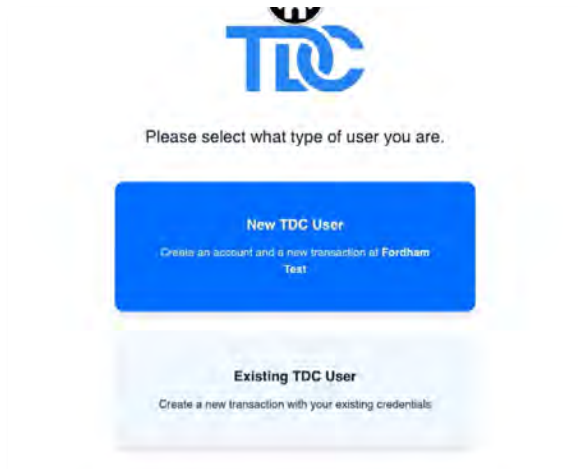
700Credit & The Dealer’s Concierge (TDC) Integration

The Dealer’s Concierge by Digital has created a platform that provides its consumers (and dealers) a seamless car buying process, starting with getting prequalified and finishing with a credit application. The platform works by having a shopper create a TDC account, accessible to them 24/7 and on any device, and then taking them through a process of uploading documents, getting prequalified, and in the end, applying for financing.

This process can be done either in-store, for example at a kiosk in the showroom, or dealers can send a link to the consumer’s mobile phone or email with a URL to the “start page”. To log into your TDC portal, go to <https://dashboard.mytdc.net/>.

Creating a New TDC Account

On the main screen presented, click either “New TDC User” or “Existing TCD User”.



For consumers creating a new account, they will be asked to provide basic personal information including, first/last name, email and phone number.

From the drop-down, the consumer can select which salesperson assisted with the deal.

Finally, the consumer will provide their consent by checking the box, allowing TDC to text message the consumer each time they log into their TDC account.

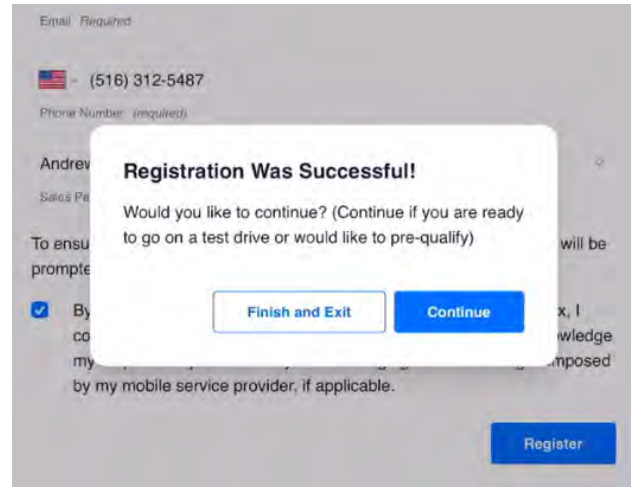


A pop-up appears informing the consumer their registration was successful.

Now, consumer can either: **1) "Finish and Exit"** (ex. To take a test drive before prequalifying for the vehicle and re-logging into their account later), or **2) "Continue"** on with the process.

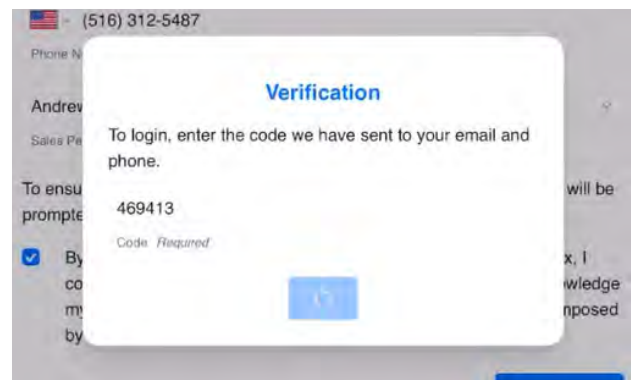
Note: If the consumer chooses not to continue and returns home, their TDC account is available to them 24/7.

To access this account, go to <https://dashboard.mytdc.net/>.



If continued, the consumer will receive another pop-up, prompting them to locate and enter the verification code sent to their mobile phone.

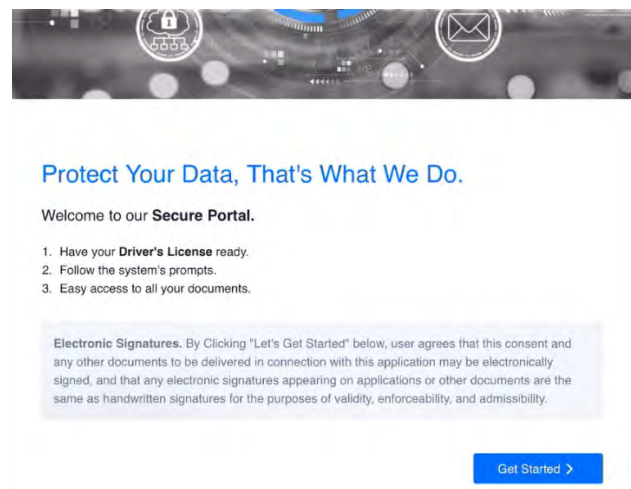
Once entered, click **"Submit"**.



The following screen provides a user with information regarding what documents to have, what the process is like, and what the consumer will be able to do next.

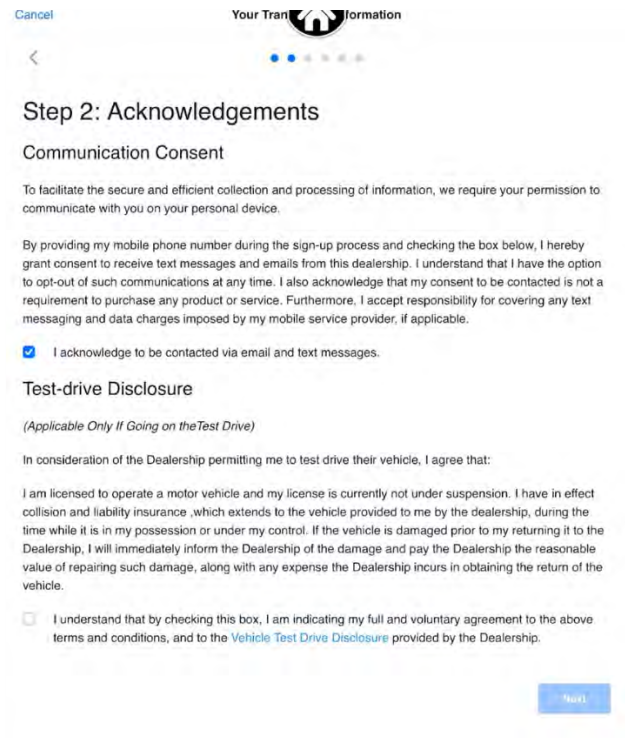
To continue, click **"Get Started"**.

Note: By clicking **"Get Started"**, TDC is obtaining the required consent pertaining to electronic signatures.



Step two of the process provides the consumer with the Communication and Test-drive Disclosure acknowledgements.

Once reviewed, check each box and click "Next".

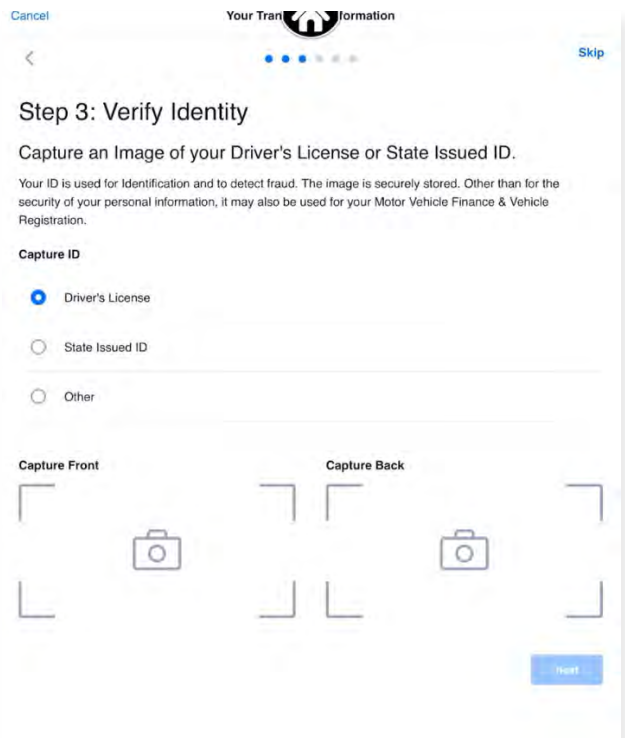


Step three allows the consumer to verify their identity by uploading images of either their driver's license, state issued ID, or an approved "other" document.

Take a photo of both the front and back of the ID, upload into the system, and click "Next".

Note: This is not 700Credit's driver's license scanning solution, QuickScan. TDC requires this only as an extra layer of security for their dealers.

Example: An online-based lead providing a selfie allows the dealer to confirm who they are working with in-person.



Data from the driver's license images is extracted and then auto-populated into the form.

Verify the information is correct and click **"Next"**.

The second part of the identity verification portion asks the consumer to take a selfie.

Once uploaded, click **"Submit"**.

Next, the consumer is asked a series of “Yes or No” questions to answer.

Here, the consumer is asked “**Would you like to pre-qualify?**”. In order to access 700Credit’s soft pull prequalification process, the consumer must answer “**Yes**” to this.

Once complete, click “**Submit**”.

Note: The consumer has the ability at any time to go back and add new documents, trade-in information, etc.

Go to <https://dashboard.mytdc.net/> to login into the portal.

Step 6: Miscellaneous

Finance Type

Finance type

Would you like to pre-qualify? (Does not affect your credit score!)

Yes No

Do you have a current auto insurance?

Yes No

Do you have a co-buyer?

Yes No

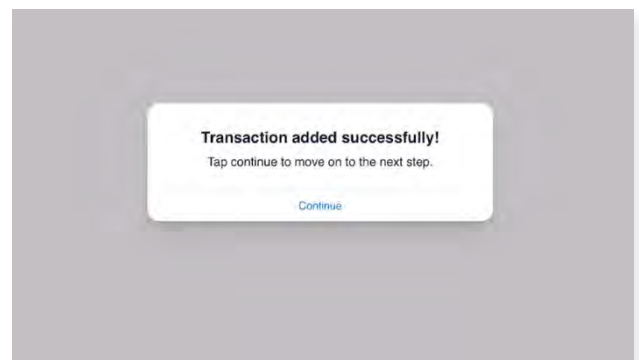
Do you have a vehicle for trade?

Yes No

Submit

User is confirmed their transaction has been added successfully.

Click “**Continue**”.



TDC's Consumer Dashboard

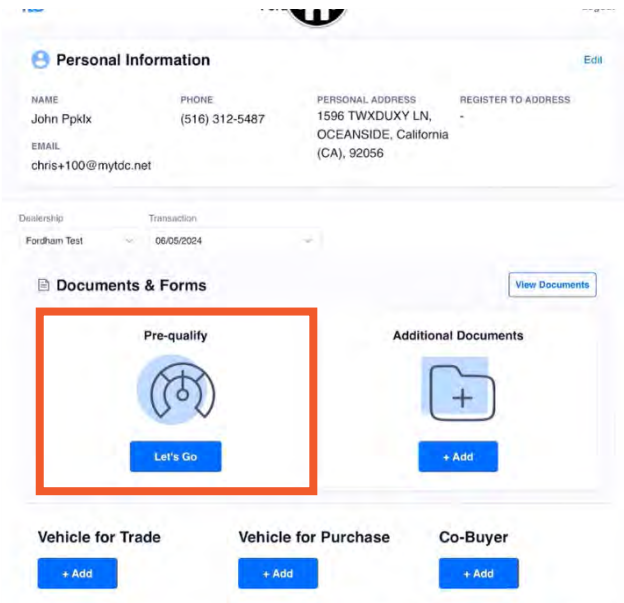
At this point, the consumer has successfully created an account, and given various opportunities to provide information and documents to aid in the sales process (some of which they may have opted out of including initially).

Every user is given a personal dashboard, where they can edit their personal information, view/add additional documents, add a co-buyer, etc. **This is also where a consumer can get prequalified.**

Consumers Getting Prequalified & Submitting Full Credit Applications

Consumers can get prequalified by first locating the **“Documents & Forms”** section.

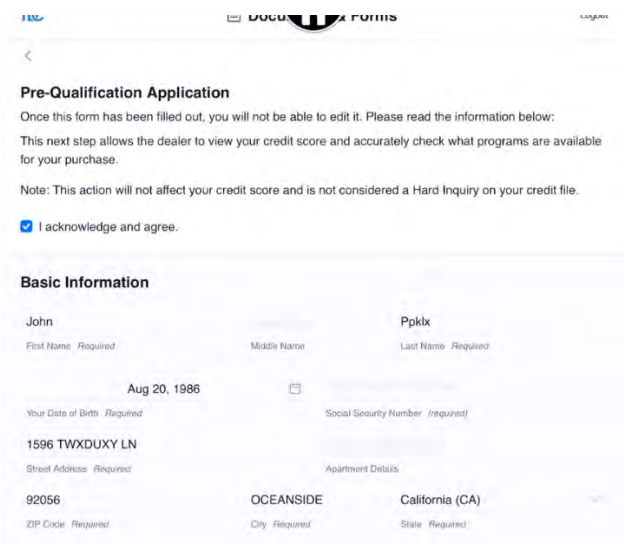
Next, within the **“Pre-qualify”** sub-section, click **“Let's Go”**.



The consumer is provided the required prequalification consent to review and then check **“I acknowledge and agree”**. The rest of the form will be unavailable (grayed-out) until this checkbox has been marked.

The second step of the form will become editable. The fields will be auto-populated with all previously gathered information.

While this is a soft pull, the consumer is required to provide their SSN. This personal data is not used for this current process, however will store their SSN securely in the system for later use (when the consumer decides to apply for financing).



Finally, the consumer will review/agree to privacy policy, provide an electronic signature, and then click **“Submit”**.

Our Commitment to Privacy

All information stored in our database is secure and is strictly confidential. Your personal and credit information will only be used to fulfill your request and in accordance with our Privacy Policy.

- I understand that this is not an application for credit, and submission will NOT affect credit score.
- I hereby provide my consent to have my credit file accessed for purposes of prequalifying for a vehicle loan. This is a soft inquiry and will not impact my credit score. I agree to the [Privacy Notice](#), [Terms and Conditions](#) and I acknowledge I may be contacted by Fordham Test. I understand that I might not prequalify depending on the prequalification criteria.
- I hereby provide my consent to receive all disclosures electronically via the TDC Buyer Portal. I have been duly informed regarding the procedures for accessing this portal, and I have access to my email address. Additionally, I acknowledge that I may request and receive printed versions of these disclosures.

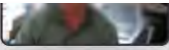
Signature



Submit



The consumer is returned to their main dashboard. **“Pre-qualify”** has now been updated to be a **“Credit Application”** section.”

Now, the consumer can click **“Let’s Go”** within the new **“Credit Application”** section and submit their hard pull, full credit application to the dealer.

NAME John Ppkix	PHONE (516) 312-5487	PERSONAL ADDRESS 1596 TWXDUXY LN, OCEANSIDE, California (CA), 92056	
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Dealership: Fordham Test Transaction: 06/05/2024

Documents & Forms View Documents

 Credit Application Let's Go	 Additional Documents + Add
---	---

A form will appear, asking the consumer for further details. Any information that has been previously gathered will auto-populate in the form.

Once completed, click **“Submit”**.

Hard Credit Application

Credit Application
Including the last two years of your housing is required.

Address Information and Housing Status

1596 TWXDUXY LN
Street *Required*

92056
Zip Code *Required*

OCEANSIDE
City *Required*

California (CA)
State *Required*

Housing Status *Required*

Monthly Payment *Required*

How many years have you been living at this address? *Required*

How many months have you been living at this address? *Required*

[Save](#)

Hard Credit Application

Credit Application
Please read the information below.

Filling out a Credit Application allows the dealer to submit your request for credit to the financial institutions to secure an approval for the loan. If the dealer submits the request for credit, it will be considered a Credit Inquiry.

Compliance Notice: A Hard-Credit Inquiry will only be needed by the dealer when you are at the dealership, have agreed to all the terms and conditions of your Finance or Lease Agreements, and have decided to drive away in your car.

Basic Info

John
First Name *Required*

Ppkix
Last Name *Required*

08/20/1986
Your Date of Birth *Required*

XXX-XX-8866
Social Security Number *Required*

11234568
Driver's License Number *Required*

California (CA)
Driver's State *Required*

+1 516 312 5487
Home Phone Number

View/Add Additional Documents

To view documents including the prequalification, driver's license images/ selfie and consent forms, click **“View Documents”**, as circled below.

TDC Ford Logout

Personal Information [Edit](#)

NAME	PHONE	PERSONAL ADDRESS	REGISTER TO ADDRESS
John Ppkix	(516) 312-5487	1596 TWXDUXY LN, OCEANSIDE, California (CA), 92056	-

EMAIL: chris+100@mytdc.net

Dealership: Fordham Test Transaction: 06/05/2024

Documents & Forms [View Documents](#)

Pre-qualify

[Let's Go](#)

Additional Documents

[+ Add](#)

Vehicle for Trade

[+ Add](#)

Vehicle for Purchase

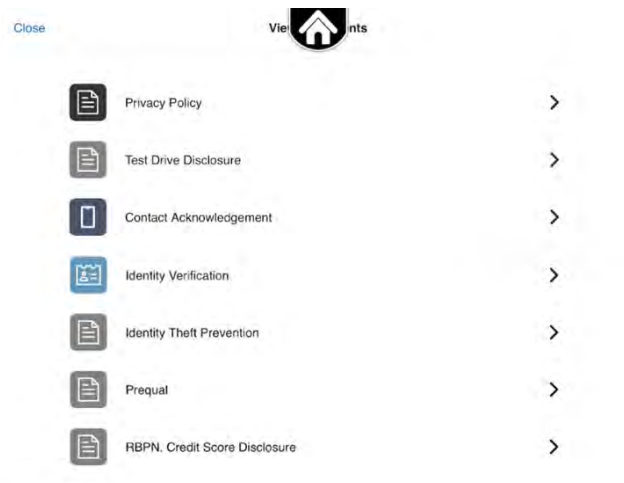
[+ Add](#)

Co-Buyer

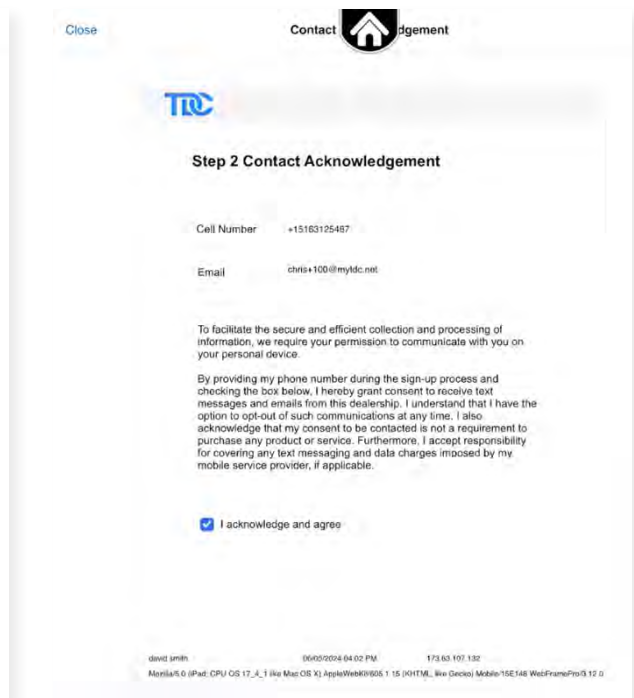
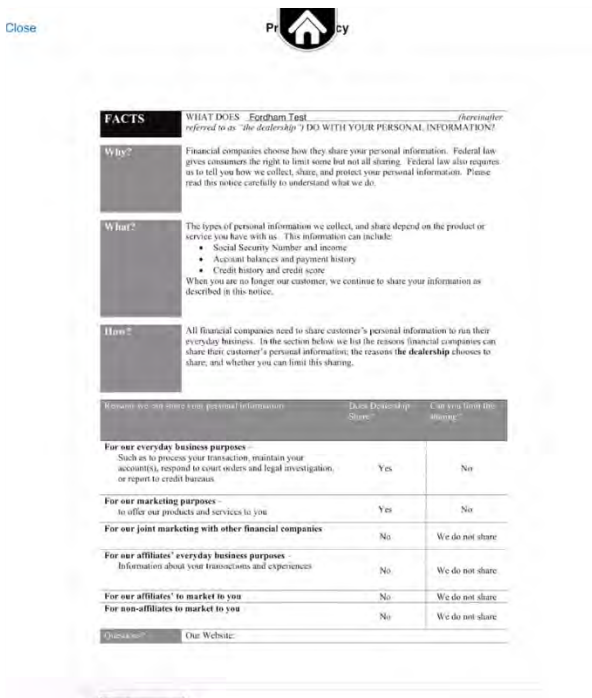
[+ Add](#)

A document list is presented to the user.

Select the desired document you want to view to open as a PDF.



Below are examples of the signed, Privacy Policy and Contact Acknowledgement.



To add additional documents, such as a bank statement, click **“+ Add”** in the **“Additional Documents”** section.

The screenshot shows the TDC user profile page. At the top, there is a navigation bar with the TDC logo, the user's name 'Ford', a home icon, and a 'Logout' link. Below this is the 'Personal Information' section, which includes fields for NAME (John Ppkix), PHONE ((516) 312-5487), PERSONAL ADDRESS (1596 TWXDUXY LN., OCEANSIDE, California (CA), 92056), and EMAIL (chris+100@mytdc.net). There is an 'Edit' link next to the 'Personal Information' header. Below this is the 'Documents & Forms' section, which has a 'View Documents' link. Under 'Documents & Forms', there are two main sections: 'Pre-qualify' with a 'Let's Go' button, and 'Additional Documents' with a folder icon and a '+ Add' button. The '+ Add' button in the 'Additional Documents' section is highlighted with a red box. At the bottom, there are three sections: 'Vehicle for Trade', 'Vehicle for Purchase', and 'Co-Buyer', each with a '+ Add' button.

Select the type of document, click **“Capture via Camera”** and take the required screenshots.

Click **“Upload”** once completed.

The screenshot shows the 'Add Documents' screen. At the top, there is a navigation bar with the TDC logo, the user's name 'Ford', a home icon, and a 'Logout' link. Below this is the 'Documents & Forms' section, which has a 'View Documents' link. Under 'Documents & Forms', there are two main sections: 'Pre-qualify' with a 'Let's Go' button, and 'Additional Documents' with a folder icon and a '+ Add' button. The '+ Add' button in the 'Additional Documents' section is highlighted with a red box. Below this is the 'Add Documents' section, which has a heading 'Add Documents' and a sub-heading 'Please upload documents or capture them using the device camera.' There are four radio button options: 'Bank Statements' (selected), 'Utility Bills', 'Proof of Income', and 'Other'. At the bottom, there are two buttons: 'Upload' and 'Capture via Camera'.

TDC's Dealer Portal

As consumers create accounts, go through the prequalification process, add documents, etc., the information is also readily available for the dealers to view in the TDC dealer-facing portal. While many consumers are beginning their experience with TDC in-store, the backend portal also provides the opportunity for dealers to email a link that invites the potential lead to sign up from their own device.

Viewing Lead Information

To view lead data from either a hard or soft pull (depending on what the consumer opted to complete), dealers will log into the portal and immediately have presented a mass list of all dead, ongoing and closed deals within the TDC system.

Locate and select the desired applicant to open their profile.

The screenshot shows a web interface for the TDC Dealer Portal. At the top left is the TDC logo and a 'NEW +' button. At the top right are navigation links for 'Customers', 'Users', and 'CA'. Below is a search bar and a table of lead data. The table has columns for Date, First Name, Last Name, Last Activity, Status, INS, Co Buyer, ID, Prequal, Credit, Social Jacket, Trade, and Vehicle. The 'Prequal' and 'Credit' columns are highlighted with a red box. Each row shows a date, names, and activity, with 'In Progress' status and green checkmarks in the 'Prequal' and 'Credit' columns.

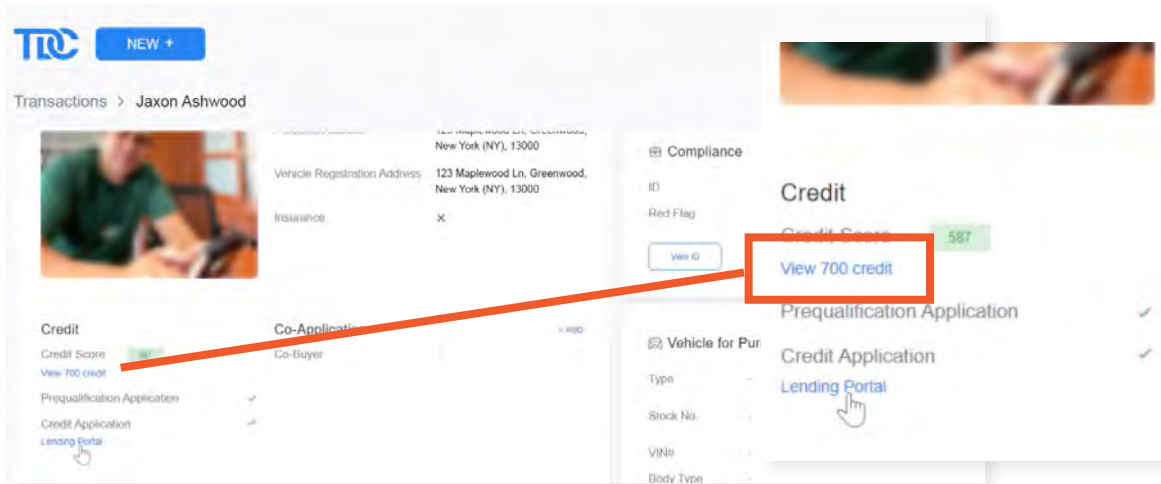
Date	First Name	Last Name	Last Activity	Status	INS	Co Buyer	ID	Prequal	Credit	Social Jacket	Trade	Vehicle
06/05/2024	John	Ppikx	06/05/2024	In Progress	✓	✓	✓	✓	✓	Link	✓	-
06/05/2024	John	Ppikx	06/05/2024	In Progress	✗	✓	✓	✓	✓	Link	✓	-
06/05/2024	Fonlata	Blackhurst	06/05/2024	In Progress	✗	✓	✓	✓	✓	Link	✓	-
06/03/2024	Christ	Tsopoulos	06/03/2024	In Progress	✓	✓	✓	✓	✓	MPL	✓	-
05/30/2024	John	Ppikx	05/30/2024	In Progress	✓	✓	✓	✓	✓	Link	✓	-
05/21/2024	sofys	jibbing	05/21/2024	In Progress	✓	✓	✓	✓	✓	Link	✓	-
05/21/2024	Christ	Tsopoulos	05/21/2024	In Progress	✗	✓	✓	✓	✓	Link	✓	-
05/21/2024	Christ	Tsopoulos	05/21/2024	In Progress	✗	✓	✓	✓	✓	Link	✓	-
05/07/2024	Phillip	Blackwell	05/07/2024	In Progress	✗	✓	✓	✓	✓	Link	✓	-
05/07/2024	Christ	Tsopoulos	05/07/2024	In Progress	✗	✓	✓	✓	✓	Link	✓	-

Note: Each deal listing includes basic information from the home dashboard. Dealers can easily see if a consumer is prequalified, submitted a full application, or both by locating the “Prequal” and “Credit” columns and seeing if there is a green checkmark included in the applicant’s listing.

The consumer’s profile will appear on screen. From here, the dealer can see the “selfie” submitted, status of the deal, consumer’s basic information, document deal jacket, etc.

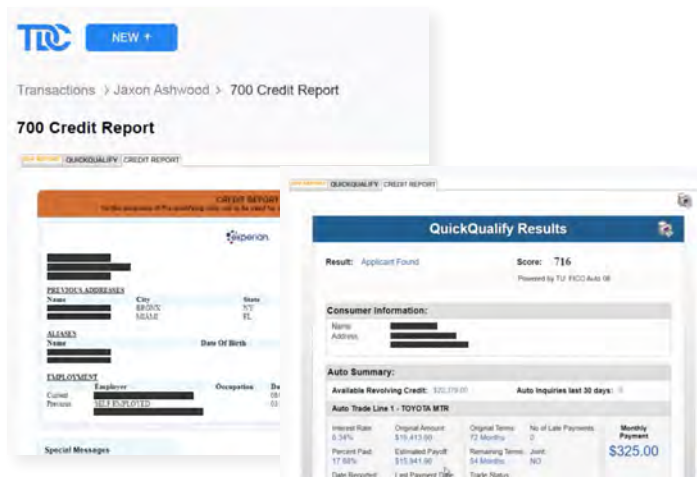
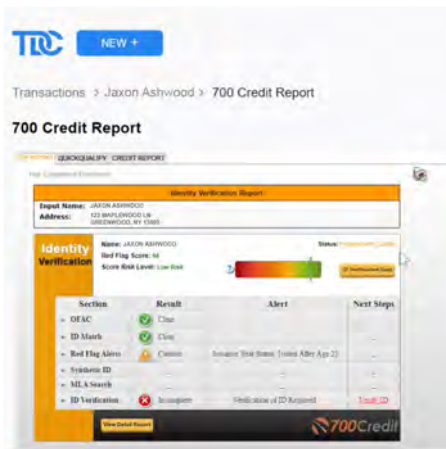
To view the soft pull, prequalification report and/or full credit application, scroll down and locate the “Credit” section. If a prequalification or full credit application are available for the consumer, a green check mark will be visible. In this case (below), both have been completed by the consumer.

Click “View 700Credit”.



700Credit’s IDV report, HTML credit application, and soft pull prequalification reports will appear on screen in an iframe (per our example above who completed both). Utilize the tabs at the top of the iframe to pan between each report.

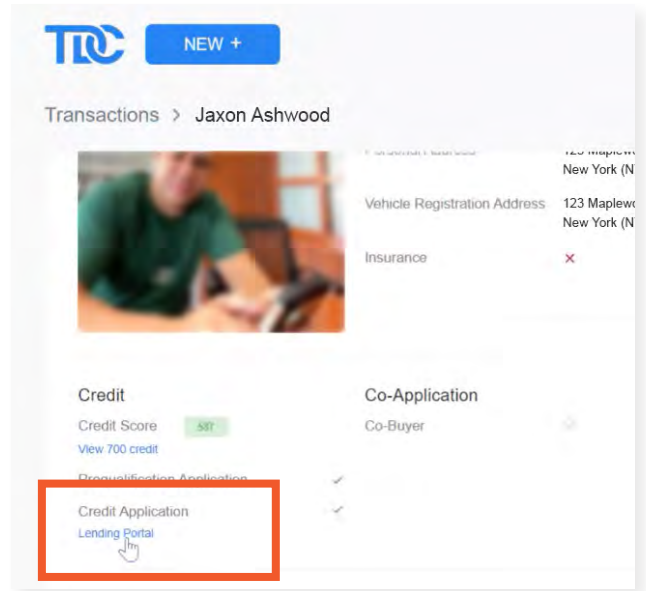
To view the consumer’s compliance dashboard, locate and select the “Your Compliance Dashboard” hyperlink below the tabs. To print the reports, click the printer icon in the top-right corner of the iframe.



Pushing Credit Applications to RouteOne

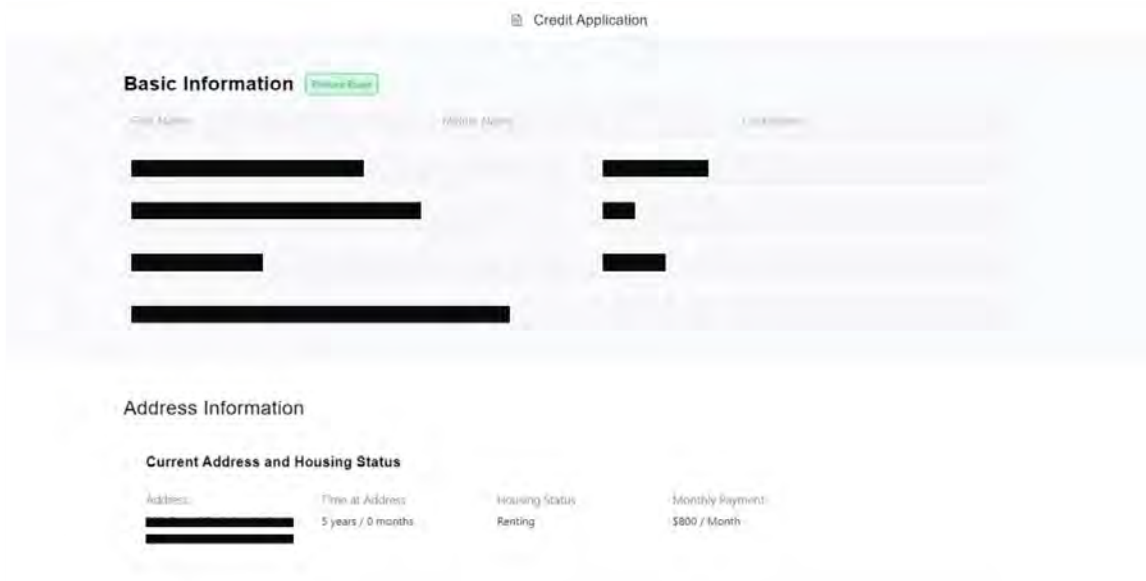
After a consumer chooses to apply for financing and completes a full credit application, their data is immediately available for a dealer to review and either push/not push to RouteOne.

Locate and open the profile of the applicant you want to review. In the **“Credit”** section, click the hyperlink labeled **“Lending Portal”** attached to the credit application status.



The consumer’s credit application information will appear on screen, allowing the user to review its content/push ONLY. No user will be able to edit any of this application.

The application’s **“Basic Information”** includes; **first/middle/last name, DOB, SSN, zip code, state, home phone number, mobile phone number, and email address**. The data fields in the example form below has been redacted to protect the consumer’s personal information.



If the dealer is looking to continue moving forward with the deal, click **“Push to Route 1”**.

Credit Application

Address Information

Current Address and Housing Status

Address	Time at Address	Housing Status	Monthly Payment
██████████ ██████████	5 years / 0 months	Renting	\$800 / Month

Employment Information

Current Employment

Employer Name	Occupation	Employer Phone number	Employer Address
Self employed	Self employed	██████████	██████████
Employment Status	Employment Duration	Salary	Per Time Period
Self-Employed	5 years / 0 months	\$9,000	Monthly

Push to Route 1

Inviting a New User

To send an invite to a consumer (ex. someone you have only spoken with on the phone and want to “save time at the dealership”), click the **“NEW +”** button at the top of the home dashboard.

Fordham Test

NEW + Customers Users CA

Search:

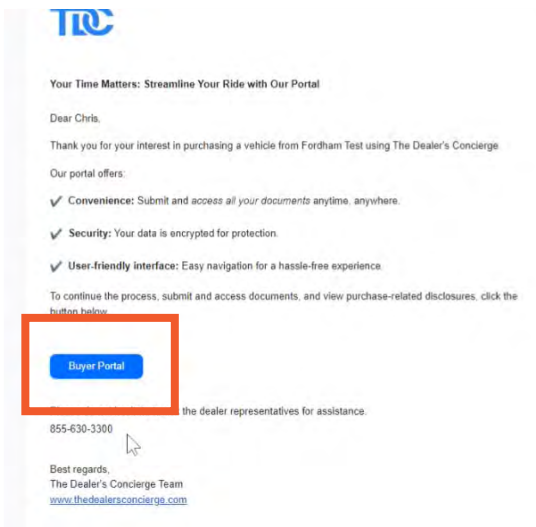
Date	First Name	Last Name	Last Activity	Status	INS	Co-Buyer	ID	Prequal	Credit	Deal Jacket	Trade	Vehicle
06/05/2024	John	Pakiz	06/05/2024	In Progress	✓	☐	✓	✓	☐	Deal	☐	
06/05/2024	John	Pakiz	06/05/2024	In Progress	✗	☐	✓	✓	☐	Deal	☐	
06/05/2024	Fortella	Blackhurst	06/05/2024	In Progress	✗	☐	✓	✓	☐	Deal	☐	
06/03/2024	Christ	Tsiropoulos	06/03/2024	In Progress	✓	☐	✓	✓	☐	Deal	☐	
05/30/2024	John	Pakiz	05/30/2024	In Progress	☐	☐	✓	☐	☐	Deal	☐	
05/21/2024	sofia	jibling	05/21/2024	In Progress	☐	☐	☐	☐	☐	Deal	☐	
05/21/2024	Christ	Tsiropoulos	05/21/2024	In Progress	✗	✓	✓	✓	☐	Deal	☐	
05/21/2024	Christ	Tsiropoulos	05/21/2024	In Progress	✗	✓	✓	✓	☐	Deal	☐	
05/07/2024	Philip	Blackwell	05/07/2024	In Progress	✗	✓	☐	✓	☐	Deal	☐	
05/07/2024	Christ	Tsiropoulos	05/07/2024	In Progress	✗	✓	✓	✓	☐	Deal	☐	

A pop-up will appear, allowing the dealer to define the staff involved with the deal (salesperson, sales and F&I managers, and BDC). Next, input the customer's first and last name, email and phone number.

Click **"Create New Transaction"** to send the invite to the potential lead.

To the right is an example email that a consumer will receive. They will be thanked for their interest and introduced to The Dealer's Concierge and its benefits. Click **"Buyer Portal"** to continue.

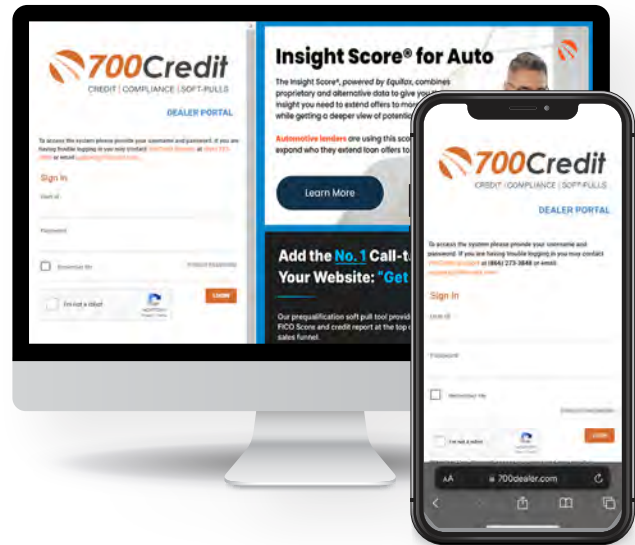
The new lead will be brought to TDC's **"Existing Customer"** log in page. Since the dealer already provided the first/last name, email and phone when sending the link, the customer is already considered to have an account and therefore an existing customer.



Introduction to 700Dealer.com

All 700Credit dealers have exclusive access to their own personal credit portal hosted at 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 | (866) 273-3848.



Viewing Your Leads

After logging into your 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 soft pull, prequalification (QuickQuality) results, full credit report, red flag, and a link to their compliance dashboard.

Applicant List

Applicant	Phone	Status
JANE AARDEN	(866) 273-3848	Completed
JOHN DOE	(866) 273-3848	Completed
JANE DOE	(866) 273-3848	Completed
JOHN DOE	(866) 273-3848	Completed

First, Last Name →

QuickQuality Results

Result: Applicant Found Score: **618**
Powered by EX: FICO AUTO VS

Consumer Information:

Name: John Doe Email: john@ford.com
Address: 123 Main St, Farmington Hills, MI 48334 Phone: (959) 655-1234

Auto Summary:

Available Revolving Credit: \$1,450.00 Auto Inquiries last 30 days: 0

Auto Trade Line 1	Interest Rate	Original Amount	Original Terms	No of Late Payments	Monthly Payment
17.50765%	\$15,079.00	72 Months	N/A	0	\$382.00
Percent Paid: 81.12%	Estimated Payoff: \$3,224.00	Remaining Terms: Joint	6 Months	NO	
Loan Type: Auto	Trade Status: Open	Trade Open Date: 11/19/2015			

Auto Trade Line 2	Interest Rate	Original Amount	Original Terms	No of Late Payments	Monthly Payment
4.96%	\$16,045.00	61 Months	0	4	\$296.00
Percent Paid: 100%	Estimated Payoff: \$0.00	Remaining Terms: Joint	0 Months	NO	
Loan Type: Auto	Trade Status: Closed	Trade Open Date: 07/21/2011			

Certificate Status:

Printed By: N/A
Confirmed By: N/A

Credit Report

JANE AARDEN DOB: 11/01/1952 Date: 05/02/20
SSN: 000-00-1234 In File: 04/6/02 Reported: 03/14/00
Subscriber: FIC Sub Code: C00002000

City: WINDHAM State: ME ZIP: 04902
VARIABLE ME 02517

02/15/10

Score Factor Descriptions

Score	Code	Score Factor Descriptions
618	01	Auto financing, including auto, vehicle or consumer lease financing, is the most important factor in determining creditworthiness.
618	02	Auto financing, including auto, vehicle or consumer lease financing, is the most important factor in determining creditworthiness.
618	03	Auto financing, including auto, vehicle or consumer lease financing, is the most important factor in determining creditworthiness.
618	04	Auto financing, including auto, vehicle or consumer lease financing, is the most important factor in determining creditworthiness.
618	05	Auto financing, including auto, vehicle or consumer lease financing, is the most important factor in determining creditworthiness.
618	06	Auto financing, including auto, vehicle or consumer lease financing, is the most important factor in determining creditworthiness.
618	07	Auto financing, including auto, vehicle or consumer lease financing, is the most important factor in determining creditworthiness.
618	08	Auto financing, including auto, vehicle or consumer lease financing, is the most important factor in determining creditworthiness.
618	09	Auto financing, including auto, vehicle or consumer lease financing, is the most important factor in determining creditworthiness.
618	10	Auto financing, including auto, vehicle or consumer lease financing, is the most important factor in determining creditworthiness.

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 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
cartercountydcjdpq	Elend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcjdui	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountydcjdydc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cchylundaidcpq	Elend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
fchavez	Frank Chavez	Dealer Admin	OOE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
keystonechevydcui	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
keystonechevydc	Gubaqoo 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: [text] Password: [password] Retype Password: [password]

First Name: [text] Middle Name: [text] Last Name: [text]

Address: [text] City: [text] State: [dropdown] Phone: [text]

Zip: [text] Tyvek [text] MI [dropdown]

Email Address: [text] [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: [dropdown] User Level: [dropdown] AutoGenerate Letter:

Web User: [dropdown] Dealer Admin: [dropdown] Read Only

Dealer: [dropdown] ABC Dealer [dropdown] Select Default Dealer: [dropdown]

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: [text] Answer 1: [text]
 Question 2: [text] Answer 2: [text]

Creating a New User

UserID	Name	User Level	User Type	Status	Dealer	City	State	Action
cartercountydcudi	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcjdc	Eland Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcjq	ElandSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyhyucdl	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyhyucd	Eland Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cchyundaicdpq	ElandSolutionsPQ 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
keystonechevyucdl	CJ 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
keystonecbg	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 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: * BypassPassword: *

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

Address: * 123 Main Street

Zip: * 48521 City: * Tyvek State: * MI Phone: *

Email Address: *

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 Bypass Password must match.
- Password shouldn't match with last 13 password.

User Setup Information

User Type: * 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 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 *

Question 3: * jvt * Answer 3: * State *

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

Fast 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

Form: 700Credit Inv 1009, Auto Inv Letter Form, ACI One Time Payment Authorization Form, CC One Time Payment Authorization Form, Gateway: HONG & ASSOCIATES LLC, MDR - REG700

Applicant List

New Applicant

Compliance

Usage Analysis

Administration

Dealer Summit

REGISTER NOW!

ELK GROVE BSA
8400 LAGUNA GROVE DR
ELK GROVE, CA 95757

INVOICE

700Credit

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	4	9%
Letters Printed Locally	0	0%
Applicants with No Letter Delivered	5	12%
Adverse Letters Delivered/Scheduled	38	88%

Risk Based Pricing Notice Program Monitor		
	#	%
Total Applicants	43	
Notices Mailed	35	81%
Notices Queued to be Mailed	8	14%
Notices Emailed	0	0%
Notices Printed Locally	0	0%
Applicants with No Notice Delivered	2	5%
RBP Notices Delivered/Scheduled	41	95%

Red Flag Program Monitor		
	#	%
Red Flag Alert Status		
Total Applicants With Red Flag	38	46%
Red Flag Clear & Cautions	9	24%
Red Flag Alerts	29	76%
Alerts Unresolved	27	
Alerts Resolved	2	
View Unresolved		
Consumer Alerts		
Fraud Victim and Security Alerts	1	
Active Duty Alerts	0	
ID Verifications		
Complete	0	0%
Incomplete	42	100%
View Incomplete		

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

OFAC Compliance		
	#	%
OFAC Status		
Total Applicants With OFAC	39	
OFAC Alerts	0	0%
OFAC Unresolved	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: 1

1. According to our records, are you currently listed on any of the following for areas for credit delinquency?

ALABAMA
 ALASKA
 ARIZONA
 ARKANSAS
 CALIFORNIA
 COLORADO
 CONNECTICUT
 DELAWARE
 FLORIDA
 GEORGIA
 HAWAII
 ILLINOIS
 INDIANA
 IOWA
 KANSAS
 KENTUCKY
 LOUISIANA
 MAINE
 MARYLAND
 MASSACHUSETTS
 MICHIGAN
 MINNESOTA
 MISSISSIPPI
 MISSOURI
 MONTANA
 NEBRASKA
 NEVADA
 NEW HAMPSHIRE
 NEW JERSEY
 NEW MEXICO
 NEW YORK
 NORTH CAROLINA
 NORTH DAKOTA
 OHIO
 OKLAHOMA
 OREGON
 PENNSYLVANIA
 RHODE ISLAND
 SOUTH CAROLINA
 SOUTH DAKOTA
 TENNESSEE
 TEXAS
 UTAH
 VERMONT
 VIRGINIA
 WASHINGTON
 WEST VIRGINIA
 WISCONSIN
 WYOMING

2. Which one of the following most closely describes your current employment status?

FULL-TIME
 PART-TIME
 SEASONAL
 CONTRACTOR
 FREELANCE
 NONE OF THE ABOVE

3. How long have you lived at your current address?

0-6 MONTHS
 6 MONTHS - 1 YEAR
 1 YEAR - 2 YEARS
 2 YEARS - 3 YEARS
 3 YEARS - 4 YEARS
 4 YEARS - 5 YEARS
 MORE THAN 5 YEARS
 NONE OF THE ABOVE

4. How often do you travel out of state?

NEVER
 RARELY
 FREQUENTLY
 ALWAYS
 NONE OF THE ABOVE

5. How often do you travel out of the country?

NEVER
 RARELY
 FREQUENTLY
 ALWAYS
 NONE OF THE ABOVE

6. How often do you travel out of the state for work?

NEVER
 RARELY
 FREQUENTLY
 ALWAYS
 NONE OF THE ABOVE

7. How often do you travel out of the country for work?

NEVER
 RARELY
 FREQUENTLY
 ALWAYS
 NONE OF THE ABOVE

8. How often do you travel out of the state for business?

NEVER
 RARELY
 FREQUENTLY
 ALWAYS
 NONE OF THE ABOVE

9. How often do you travel out of the country for business?

NEVER
 RARELY
 FREQUENTLY
 ALWAYS
 NONE OF THE ABOVE

10. How often do you travel out of the state for personal reasons?

NEVER
 RARELY
 FREQUENTLY
 ALWAYS
 NONE OF THE ABOVE

11. How often do you travel out of the country for personal reasons?

NEVER
 RARELY
 FREQUENTLY
 ALWAYS
 NONE OF THE ABOVE

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
 Red Flag Score: 46
 Score Risk Level: High Risk
 Status: OFAC Resolution Required
 Synthetic ID Level: Low Risk

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

Next Steps
OFAC Instructions

Identity Verification Detailed Report
 Red Flag Score Summary
 Risk Level: High Risk
 Status: OFAC Resolution Required
 Red Flag Score: 46
 Validation Score: 43
 Verification Score: 47

OFAC Search

Result	Alert
Alert	CAMPBELL, David (a.k.a. CAMPBELL, LICONA, David Elias; a.k.a. PEREZ PAZ, Jorge Eduardo; a.k.a. YIEJO DAN, a.k.a. DON DAVID; Nicaragua; 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: 12.59

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.

OFAC Report
 Search Results: NICHOLE CHAO
 # of Hits: 1
 Name: ILIU CHO
 Score: Not Available
 Program: DPRK2
 Aliases: a.k.a., Il Woo CHO; a.k.a., CHOI CHO; a.k.a., Choi JO; Korea, North

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.us-treas.gov/resource-center/tags/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.

Office of Foreign Assets Control
 Frequently Asked Questions

FAQs: 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? "Indirectly" is used in OFAC's 50 Percent Rule, which is one of those blocked persons' ownership of any of its entities 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 user. A red arrow points to the 'Clear' result in the OFAC Search table. Below the table, it states 'OFAC alert was cleared' and provides details: 'Verified User Name: FinanceExpress Interface', 'Date and Time: 4/18/2023 1:53:57 PM'.

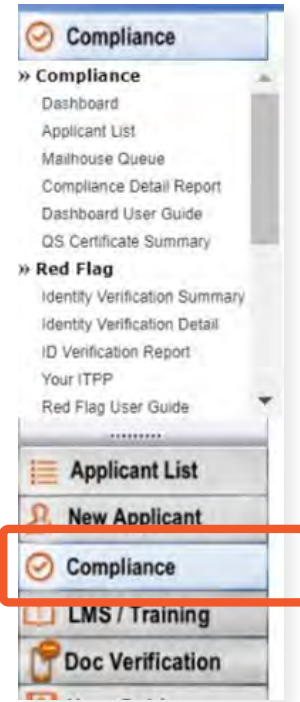
OFAC Search: Recommended Best Practices

- 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

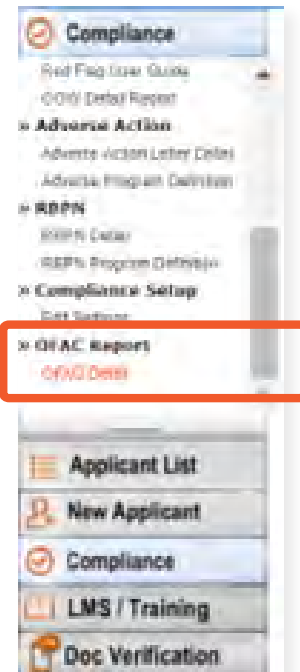
To access your audit reports, first log into your 700Dealer.com platform.

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
	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
Eric				Clear	9/1/2023 4:25:53 PM		OOV		XXX-XX
Mgr				Alert	9/1/2023 6:01:39 PM				XXX-XX
Robi				Alert	9/1/2023 6:14:25 PM				XXX-XX
Cgr				Alert	9/1/2023 6:20:54 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	116	
	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	Chu					09/17/2023		EFX(481)
	09/01/2023	Cig					09/17/2023		EFX(549)TU(492)XPN(502)
	09/01/2023	Das			09/01/2023				EFX(824)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	Chu					09/17/2023	EFX(481)
	09/01/2023	Cig					09/17/2023	EFX(549)TU(492)XPN(502)
	09/01/2023	Das					09/17/2023	EFX(824)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.