



USER GUIDE

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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 23,000 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 Pull Solutions

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 offer two soft pull solutions to choose from and help you engage consumers and speed the sales process, including:

Prequalification (*QuickQualify solution*)

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.

Prescreen (*QuickScreen solution*)

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 Solutions

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 / Physical Scanner

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.

This brief guide walks you through setup instructions, how to pull/view credit reports and manage compliance tasks within the Compliance Notice Manager. The guide will also explain how to enable the deal jacket integration and view documents from within your Reynolds and Reynolds ERA-IGNITE platform. 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.

Setup Instructions

For activity updates (from Reynolds and Reynolds » 700Credit), open the **'700Credit Settings'** page. Locate **'DAP Enable Partner Push'** and set to **'True'**.

700 Credit Settings

TransUnion Credit Summary false	Activate Auto Summary inactive
Experian Profile Summary false	Adverse Action Letters inactive
TU Report Format HTML	Disclosure Letters inactive
EX Report Format HTML	Risk Based Pricing Notification inactive
EQ Report Format HTML	EQ Multiple Models false
EX VPN false	Enable Partner Push true
QuickQualify Pricing Method Price Per Transaction	
QuickScreen Pricing Method Price Per Transaction	
700 RF Pricing Method Per Transaction Per Item	
R1 IDONE Pricing Method Transaction	Effective Date(MM/DD/YYYY) 04/16/2024
700Credit Customer No	
Level true	

For awareness updates, login to 700Dealer portal and open the **'Dealer settings'** page.

Locate **'Enable Awareness Service'** and **'Reynolds DMS'**, ensure boxes are checked, and then provide appropriate credentials for the **'Dealer ID/System ID'**. This allows 700Credit to post awareness updates for transactions that occur outside of Reynolds DMS.

Bypass Overdue Training

QuickScan:

<input checked="" type="checkbox"/> Enable QuickScan	<input type="checkbox"/> Enable ReScan
<input checked="" type="checkbox"/> Enable Selfie	<input checked="" type="checkbox"/> Enable Synthetic ID Verification
<input checked="" type="checkbox"/> Enable Identity Verification	<input type="checkbox"/> Enable OFAC Check
<input type="checkbox"/> Enable DMS Verification	

Enable Awareness Service

Reynolds DMS DealerID * SystemID *

700Credit & Reynolds and Reynolds Integration

Credit Bureau Inquiry (CBI) Application

The **Credit Bureau Inquiry (CBI)** application is used to obtain credit bureau inquiries for customers and review the resulting credit reports. A Risk-Based Pricing Notice (RBPN) is included with each report.

In addition, several options are available when the inquiry is requested, such as:

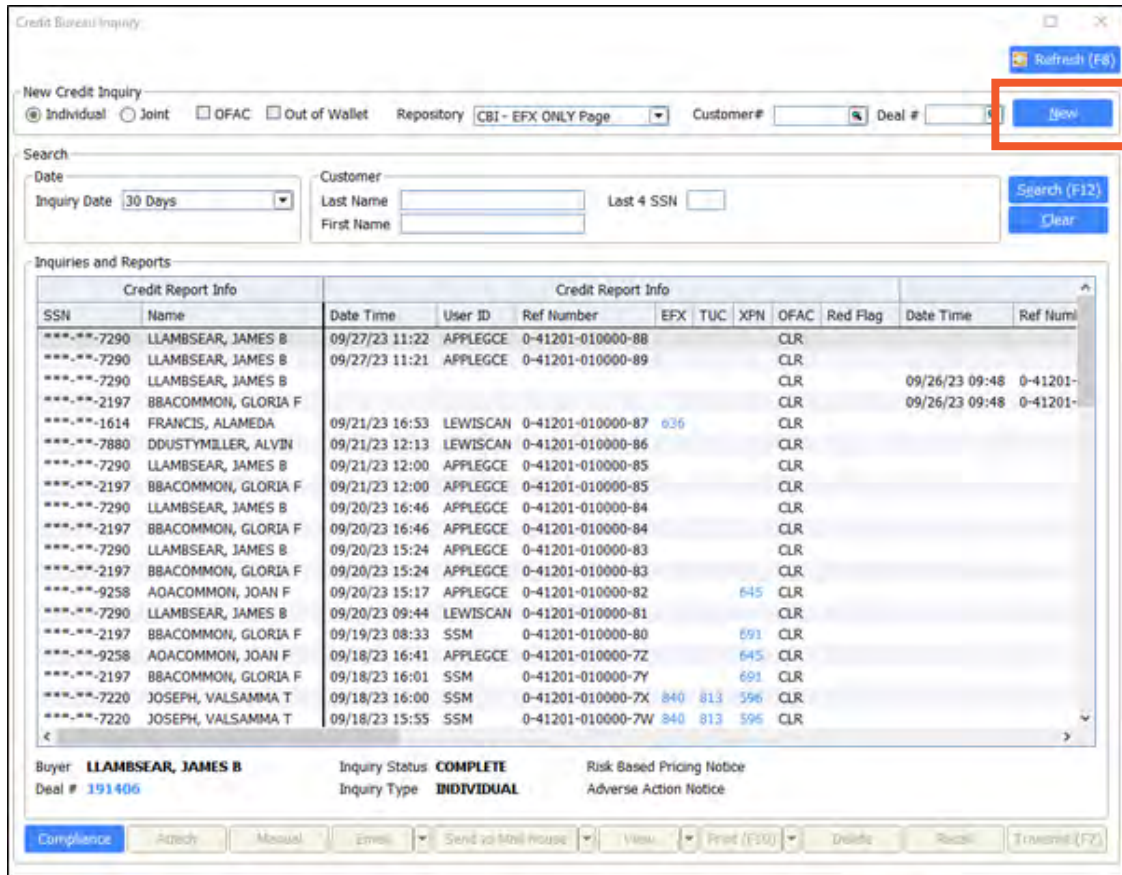
- Verifying customer information against the Office of Foreign Assets Control (OFAC) Specially Designated Nationals (SDN) list.
- Performing a Red Flag check to help protect the dealership against fraud.
- Including adverse action notices to inform customers of their denied application due to their credit report.
- Performing common compliance tasks, such as viewing, printing, and sending RBPN and AA notices to customers.
- Requesting Out of Wallet questions to assist in verifying the identification of a customer based on information such as past residences and credit accounts.

Note: Dealership personnel must comply with federal regulations when using the CBI application, including obtaining customer consent to receive credit information. Contact a legal representative familiar with the applicable laws and dealership operations before submitting credit inquiries.

To perform credit inquiries, the CBI application must be licensed. To use Mail House options to perform compliance tasks, a Mail House subscription must be purchased. For information about licensing the CBI application or purchasing a Mail House subscription, contact your Account Manager.

Pulling Credit in ERA-IGNITE

From the Desking application, select the “Credit Bureau Inquiry” (CBI)  icon. Click “New” to start the credit inquiry process.



Refresh (F8)

New Credit Inquiry

Individual Joint OFAC Out of Wallet Repository: CBI - EFX ONLY Page Customer# Deal # **New**

Search

Date Inquiry Date: 30 Days Customer Last Name First Name Last 4 SSN **Search (F12)** **Clear**

Inquiries and Reports

Credit Report Info		Credit Report Info									
SSN	Name	Date Time	User ID	Ref Number	EFX	TUC	XPB	OFAC	Red Flag	Date Time	Ref Num
****-**-7290	LLAMBSEAR, JAMES B	09/27/23 11:22	APFLEGC	0-41201-010000-88				CLR			
****-**-7290	LLAMBSEAR, JAMES B	09/27/23 11:21	APFLEGC	0-41201-010000-89				CLR			
****-**-7290	LLAMBSEAR, JAMES B							CLR	09/26/23 09:48	0-41201-	
****-**-2197	BBACOMMON, GLORIA F							CLR	09/26/23 09:48	0-41201-	
****-**-1614	FRANCIS, ALAMEDA	09/21/23 16:53	LEWISCAN	0-41201-010000-87	036			CLR			
****-**-7880	DDUSTYMILLER, ALVIN	09/21/23 12:13	LEWISCAN	0-41201-010000-86				CLR			
****-**-7290	LLAMBSEAR, JAMES B	09/21/23 12:00	APFLEGC	0-41201-010000-85				CLR			
****-**-2197	BBACOMMON, GLORIA F	09/21/23 12:00	APFLEGC	0-41201-010000-85				CLR			
****-**-7290	LLAMBSEAR, JAMES B	09/20/23 16:46	APFLEGC	0-41201-010000-84				CLR			
****-**-2197	BBACOMMON, GLORIA F	09/20/23 16:46	APFLEGC	0-41201-010000-84				CLR			
****-**-7290	LLAMBSEAR, JAMES B	09/20/23 15:24	APFLEGC	0-41201-010000-83				CLR			
****-**-2197	BBACOMMON, GLORIA F	09/20/23 15:24	APFLEGC	0-41201-010000-83				CLR			
****-**-9258	AOACOMMON, JOAN F	09/20/23 15:17	APFLEGC	0-41201-010000-82			645	CLR			
****-**-7290	LLAMBSEAR, JAMES B	09/20/23 09:44	LEWISCAN	0-41201-010000-81				CLR			
****-**-2197	BBACOMMON, GLORIA F	09/19/23 08:33	SSM	0-41201-010000-80			691	CLR			
****-**-9258	AOACOMMON, JOAN F	09/18/23 16:41	APFLEGC	0-41201-010000-7Z			645	CLR			
****-**-2197	BBACOMMON, GLORIA F	09/18/23 16:01	SSM	0-41201-010000-7Y			691	CLR			
****-**-7220	JOSEPH, VALSAMMA T	09/18/23 16:00	SSM	0-41201-010000-7X	840	813	596	CLR			
****-**-7220	JOSEPH, VALSAMMA T	09/18/23 15:55	SSM	0-41201-010000-7W	840	813	596	CLR			

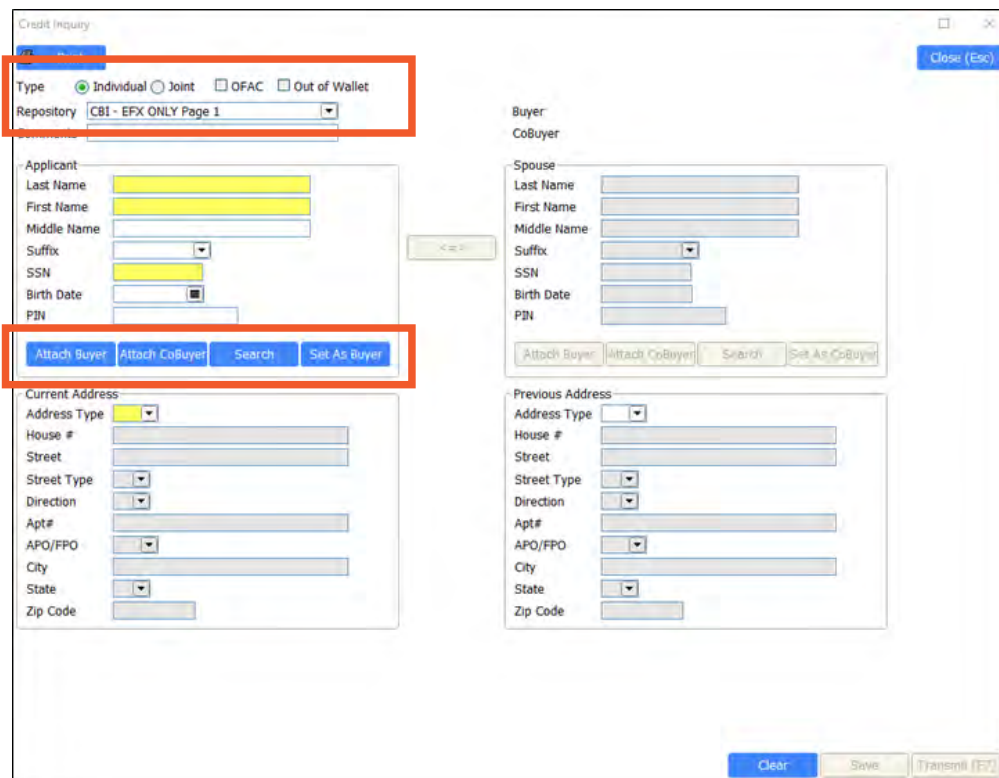
Buyer: LLAMBSEAR, JAMES B Inquiry Status: COMPLETE Risk Based Pricing Notice
Deal #: 191406 Inquiry Type: INDIVIDUAL Adverse Action Notice

Compliance Attach Manual Email Send to title house View Print (F10) Delete Recall Transact (F7)

The Credit Inquiry screen will appear. In the **“Type”** section, select whether to submit an individual or joint application, and then from the **“Repository”** drop-down, select the credit bureau or product to use for the credit report.

Scroll down to the **“Applicant”** and **“Current Address”** sections and provide the customer information as needed. Required fields are highlighted in yellow.

After entering in all the required information, click the **“Transmit”** button. The credit inquiry is then transmitted.



- Click the **“Attach Buyer”** button, highlighted above, or the **“Attach CoBuyer”** buttons to attach the buyer/co-buyer from the deal to the credit inquiry.
- Select the **OFAC check box** to perform only an OFAC inquiry when the credit inquiry is transmitted.
- Select the **Out of Wallet check box** to perform an Out of Wallet screening. When the request is submitted, three to five questions are sent back to the CBI application for the customer to answer to verify their identity.
- Click the **“Set as Buyer”** button or the **“Set as CoBuyer”** button to replace the information on the deal with information entered on the Credit Bureau Inquiry window.

Click **“Transmit”** to send the information to be processed.

Viewing Credit Reports

Once a credit inquiry is transmitted, the inquiry displays in the **‘Inquiries and Reports’** section on the **‘Credit Bureau Inquiry’** window.

SSN	Name	Date Time	User ID	Ref Number	EFX	TUC	XFN	OFAC	Red Flag	Date Time	Ref Num
***-**-7290	LLAMBSEAR, JAMES B	09/27/23 11:22	APPLEGCE	0-41201-010000-88				CLR			
***-**-7290	LLAMBSEAR, JAMES B	09/27/23 11:21	APPLEGCE	0-41201-010000-89				CLR			
***-**-7290	LLAMBSEAR, JAMES B							CLR		09/26/23 09:48	0-41201-
***-**-2197	BBACOMMON, GLORIA F							CLR		09/26/23 09:48	0-41201-
***-**-1614	FRANCIS, ALAMEDA	09/21/23 16:53	LEWISCAN	0-41201-010000-87	636			CLR			
***-**-7880	DOUSTYMILLER, ALVIN	09/21/23 12:13	LEWISCAN	0-41201-010000-86				CLR			

To view the credit report, locate the desired applicant from the 'Inquiries and Reports' section.

If an applicant has completed a credit report, there will be a **blue FICO® Score** listed under one, or more of their 'EFX, TUC, and/or XPN' columns. This field is a hyperlink to the related credit report.

The screenshot shows the 'Credit Bureau Inquiry' interface. At the top, there are search filters for 'New Credit Inquiry' (Individual, Joint, OFAC, Out of Wallet), 'Repository' (CBI - EFX ONLY Page), 'Customer #', and 'Deal #'. Below this is a search section with fields for 'Inquiry Date' (set to 30 Days), 'Last Name', 'First Name', and 'Last 4 SSN'. The main section is 'Inquiries and Reports', which contains a table with columns for 'Credit Report Info' and 'Credit Report Info'. The table has columns for SSN, Name, Date Time, User ID, Ref Number, EFX, TUC, XPN, OFAC, Red Flag, Date Time, and Ref Num. Two cells in the table are highlighted with red boxes: one containing '636' and another containing '636'.

Credit Report Info		Credit Report Info									
SSN	Name	Date Time	User ID	Ref Number	EFX	TUC	XPN	OFAC	Red Flag	Date Time	Ref Num
***-**-7290	LLAMBSEAR, JAMES B	09/27/23 11:22	APPLEGCE	0-41201-010000-89							
***-**-7290	LLAMBSEAR, JAMES B	09/27/23 11:21	APPLEGCE	0-41201-010000-89					CLR		
***-**-7290	LLAMBSEAR, JAMES B								CLR	09/26/23 09:48	0-41201-
***-**-2197	BBACOMMON, GLORIA F								CLR	09/26/23 09:48	0-41201-
***-**-1614	FRANCIS, ALAMEDA	09/21/23 16:53	LEWISCAN	0-41201-010000-7	636				CLR		
***-**-7880	DOUSTYMILLER, ALVIN	09/21/23 12:13	LEWISCAN	0-41201-010000-5	636				CLR		

To the right is an example of the credit report that appears on screen in a pop up window.

The screenshot shows a credit report pop-up window. It includes the following sections:

- REPORT DATE:** 12-21-17
- Credit Report**
- Prepared for:** REYNOLDS QA - TX
- Requested:** EFX - I
- APPLICANT INFORMATION**
- App:** GODBE, TONI
- Cap:**
- Curz Addr:** 120 UPPERS SUS
- Prev Addr:**
- SSN:**
- Age:**
- CREDIT SUMMARY**
- ACCOUNT DISTRIBUTION**
- Account Type** | **Total** | **Balance** | **Payments** | **Curr** | **Cld** | **Unrt** | **30** | **60** | **90+**
- Real Estate | 0 | \$0 | \$0 | - | - | - | - | -
- Installment | 0 | \$0 | \$0 | - | - | - | - | -
- Revolving | 0 | \$0 | \$0 | - | - | - | - | -
- Other | 0 | \$0 | \$0 | - | - | - | - | -
- Total | 0 | \$0 | \$0 | - | - | - | - | -
- AVAILABLE CREDIT**
- Revolving | - | -\$0
- INQUIRIES**
- Inquiries | 0 | Last 12m | 0
- PUBLIC RECORDS**
- HISTORICAL DELINQUENCIES**
- Account Type | LastDtg | 30 | 60 | 90+

IGNITE Security Maintenance

The following access is required in order to utilize the Out of Wallet feature:

F&I/Desking > Actions > CBI Out of Wallet

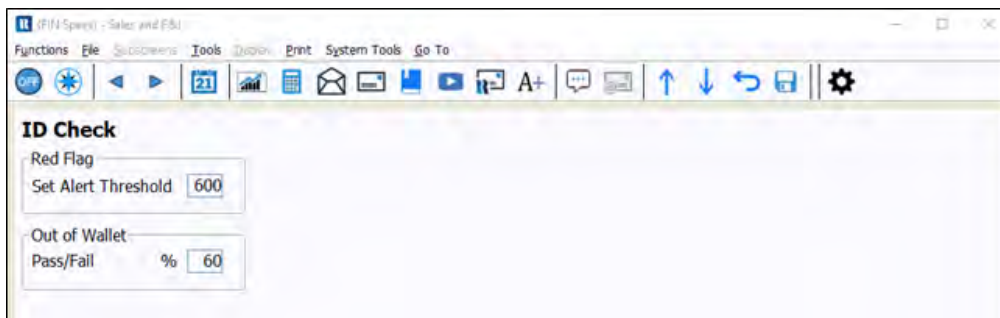
Description	Permission	User Group
Add a Deal	<input type="checkbox"/>	<input type="checkbox"/>
CBI Add New Inquiry	<input checked="" type="checkbox"/>	<input type="checkbox"/>
CBI Delete Inquiry/Report	<input checked="" type="checkbox"/>	<input type="checkbox"/>
CBI Out of Wallet	<input checked="" type="checkbox"/>	<input type="checkbox"/>
CBI Transmit Inquiry/Report	<input checked="" type="checkbox"/>	<input type="checkbox"/>
CBI View Report	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Additional access is required to view the credit reports that contain the Red Flag scores and reports:

- **F&I/Desking > Access Types > CBI Credit Reports**
- **F&I/Desking > Actions > CBI View Report**

Setup

Specifications are maintained in: **F&I specs > Functions > Credit Bureau Inquiry > ID Check.**



Red Flag: This field controls the Red Flag score alert threshold; any score below the set threshold will display an alert.

- i.e. A threshold of 600 will show an alert for anyone with a Red Flag score lower than 600.

Out of Wallet: The Pass/Fail field determines the passing score for the Out of Wallet questions.

- i.e. A threshold of 600 will show an alert for anyone with a Red Flag score lower than 600.

Red Flags & Out of Wallet Questions (OOW)

If there is a Red Flag alert after running a credit report it will look like this. You will need to clear the Red Flags before proceeding.

The screenshot shows the 'Credit Bureau Inquiry' window. At the top, there are search filters for 'New Credit Inquiry' (Individual, Joint, OFAC, Out of Wallet), 'Repository' (CBI - EFX ONLY Page), 'Customer #', and 'Deal #'. Below this is a search section with 'Inquiry Date' (30 Days), 'Customer' (Last Name, First Name, Last 4 SSN), and 'Search [F12]' and 'Clear' buttons. The main area is titled 'Inquiries and Reports' and contains a table with two columns: 'Credit Report Info' and 'Credit Report Info'. The table has columns for SSN, Name, Date Time, User ID, Ref Number, EFX, TUC, XPN, OFAC, Red Flag, Date Time, and Ref Num. A red box highlights the row for 'BBACOMMON, GLORIA F' with SSN '2197' and Ref Number '0-41201-010000-7Y', which has a red 'Alert' flag in the 'Red Flag' column.

SSN	Name	Date Time	User ID	Ref Number	EFX	TUC	XPN	OFAC	Red Flag	Date Time	Ref Num
***-7290	LLAMBSEAR, JAMES B	09/27/23 11:22	APPLEGCE	0-41201-010000-88					CLR		
***-7290	LLAMBSEAR, JAMES B	09/27/23 11:21	APPLEGCE	0-41201-010000-89					CLR		
***-7290	LLAMBSEAR, JAMES B								CLR	09/26/23 09:48	0-41201-
***-2197	BBACOMMON, GLORIA F								CLR	09/26/23 09:48	0-41201-
***-1614	FRANCIS, ALAMEDA	09/21/23 16:53	LEWISCAN	0-41201-010000-87	636				CLR		
***-7880	DDUSTYMBLER, ALVIN	09/21/23 12:13	LEWISCAN	0-41201-010000-86					CLR		
***-7290	LLAMBSEAR, JAMES B	09/21/23 12:00	APPLEGCE	0-41201-010000-85					CLR		
***-2197	BBACOMMON, GLORIA F	09/21/23 12:00	APPLEGCE	0-41201-010000-85					CLR		
***-7290	LLAMBSEAR, JAMES B	09/20/23 16:46	APPLEGCE	0-41201-010000-84					CLR		
***-2197	BBACOMMON, GLORIA F	09/20/23 16:46	APPLEGCE	0-41201-010000-84					CLR		
***-7290	LLAMBSEAR, JAMES B	09/20/23 15:24	APPLEGCE	0-41201-010000-83					CLR		
***-2197	BBACOMMON, GLORIA F	09/20/23 15:24	APPLEGCE	0-41201-010000-83					CLR		
***-9258	AOACOMMON, JOAN F	09/20/23 15:17	APPLEGCE	0-41201-010000-82			645		CLR		
***-7290	LLAMBSEAR, JAMES B	09/20/23 09:44	LEWISCAN	0-41201-010000-81					CLR		
***-2197	BBACOMMON, GLORIA F	09/19/23 08:33	SSM	0-41201-010000-80			691		CLR		
***-2197	BBACOMMON, GLORIA F	09/18/23 16:01	SSM	0-41201-010000-7Y			691		CLR		
***-7220	JOSEPH, VALSAMMA T	09/18/23 16:00	SSM	0-41201-010000-7X	840	813	596		CLR	Alert	
***-7220	JOSEPH, VALSAMMA T	09/18/23 15:55	SSM	0-41201-010000-7W	840	813	596		CLR		

From the CBI home page, click/highlight the customer's name in the 'Inquiries' section. Click the "Recall" button, at the bottom of the screen.

The screenshot shows the details for the selected inquiry. At the top, it lists the buyer 'JOSEPH, VALSAMMA T' and deal # '191363'. Below this, it shows 'Inquiry Status: COMPLETE' and 'Inquiry Type: INDIVIDUAL'. There are also sections for 'Risk Based Pricing Notice' and 'Adverse Action Notice'. At the bottom, there is a row of buttons: 'Compliance', 'Attach', 'Manual', 'Email', 'Send to Mail House', 'View', 'Print (F10)', 'Delete', 'Recall', and 'Transmit (F7)'. The 'Recall' button is highlighted with a red box.

SSN	Name	Date Time	User ID	Ref Number	EFX	TUC	XPN	OFAC	Red Flag	Date Time	Ref Num
***-7290	LLAMBSEAR, JAMES B	09/20/23 09:44	LEWISCAN	0-41201-010000-81					CLR		
***-2197	BBACOMMON, GLORIA F	09/19/23 08:33	SSM	0-41201-010000-80				691	CLR		
***-9258	AOACOMMON, JOAN F	09/18/23 16:41	APPLEGCE	0-41201-010000-7Z				645	CLR		
***-2197	BBACOMMON, GLORIA F	09/18/23 16:01	SSM	0-41201-010000-7Y				691	CLR		
***-7220	JOSEPH, VALSAMMA T	09/18/23 16:00	SSM	0-41201-010000-7X	840	813	596		CLR	Alert	
***-7220	JOSEPH, VALSAMMA T	09/18/23 15:55	SSM	0-41201-010000-7W	840	813	596		CLR		

The Credit Inquiry screen will open.

Check the **'Out of Wallet'** box and review the consumer's information that has auto-populated into the form after being gathered and stored from the previous credit inquiry.

Click **'Transmit'** to start the ID check and generate the OOW questions.

The screenshot shows the 'Credit Inquiry' form. At the top, there are buttons for 'Print' and 'Close (Esc)'. Below that, the 'Type' section has radio buttons for 'Individual', 'Joint', and 'OFA', and a checked checkbox for 'Out of Wallet'. The 'Repository' is set to 'ALL Page 6'. The 'Applicant' section includes fields for Last Name (JOSEPH), First Name (VALSAMMA), Middle Name (T), Suffix, SSN, Birth Date, and PIN. The 'Spouse' section has similar fields. The 'Current Address' section includes Address Type (NM), House # (840), Street (GEARING AVE), Street Type, Direction, Apt#, APO/FPO, City (PITTSBURG), State (PA), and Zip Code (15210-1222). The 'Previous Address' section has similar fields. At the bottom right, there are buttons for 'Clear', 'Save', and 'Transmit (F7)'. A red box highlights the 'Out of Wallet' checkbox and the 'Transmit (F7)' button, with an arrow pointing to the checkbox.

The **'ID Check'** screen will appear with 3-5 randomly selected questions for the customer to answer.

Enter the answers to the OOW questions. Click **'Submit'** to process the answers.

'Print' can be used to print out the questions to give to the customer for review.

The screenshot shows the 'ID Check' screen. At the top, it displays 'Applicant: VALSAMMA JOSEPH', 'Date: 06/27/2023 4:59:07 PM', and 'Ref Number: 0-41201-01000-8C'. Below that, it says 'Number of Questions: 5'. The questions are as follows:
 1. Please select the city that you have previously resided in.
 ○ MULGA
 ○ BUTLER
 ○ WARTSILLE
 ○ SUMMERTOWN
 ○ NONE OF THE ABOVE/DOES NOT APPLY
 2. According to our records, within the last two years you purchased veterinary insurance for a pet. For which one of the following pets did you purchase insurance?
 ○ THREEKNOTION
 ○ BOV-CHK-A-WOW-YWOW
 ○ MESQUITO
 ○ DORRIS
 ○ NONE OF THE ABOVE/DOES NOT APPLY
 3. You may have opened an auto loan or auto lease in or around November 2021. Please select the dollar amount range in which your monthly auto loan or lease payment falls. If you have not had an auto loan or lease with any of these amount ranges now or in the past, please select 'NONE OF THE ABOVE/DOES NOT APPLY'.
 ○ \$499 - \$549
 ○ \$550 - \$649
 ○ \$650 - \$749
 ○ \$750 - \$849
 ○ NONE OF THE ABOVE/DOES NOT APPLY
 4. Using your date of birth, please select your astrological sun sign of the zodiac from the following choices.
 ○ ARIES
 ○ LEO
 ○ SAGITTARIUS
 ○ CANCER
 ○ NONE OF THE ABOVE/DOES NOT APPLY
 5. You currently or previously resided on one of the following streets. Please select the street name from the following choices.
 ○ HIGH KNOLL
 ○ OHIO RIVER
 ○ BURGER
 ○ DALLAS
 ○ NONE OF THE ABOVE/DOES NOT APPLY
 At the bottom right, there are buttons for 'Submit' and 'Print'.

Once completed, the user will be returned to the CBI screen, where the consumer receives a score of one of the following:

- **Pass**
- **Fail** – The score of the OOW questions is below the dealership’s specifications.
- **Timed Out** – The OOW questions will time out after 30 minutes.

If the user fails or times out, a new set of OOW questions can be requested or a manual check can be used to validate the customer’s identity.

Important: The dealership will be billed for each time a set of questions are requested.

Credit Report Info		ID Verification			
SSN	Name	Ref Number	User ID	Out of Wallet	Manual
***-**-7220	JOSEPH, VALSAMMA T	0-41201-010000-8C	SSM	Fail 0/5	
***-**-7290	LLAMBSEAR, JAMES B				
***-**-7290	LLAMBSEAR, JAMES B				
***-**-7290	LLAMBSEAR, JAMES B	0-41201-010000-88	SSM		Yes
***-**-2197	BBACOMMON, GLORIA F	0-41201-010000-88	SSM		Yes

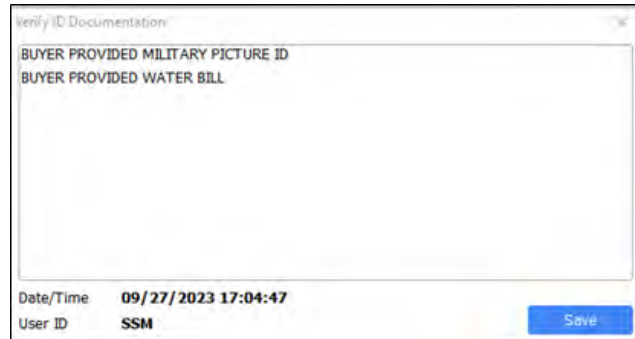
Run a Manual ID Check

Highlight the desired user’s row and click the **Manual** button.

The screenshot shows the 'Inquiries and Reports' interface. At the top, there are two tabs: 'Credit Report Info' and 'ID Verification'. Below these is a table with columns: SSN, Name, Ref Number, User ID, Out of Wallet, Manual, Print Created User, Print Created Date, and Email Created. The first row is highlighted in blue and shows 'JOSEPH, VALSAMMA T' with a 'Fail 0/5' status in the 'Out of Wallet' column. Below the table, there is a summary section with fields for Buyer (JOSEPH, VALSAMMA T), Deal # (191363), Inquiry Status (COMPLETE), Inquiry Type (OOW), Risk Based Pricing Notice (09/27/23 - Email Created), and Adverse Action Notice (09/27/23 - Email Created). At the bottom, there is a navigation bar with buttons for Compliance, Attach, Manual (highlighted with a red box), Email, Send to Mail House, View, Print (F11), Delete, Recall, and Thumbnail (F7).

Similar to the deal notes screen from **'Deskings' or 'OFAC Due Diligence Notes'**, dealers can track all documents provided by consumer.

This activity-tracking feature (featured to the right) will record all saved **and** deleted information.



Once the manual ID check is completed, the word **'Yes'** will appear in the **'Manual'** field.

Inquiries and Reports					
Credit Report Info		ID Verification			
SSN	Name	Ref Number	User ID	Out of Wallet	Manual
***-**-7220	JOSEPH, VALSAMMA T	0-41201-010000-8C	SSM	Fail 0/5	Yes
***-**-7290	LLAMBSEAR, JAMES B				
***-**-7290	LLAMBSEAR, JAMES B				
***-**-7290	LLAMBSEAR, JAMES B	0-41201-010000-88	SSM		Yes
***-**-2197	BBACOMMON, GLORIA F	0-41201-010000-88	SSM		Yes

Reports

All the action items for Out of Wallet can be found in 'Deal Manager' in the 'Credit and Compliance' section. This section of 'Deal Manager' will read as follows:

Credit and Compliance							
EFX	EXP	TUC	OFAC	RF Score	RF Alert	OOW	Manual ID
759	779	825	CLR	694	Alert	!	N/A

Below is a more detailed explanation of the report and its columns..

Column Name	Meaning	Hyperlink Reflex
Red Flag (RF) Score	Displays the red flag score <ul style="list-style-type: none"> N/A = No credit report attached and deal category of Dealer Trade, Wholesale or Fleet ! = No credit report attached 0-999 = Red Flag score 	! directs user into the drill and opens the CBI screen on top 0-999 directs user into the report
Red Flag (RF) Alert	Indicates if a red flag alert exists <ul style="list-style-type: none"> Alert = Red flag alert exists Space = No credit reports attached to the deal OR a Red Flag alert does not exist in the report 	Alert hyperlink directs user to the Red Flag Report
Out of Wallet (OOW)	Displays results of the out of wallet questions <ul style="list-style-type: none"> Pass = user passed Fail = user failed Timed Out = attempt had timed out N/A = OOW was not recommended OR OOW was recommended but Manual ID is set to Yes ! = OOW was recommended and Manual ID is not set to Yes 	n/a
Manual ID	Displays whether ID was manually verified if buyer/co-buyer fails OOW questions <ul style="list-style-type: none"> N/A = OOW was not performed OR OOW result is 	<input checked="" type="checkbox"/> will drill into the Verify ID modal and display any notes entered to identify client

Credit & Compliance Notice Manager

The **'Compliance Notice Manager'** tab on the **'Credit and Compliance Manager'** window is used to review credit report information and manage compliance tasks.

Note: The Credit Bureau Inquiry (CBI) application must be licensed to access the Compliance Notice Manager tab. To use Mail House features, the Mail House subscription must be purchased.

The following tasks can be performed using the Compliance Notice Manager tab.

- Review credit report information.
- Review information for deals and credit applications associated with credit reports.
- Perform common compliance tasks, such as printing a compliance notice, adding a compliance notice to the Mail House queue, or sending a compliance notice to a designated email address as an attachment to an Internet email message.
- Perform a search for credit reports based on criteria, such as whether a risk-based pricing notice or adverse action notice has been printed.

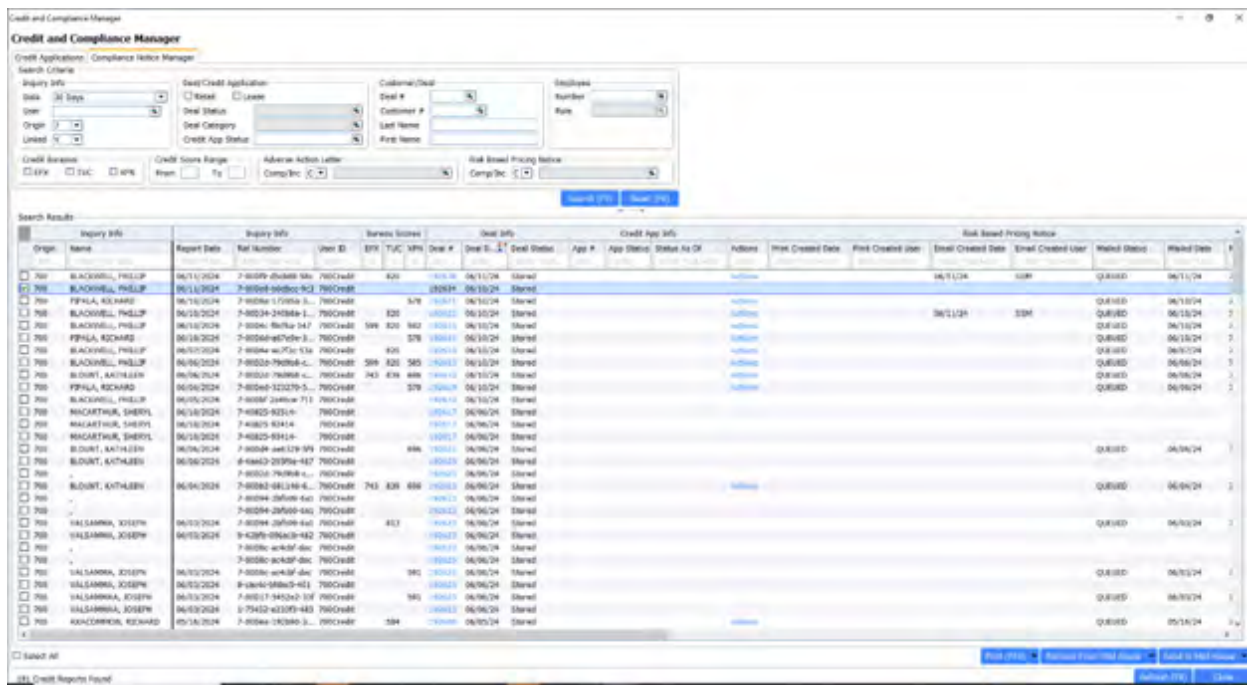
Accessing the Compliance Notice Manager Tab

The Compliance Notice Manager tab can be accessed using the following procedure.

First, access the Credit and Compliance Manager window.

The Credit and Compliance Manager window in the CAP application or the ERA-IGNITE F&I application can be accessed using the following methods:

- Use the following menu path: **Tools > Credit and Compliance Manager**.
- Click the **Compliance** button on the Credit Bureau Inquiry window.
- Click the (Credit and Compliance) toolbar button.

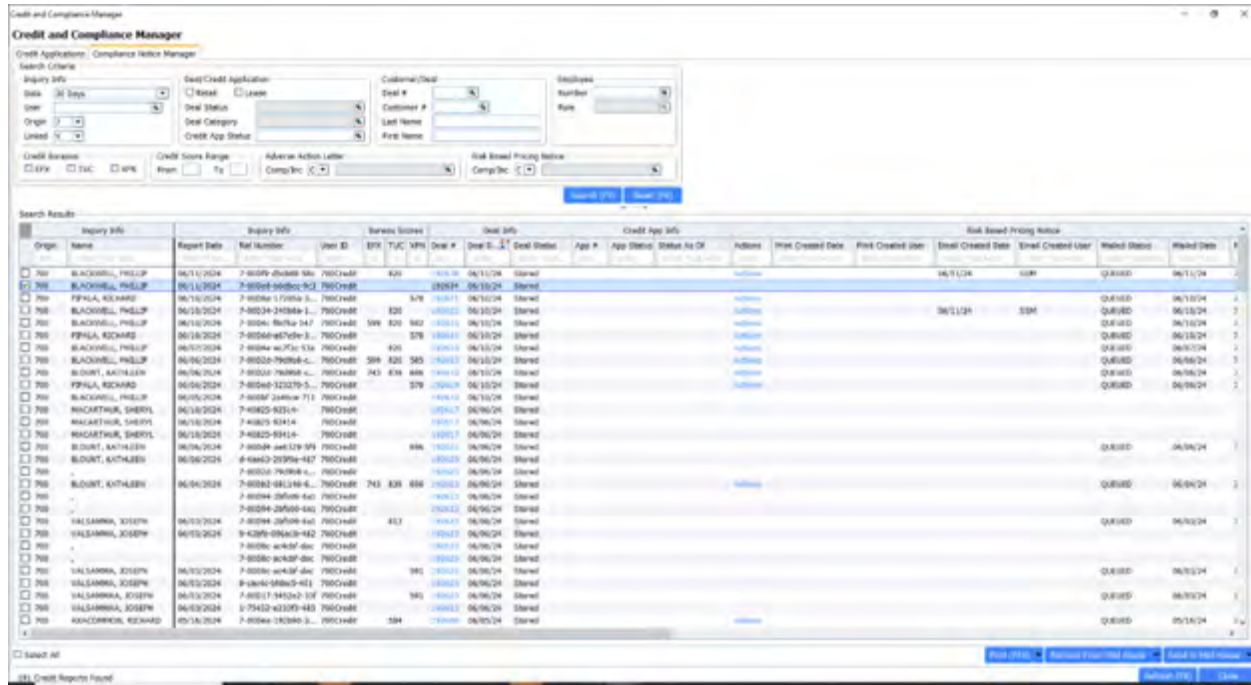


The Compliance Notice Manager tab automatically displays on the Credit and Compliance Manager window.

If the enhanced RouteOne® integration option is set up, the Credit Applications tab automatically displays. To access the Compliance Notice Manager tab, click the Compliance Notice Manager tab.

Displaying Credit Reports with Incomplete Compliance Tasks

On the Compliance Notice Manager tab, employees can perform a search for credit reports with incomplete compliance tasks.



2. In the **Date** field, enter the date range by which to search for credit reports.
3. Enter **I** in the **Comp/Inc** field in the Adverse Action Notice section to search for credit reports for which an adverse action notice has not been printed, sent as an attachment to an Internet Email message, or sent to the Mail House queue.

- or -

Enter **I** in the **Comp/Inc** field in the Risk Based Pricing Notice section to search for credit reports for which a risk-based pricing notice has not been printed, sent as an attachment to an Internet Email message, or sent to the Mail House queue.

4. In the unlabeled **Adverse Action Notice Actions** field, press the F2 key. The Actions window displays, where actions can be selected to include in the search.

5. Select the check box for the incomplete compliance task to include in the search.

For example, to search for credit reports for which compliance notices have not been printed, select the **Printed** check box.

6. Click the **Search** button. Credit reports for which the selected compliance tasks have not been performed display.

Performing Individual Compliance Tasks

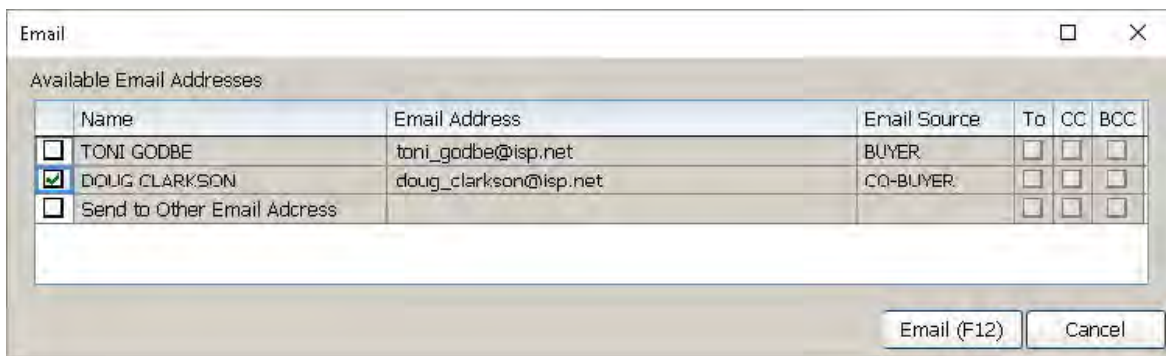
On the Compliance Notice Manager tab, employees can quickly perform various compliance tasks for a credit report.

To perform a task, click the Actions link in the Adverse Action Notice section or the Risk Based Pricing Notice section, and select the option for the task to perform. Once a task is completed, the date the task was performed displays in the **Print Created Date** column, the Email Created Date column, or the Mailed Date column.

When the Actions link is clicked, the following options are available.

Print: Select the Print option to print the adverse action notice or risk-based pricing notice associated with the credit report at a designated printer. The date the compliance notice was printed displays in the Print Created Date column for the compliance notice.

Email: Select the Email option to display the Email window, where the compliance notice can be sent to the buyer, the co-buyer, or a designated Email address as an attachment to an Internet Email message.



The screenshot shows a dialog box titled "Email" with a close button (X) in the top right corner. Below the title bar is a section labeled "Available Email Addresses" containing a table with the following columns: Name, Email Address, Email Source, To, CC, and BCC. There are three rows in the table, each with a checkbox in the first column. The second row is selected.

	Name	Email Address	Email Source	To	CC	BCC
<input type="checkbox"/>	TONI GODBE	toni_godbe@isp.net	BUYER	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/>	DOUG CLARKSON	doug_clarkson@isp.net	CO-BUYER	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	Send to Other Email Address			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

At the bottom of the dialog box are two buttons: "Email (F12)" and "Cancel".

If the credit report associated with the compliance notice is attached to a deal in the F&I application, the Email addresses entered for the buyer and co-buyer display on this window. Select the Email addresses to which to send the compliance notice or enter a different Email address. Then press the F12 key to send the document.

The date the Email message was sent displays in the Email Created Date column on the Compliance Notice Manager tab.

Remove from Mail House: Select the Remove from Mail House option to remove the compliance notice from the Mail House queue.

Once the compliance notice is removed from the Mail House queue, 'Removed' displays in the Mailed Status column. In addition, the date the compliance notice was removed from the Mail House queue displays in the Mailed Date column.

Note: The Remove from Mail House option is only available for a compliance notice if 'Queued' displays in the Mailed Status column and the Mail House subscription is purchased.

Send to Mail House: Select the Send to Mail House option to add the compliance notice to the Mail House queue. The date the compliance notice was sent to the Mail House queue displays in the Mailed Date column.

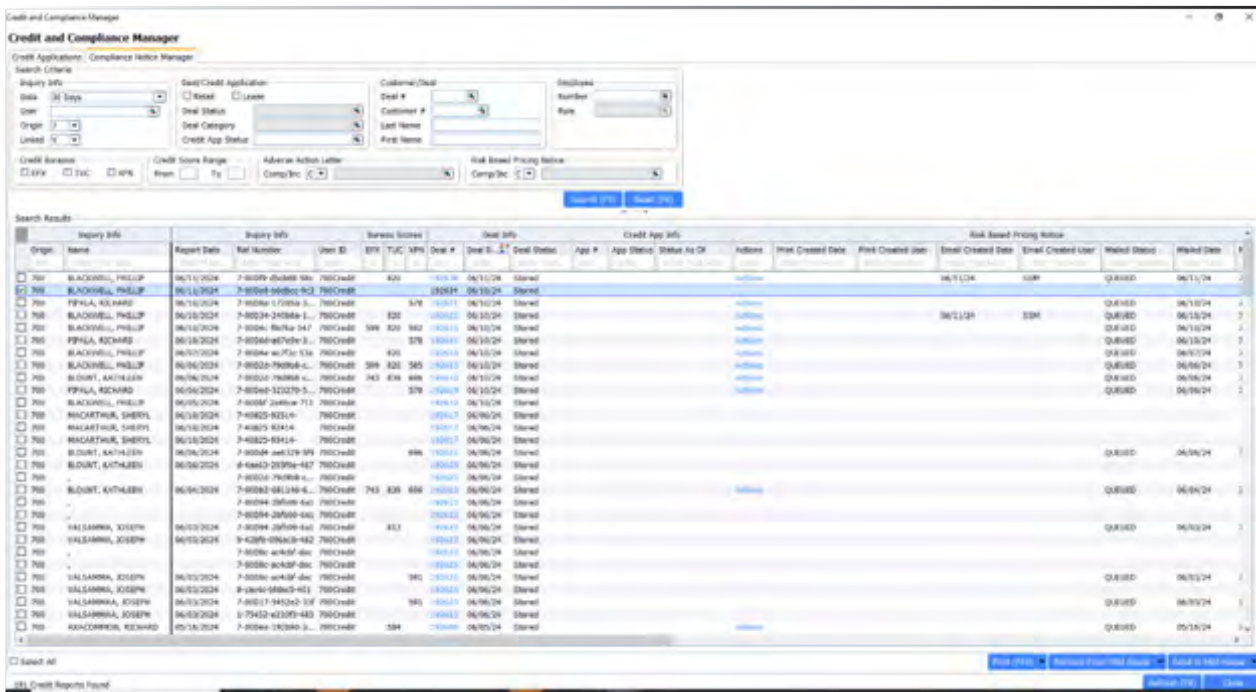
Note: The Send to Mail House option is only available for a compliance notice if no entry displays or 'Removed' displays in the **Mailed Status** column and the Mail House subscription is purchased.

View: Select the View option to display the compliance notice on the Credit Report window, where the compliance notice can be reviewed.

Performing Batch Compliance Tasks

On the Compliance Notice Manager tab, a compliance task can be performed for multiple credit reports at the same time, which can be especially useful when managing compliance for a large dealership. Once a task is completed, the date the task was performed displays in the **Print Created Date** column, the **Email Created Date** column, or the **Mailed Date** column.

1. Access the Compliance Notice Manager tab.




2. Search for credit reports for which compliance tasks should be performed.
 3. Select the check boxes for the credit reports for which the compliance task is being performed.
- or -
- Select the **Select All** check box to perform the compliance task for all credit reports displayed.

4. To print the adverse action notices or risk-based pricing notices, click the **Print** button.
 - or -
 To remove the adverse action notices or risk-based pricing notices from the Mail House queue, click the **Remove from Mail House** button.
 - or -
 To send the adverse action notices or risk-based pricing notices to the Mail House queue, click the **Send to Mail House** button.
5. Select the compliance document for which the task is being performed.

 A message window displays for the employee to confirm the compliance tasks being performed for the compliance notices.
6. If printing the adverse action notices or risk-based pricing notices, click the **Yes** button. Otherwise, click the **OK** button.

 The message window closes, and the task is performed.

Add the Compliance Notice Manager Toolbar Button

The  (Credit and Compliance) toolbar button can be added to the toolbar to quickly access the Compliance Notice Manager tab.

1. Click the gear icon (Configure) toolbar button. The Configure Toolbar window displays.
2. In the **Items For** field, select **F&I Items**. A list of available toolbar buttons displays in the Available Items section. The Current Items section displays the toolbar buttons currently set up to display in the toolbar.
 - or -
 In the **Items For** field, select **Desking** Items if the ERA-IGNITE F&I Desking application is licensed. A list of available toolbar buttons displays in the Available Items section. The Current Items section displays the toolbar buttons currently set up to display in the toolbar.
3. In the Available Items section, select **Credit and Compliance Manager**.
4. Click the **Add** button.

The  (Credit and Compliance) toolbar button is moved to the Current Items section.

5. (Optional) Arrange the order of the toolbar buttons.

The following buttons are available to arrange the order of the toolbar buttons.


Move Up: Click this button to move the highlighted toolbar item up one position in the Current Items section. The corresponding toolbar button displays one position to the left on the toolbar when the settings on this window are saved.

Move Down: Click this button to move the highlighted toolbar item down one position in the Current Items section. The corresponding toolbar button displays one position to the right on the toolbar when the settings on this window are saved.

Move Top: Click this button to move the highlighted toolbar item to the top of the list in the Current Items section. The toolbar item listed first in this section displays as the first toolbar button on the toolbar when the settings on this window are saved.

Move Bottom: Click this button to move the highlighted toolbar item to the bottom of the list in the Current Items section. The toolbar item listed at the bottom in this section displays as the last toolbar button on the toolbar when the settings on this window are saved.

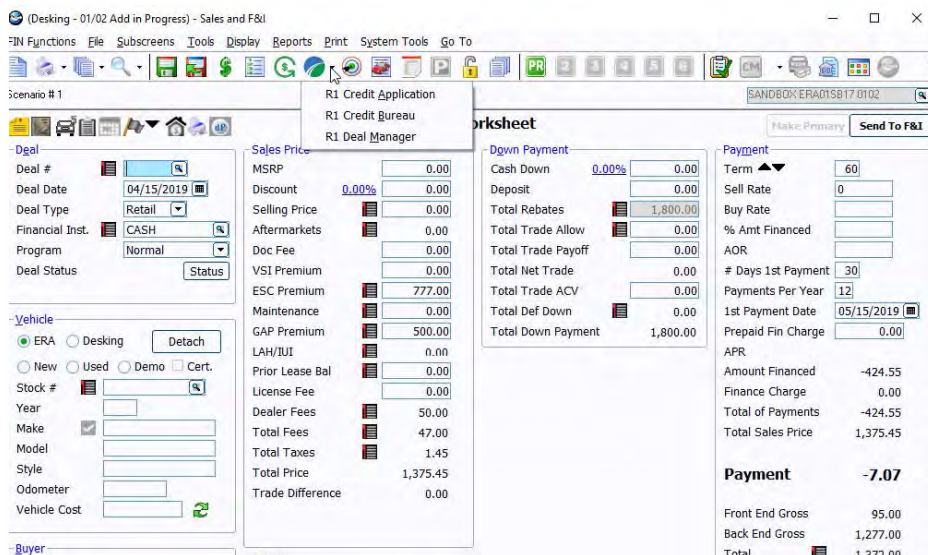
6. Press the F12 key.

The changes are saved, and the  (Credit and Compliance) toolbar button displays on the updated toolbar.

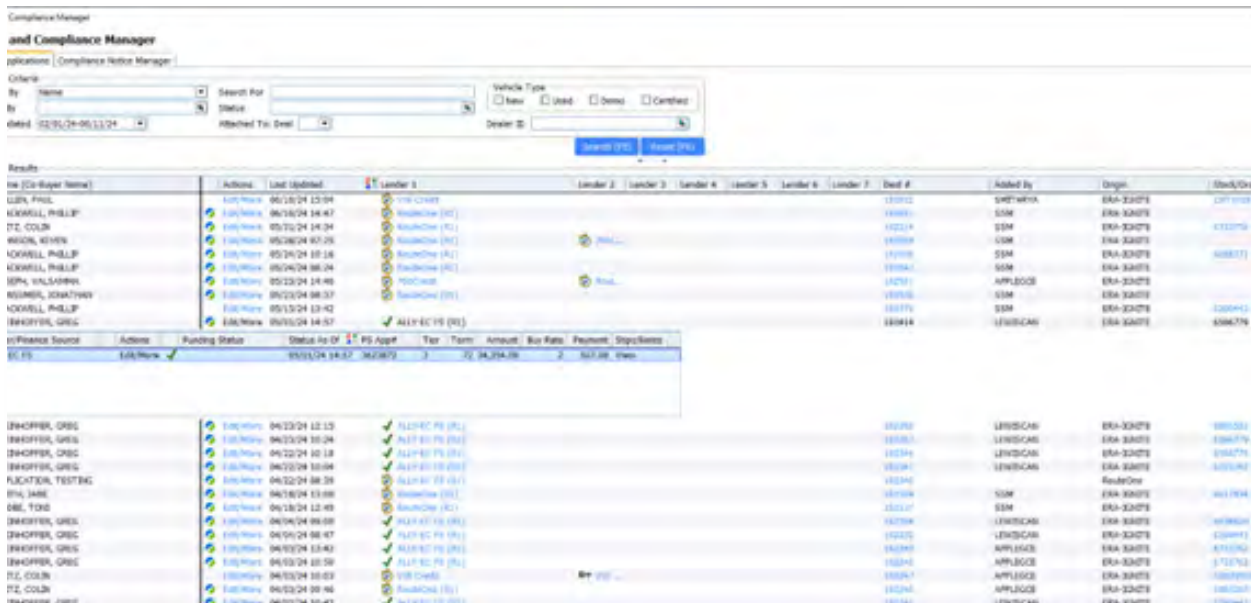
RouteOne Integration

RouteOne is tightly integrated with the ERA-IGNITE platform.

Dealers can click on the RouteOne logo as shown here, then “R1 Credit Bureau” will launch the request screen and auto populate with customer information.



Review and manage credit application and decision information from RouteOne directly in ERA-IGNITE F&I.



Deal Jacket Integration

System Setup

1. A new 'Credit Reports and Compliance' document type has been added to Deal Jacket. This new doc type is used for each CBI document uploaded to Deal Jacket.
2. Dealers cannot include documents using the 'Credit Reports and Compliance' doc type in the docuPAD 'Save to USB' function due to compliance regulations.
3. Users need appropriate SEC access to view CBI Reports in order to view CBI documents in both Deal Jacket and IDM.
 - Must have access to F&I/Desking>Actions>CBI View Report
5. Dealer does NOT need premium services in order to push DL Scan into their Deal Jacket.
6. In terms of storage, as long as the deal jacket is in the UI, the dealer has access to the documents. Generally, this is 60 days; however as long as the deal is actively being worked/touched, that 60 days could be longer and resets based on deal activity.
7. Once the deal is going to be removed from dealer access in the UI, those files are no longer available if the dealer didn't download them or subscribe to the **Secure DocOne** product. That product is a one time set up fee and monthly fee that currently ranges from \$99 - 149.00.

How It Works

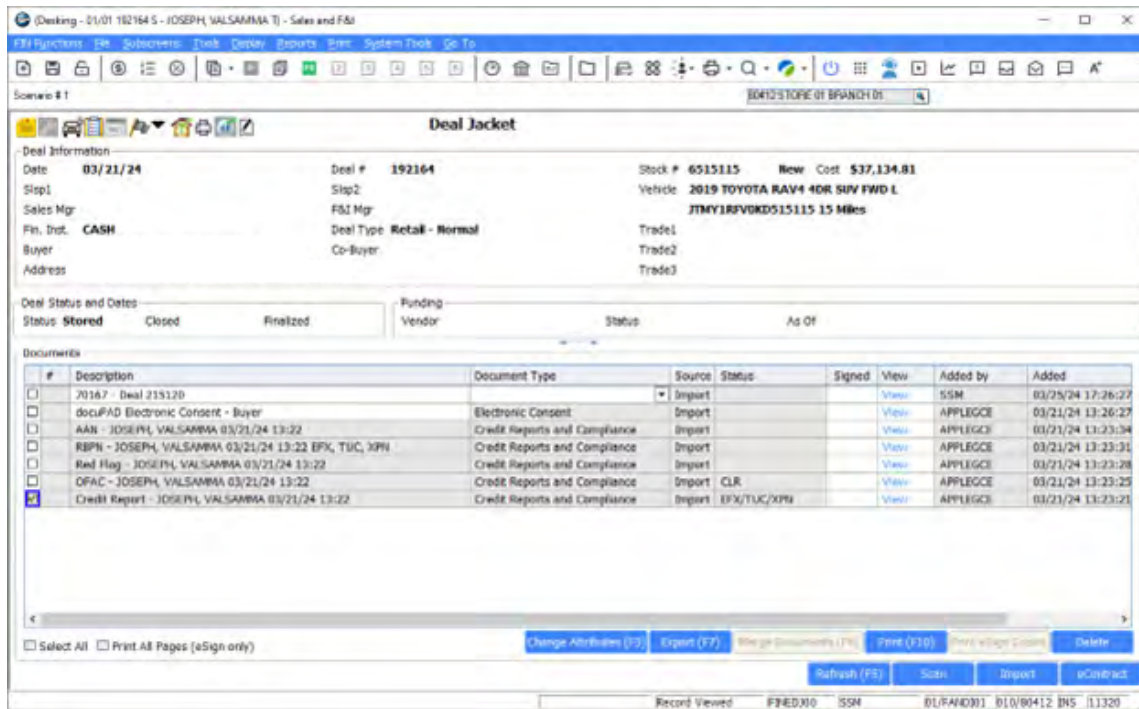
The **Deal Jacket Integration** is used to store important documents related to a deal that were generated inside of the Reynolds platforms.

In order to use this feature dealers need:

1. Credit Bureau Inquiry (CBI)
2. At least of one the products that grants access to Deal Jacket (docuPAD, IDM, eDocs, or DEALsign)
3. F&I Spec enabled to auto-upload CBI information to Deal Jacket functionality
4. If the report is not attached to a deal or credit is being pulled outside of ERA-IGNITE, the CBI documents will not be uploaded to Deal Jacket

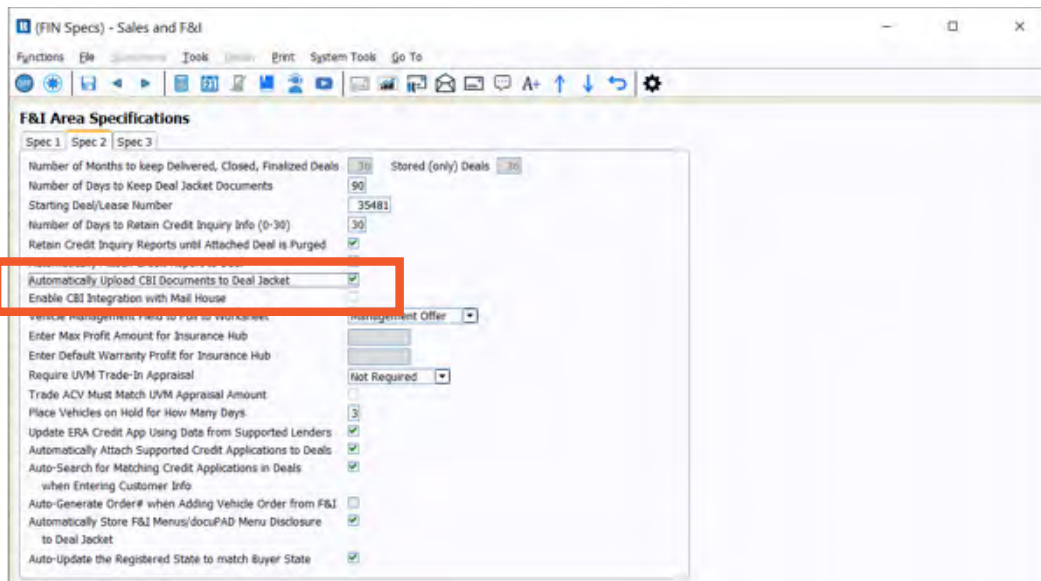
Each individual component of a CBI report will be uploaded separately into Deal Jacket, making it easier for users to locate the specific document they're looking for. The documents are broken out by:

1. Credit Report
2. OFAC
3. Red Flag Report
4. Adverse Action Notice (AAN)
5. Risk Based Pricing Notice (RBPN)



To enable this integration, starting in the menu bar in the Reynolds F&I platform, locate and select **“Systems Tools”**. Then locate **“Specs”**, **“F&I Area Specifications”** and finally, **“Spec 2”**.

From the options presented, check the box next to **“Automatically Upload CBI Documents to Deal Jackets”**.



Deal Jacket Integration (700Credit-Generated Documents Outside of Reynolds and Reynolds)

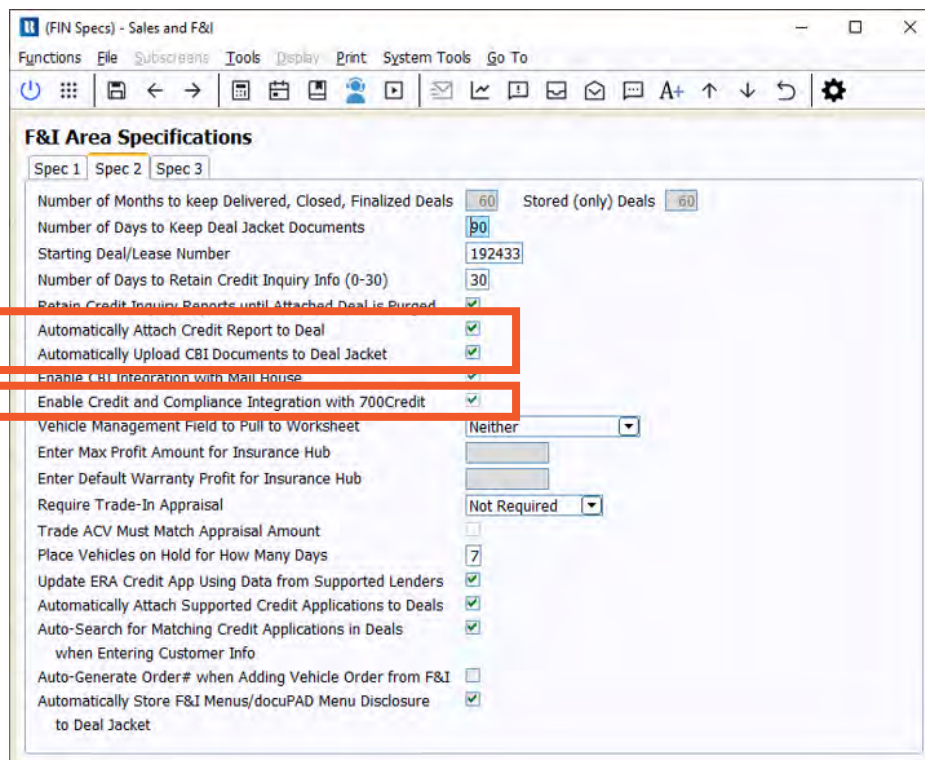
This feature is used to store important documents related to a deal that were generated outside of the Reynolds platforms.

In order to use this feature dealers need:

1. Credit Bureau Inquiry (CBI) (profiled for CBI and 5810 transaction turned on)
2. F&I Spec enabled "Enable Credit and Compliance Integration with 700Credit" (System Tools > Specs > F&I Area Specification > Spec 2)
3. Proper security access

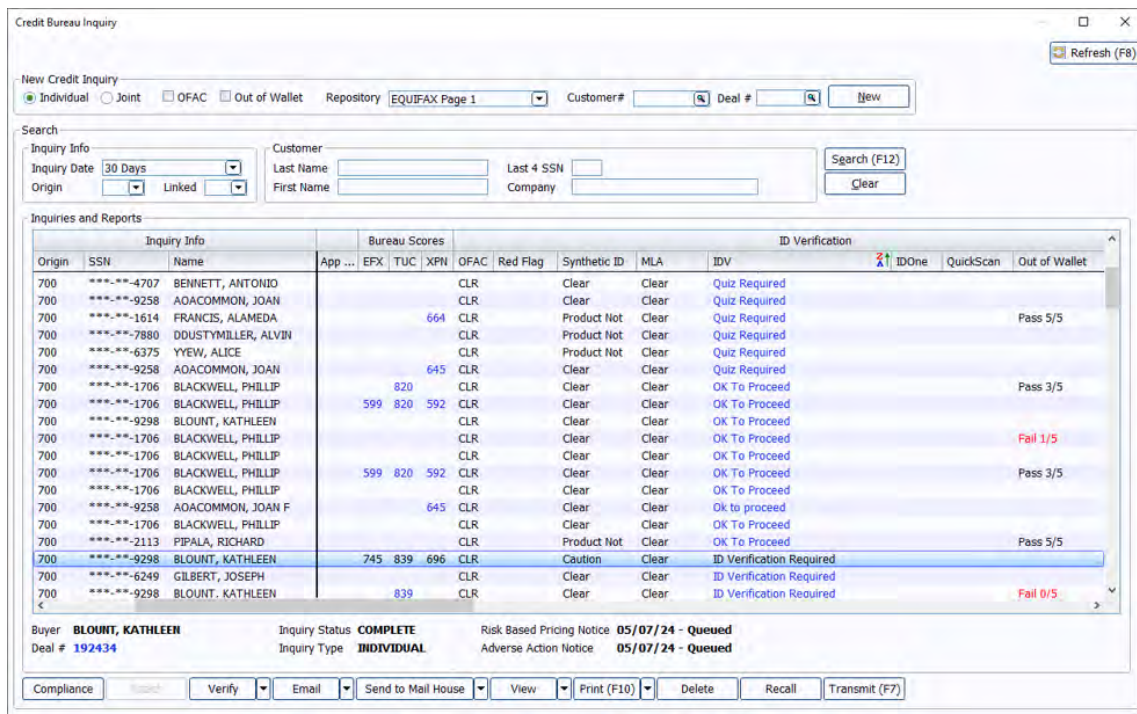
Recommend the following as well:

1. Automatically Attach Credit Report to Deal
2. Automatically Upload CBI Documents to Deal Jacket. Access to at least of one the products that grants access to Deal Jacket i.e. docuPAD, IDM, eDocs, or DEALsign.



View credit and compliance activities pulled using 700Credit in the Credit Bureau Inquiry Screen:

- App Consent
- Credit reports
- OFAC
- Red Flag report including Military and Synthetic ID
- IDV
- IDOne
- QuickScan
- Out of Wallet questions
- Risk Based Pricing Notices
- Adverse Action Letters
- Pre-Screen Certificate



The screenshot shows the 'Credit Bureau Inquiry' window. At the top, there are search filters for 'New Credit Inquiry' (Individual, Joint, OFAC, Out of Wallet), 'Repository' (EQUIFAX Page 1), 'Customer #', and 'Deal #'. Below this is a 'Search' section with fields for 'Inquiry Date' (30 Days), 'Origin', 'Linked', 'Customer' (Last Name, First Name, Last 4 SSN, Company), and buttons for 'Search (F12)' and 'Clear'. The main area is a table titled 'Inquiries and Reports' with columns: Origin, SSN, Name, App, EFX, TUC, XPN, OFAC, Red Flag, Synthetic ID, MLA, IDV, ID Verification, IDOne, QuickScan, and Out of Wallet. The table contains multiple rows of data, with the row for 'BLOUNT, KATHLEEN' (SSN: 9298) highlighted in blue. Below the table, there is a summary section for the selected inquiry: Buyer: BLOUNT, KATHLEEN; Deal #: 192434; Inquiry Status: COMPLETE; Inquiry Type: INDIVIDUAL; Risk Based Pricing Notice: 05/07/24 - Queued; Adverse Action Notice: 05/07/24 - Queued. At the bottom, there are buttons for Compliance, Verify, Email, Send to Mail House, View, Print (F10), Delete, Recall, and Transmit (F7).

Benefits:

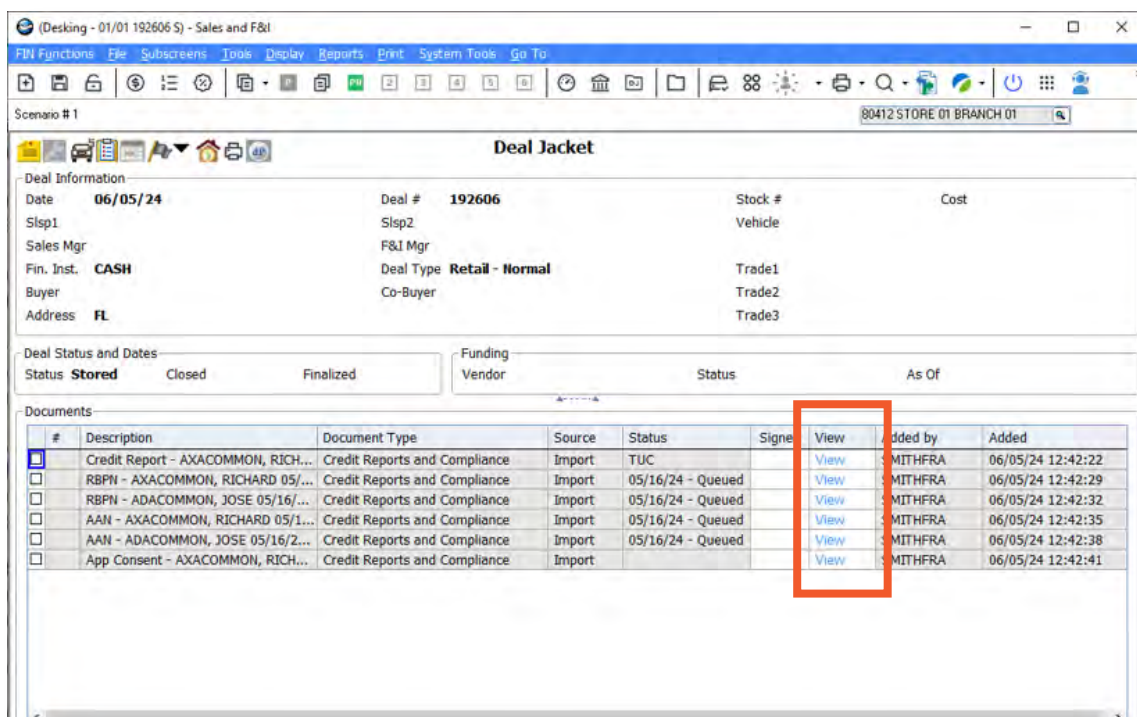
1. Saves time by not having to jump into a third party system to view status.
2. Provides a consolidated view of all activities even if they are performed on different platforms.
3. Creates an easier, faster, and seamless deal process for the end user in IGNITE F&I.

Sample Deal Jacket Interface

Credit and compliance activities automatically store to the Deal Jacket.

Benefits:

- Eliminates time-consuming manual scanning of credit reports into the Deal Jacket potentially exposing PII data and missing pages in the scanning process.
- Helps the dealership adhere to the retention requirements that the state and federal government imposes.
- Streamlines the process for reviewing deal documentation by making it easier to locate the specific document they're looking for.
- Reduces the need for maintaining physical files that can be expensive particularly for large volume dealers that may have to maintain mass storage off-site.
- Provides secure access to documents reducing risk of misused, or stolen files.



The screenshot shows a web application window titled "Deal Jacket" for deal # 192606. The interface includes a menu bar, a toolbar, and a main content area. The "Deal Information" section displays details such as Date (06/05/24), Deal # (192606), Stock #, Cost, Slsp1, Slsp2, Vehicle, Sales Mgr, F&I Mgr, Deal Type (Retail - Normal), Trade1, Trade2, Trade3, Fin. Inst. (CASH), Buyer, Co-Buyer, and Address (FL). Below this, the "Deal Status and Dates" section shows the status as "Stored" and "Funding" as "Vendor". The "Documents" section contains a table with columns for #, Description, Document Type, Source, Status, Signe, View, Added by, and Added. The "View" column contains blue "View" links for each document, which are highlighted by a red rectangular box.

#	Description	Document Type	Source	Status	Signe	View	Added by	Added
<input type="checkbox"/>	Credit Report - AXACOMMON, RICH...	Credit Reports and Compliance	Import	TUC		View	MITHFRA	06/05/24 12:42:22
<input type="checkbox"/>	RBPB - AXACOMMON, RICHARD 05/...	Credit Reports and Compliance	Import	05/16/24 - Queued		View	MITHFRA	06/05/24 12:42:29
<input type="checkbox"/>	RBPB - ADACOMMON, JOSE 05/16/...	Credit Reports and Compliance	Import	05/16/24 - Queued		View	MITHFRA	06/05/24 12:42:32
<input type="checkbox"/>	AAN - AXACOMMON, RICHARD 05/1...	Credit Reports and Compliance	Import	05/16/24 - Queued		View	MITHFRA	06/05/24 12:42:35
<input type="checkbox"/>	AAN - ADACOMMON, JOSE 05/16/2...	Credit Reports and Compliance	Import	05/16/24 - Queued		View	MITHFRA	06/05/24 12:42:38
<input type="checkbox"/>	App Consent - AXACOMMON, RICH...	Credit Reports and Compliance	Import			View	MITHFRA	06/05/24 12:42:41

Document Examples (Credit Report & IDV)

Credit Report Data

Synthetic Identity

Associated with primary account(s) that has high number of authorized users
Small number of open trades
High velocity of new trades
Short credit history

Name KATHLEEN BLOUNT

MLA Search

Name KATHLEEN BLOUNT

Manual Verification Section

Presented Government Issued Identification	Yes	No
3D Documents appear unaltered	Yes	No
Image & physical description consistent with applicant	Yes	No
ID Information matches application	Yes	No

Verified User Name: Date and Time:

Credit Report

TRANSLATION CREDIT REPORT

[FOR] [SUB NAME] [INT SUB] [INT LI] [DATE] [TIME]

(2) Z TR5528222 ATLANTA REGI 17 N3 1/87 05/28/24 09:25CT

[SUBJECT]

BLOUNT, KATHLEEN M.

[CURRENT ADDRESS] [DATE RPTD]

25 HANNAH DR., DAYTON NJ, 08810 4/24

[CURRENT EMPLOYER AND ADDRESS] [POSITION] [VERIFY] [RPTD]

TECH NTRK TECH 4/28/ 4/24

[FORMER EMPLOYER AND ADDRESS]

VERASOFC EMP INC 4/28/ 4/24

ROCKY MOUNT NC.

S P R E C I A L M E S S A G E S

ISSA YEAR OF ISSUANCE INPUT SSN ISSUED: 2000; STATE: CT

INTELLIGENCE SCREEN ALERT - CLEAR

MODEL PROFILE

PANTASIS SCORE + SCORE +339 | 84, 28, 04, 00 SCORECARD 107

PANTASIS SCORE + SCORE +799 | 36, 04, 34, 12 SCORECARD 111

FEED AUTO SCORE + SCORE +887 | 003, 007, 005, 008

T R U V I C R E D I T S U M M A R Y * * * T O T A L F I L E L I S T

PRIB	COL	HIGH	HOT	NEG	HIGH CRED	CRED LIM	BALANCE	PAST DUE	MONTHLY PAY	AVAILABLE
REVOLVING	\$1400	\$18.8K	\$840	\$0	\$20	\$20	92%			
INSTALLMENT	\$27.36	\$	\$662	\$0	\$177					
OPEN	\$0	\$	\$	\$0	\$	\$	0%			
MORTGAGE	\$444K	\$	\$427K	\$0	\$3028					
TOTALS:	\$488K	\$18.8K	\$434K	\$0	\$3425					

T R A D E S

SUBNAME	SUBCODE	OPENED	HIGH CRED	TERMS	MADE LD	PAYPAT	1-12 MDP
ACCOUNT	VERIFIED CRED LIM	PAST DUE	AMT	MDP	PAYPAT	13-24	
EQCA COLLATERAL/DQNTYPR	CLS/DQ	BALANCE	REMARKS				NO 30/60/90
AMEX	B 654001	10/10	\$0				001
6237900		2/24	\$1000	\$0			
I LINE OF CREDIT	10/23C	\$0	CLOSED				48 R/ 0/ 0
AMEX	N 654001	1/99	\$0		103111X31111	001	
48636000	2/24	\$0			11111X00111		40 R/ 0/ 0
I CREDIT CARD	2/24	\$0					
CTIT	B 640003	12/14	\$0	PENDB	111111111111	001	
111111111111	7/24	\$1000			111111111111		

Identity Verification

Name: KATHLEEN BLOUNT Status: ID Verification Required

Red Flag Score: 01

Score Risk Level: Medium Risk

Synthetic ID Level: High Risk

ID Verification Out

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

View Detail Report

700Credit

Identity Verification Detailed Report

Red Flag Score Summary

Risk Level: Medium Risk Status: ID Verification Required

Red Flag Score: 01

Validation Score: 64

Verification Score: 68

OFAC Search

Result: Clear

ID Match Search

Input Data	Search Result Data	Message
Name: KATHLEEN BLOUNT	KATHLEEN M BLOUNT	
Address: 25 HANNAH DR DAYTON, NJ 08810	25 HANNAH DR DAYTON, NJ 08810	
SSN: 666-12-9298		Match to full name and address - match performed using SSN
DOB:		DOB not provided on search request
Phone:		
Notes:		

Red Flag Alerts

Address: No address high risk information found
Single family dwelling
No high risk business at address phone

Document Examples (IDOne)

IDOne Plus Results

One Summary

Applicant: Ahmed Darraji Sensitivity: Low

One Score: 555 Result: Passed

Alerts:

OFAC

Result: Alert

Alerts: 2 DARRAJI, Kamal Ben Mohamed Ben Ahmed (a.k.a. DARRAJI, Kamel), via Belotti, n. 16, Busizio, Varese, Italy; DOB 22 Jul 1967; POB Menzel Bouzelfa, Tunisia; nationality Tunisia; Passport 29899 issued 14 Aug 1995 expires 13 Aug 2000; Italian Fiscal Code DRRKML67L22Z352Q; alt. Italian Fiscal Code DRRKLB67L22Z352S (Individual) [SDGT]

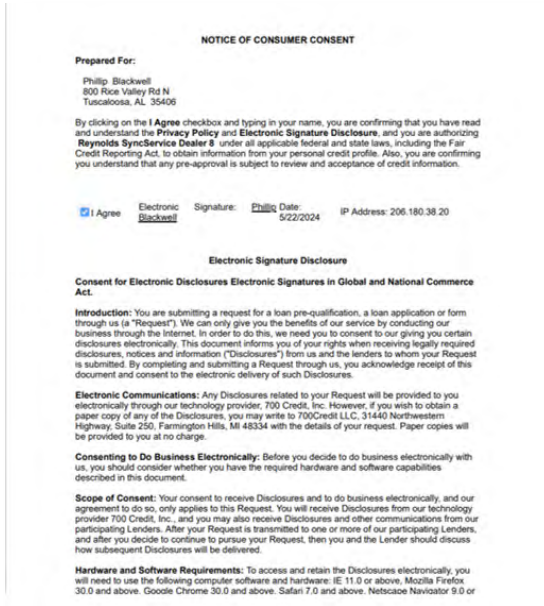
Identity Lending Act (MLA)

Alert: Applicant Not Found in MLA Database

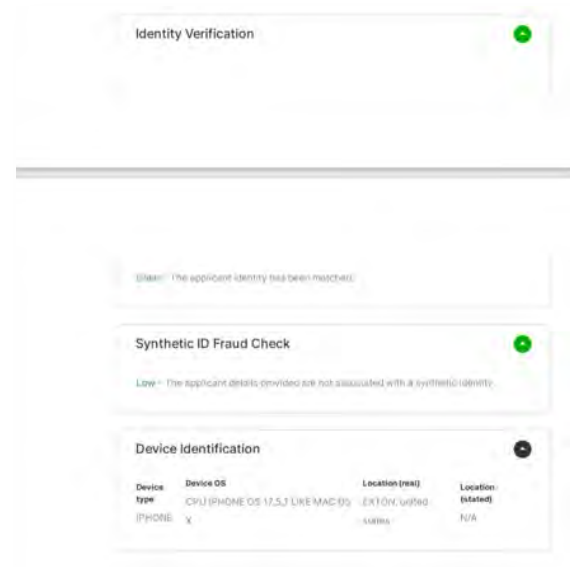
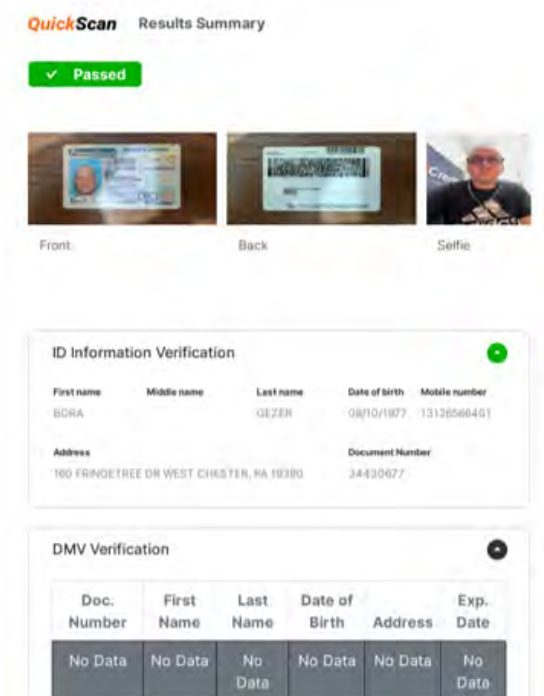
Synthetic ID

Alert: Low Risk for Synthetic Fraud

Document Examples (App Consent)



Document Examples (QuickScan)



Document Examples (Risk-Based Pricing Notice & Adverse Action)

Reynolds SyncService Dealer 8
Your Credit Score and the price you pay for Credit

TransUnion Score: 627 Source: Experian Score Card: FICO SCORE 8 AUTO Score: 585 Date: 06/04/2024	Equifax Score: 599 Source: Experian Score Card: FICO SCORE 8 AUTO Score: 585 Date: 06/04/2024	Experian Score: 599 Source: Experian Score Card: FICO SCORE 8 AUTO Score: 585 Date: 06/04/2024
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Understanding Your Credit Score

Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay bills on time and how much you owe to lenders. Your credit score can change depending on how your credit history changes. Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.

For TransUnion, your score ranges from a low of 300 to a high of 850. For Equifax, your score ranges from a low of 250 to a high of 900. Generally, the higher your score, the more likely you are to be offered better credit terms.

Checking Your Credit Report

You have a right to check any information in your credit report. If you find mistakes on your credit report, you can request that the information be corrected. You have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year. You can also get more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov.

Consumer Signature:

NOTICE OF ADVERSE ACTION

06/04/2024

Phillip Blackwell
300 Rose Valley Rd
Tuscaloosa, AL 35406

Dear Phillip Blackwell,

Thank you for your recent interest in purchasing or leasing a vehicle at Reynolds SyncService Dealer 8. This letter is being sent to you because you were either denied credit or offered credit on terms different from what you applied for based on your recent credit inquiry for a vehicle. This notice is being provided only to you and does not in any way impact your credit history or score. If you purchased a car, the terms of your agreement have not changed.

In evaluating your application, we obtained information from a consumer reporting agency. While the decision may be based in whole or in part on the information contained in the report, the agency did not play a part in the decision and is unable to supply reasons why a lender may not have been available for your purchase. If you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. You also have the right to a free copy of your report from the consumer reporting agency, if you request it no later than 60 days after you receive this notice. It can be obtained by contacting: 700Credit, 31440 Northwestern Highway, Suite 250, Farmington Hills, MI 48334.

Agency	Score	Created	Range	Reason
Equifax	599	06/04/2024	Low of 250 to a high of 900	Ratio of balance to limit on bank revolving or other rev accts too high Too many inquiries level 12 months Too few accounts currently paid as agreed
Experian	599	06/04/2024	Low of 250 to a high of 850	Serious delinquency and public record or collection filed Time since delinquency is too recent or Ratio of balance to limit on bank revolving or other rev accts too high Too many accounts with balances
TransUnion	627	06/04/2024	Low of 300 to a high of 850	Proportion of loan balances to loan amounts is too high Lack of recent auto loan information Too many inquiries level 12 months Length of time accounts have been established

Your credit score is a number that reflects the information in your credit report. Your credit score can change, depending on how the information in your credit report changes. If you have any questions regarding your credit score you should contact the consumer reporting agency at the address listed below.

If you would like a statement of the reasons we were unable to offer a transaction on the terms you requested, please contact our Finance Department within 60 days of this letter. We will provide you with a statement of the reasons within 30 days of receipt of your request. If we provide the information orally, you have a right to ask that we confirm the reasons in writing within 30 days of your receipt of your written request for confirmation.

Reynolds SyncService Dealer 8
CHICAGO, IL 60661
815-695-7344-0252
www.700credit.com

NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (with certain limited exceptions), because all in part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this credit is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.

Document Examples (Pre-Screen Certificate)

ever - PS Certificate - BLACKWELL, PH

1 of 1

Pre-Selected Certificate

This Certificate is presented to:
Phillip Blackwell

Congratulations!!!

You have been Pre Approved for Financing
Valid Only At:

Reynolds SyncService Dealer 8

CHICAGO, IL 60661
Offer Expires: 5/26/2024

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 888-SOPTOUT (888-567-8686). See PRESREEN & OPT OUT NOTICE below for more information about prescreened offers.

Prescreen & Opt-Out Notice:

This prescreened offer of credit is based on information in your credit report indicating that you meet certain minimum criteria. This offer is not guaranteed if you do not meet the additional terms and conditions defined below, including providing acceptable collateral and proof of income. If you do not want to receive prescreen offers of credit, please contact Trans Union by mail, phone or web site:

TransUnion Opt-Out Request
P.O. Box 505
Woodlyn, PA 19384-0505
888-SOPTOUT 888-567-8686
www.optoutprescreen.com

Additional Terms and Conditions

In order to qualify for this program you must meet the following conditions:

- You have been Pre-Selected for an Auto Loan from \$5,000 to \$50,000
- These criteria include a minimum verifiable gross monthly income of \$2,000.00
- Your vehicle payment cannot exceed 15% to 30% of your gross monthly income
- Your vehicle payment plus your other car and monthly payments must not exceed 40% to 50% of your gross monthly income
- You must continue to meet the criteria set to select you for this offer and our creditworthiness criteria

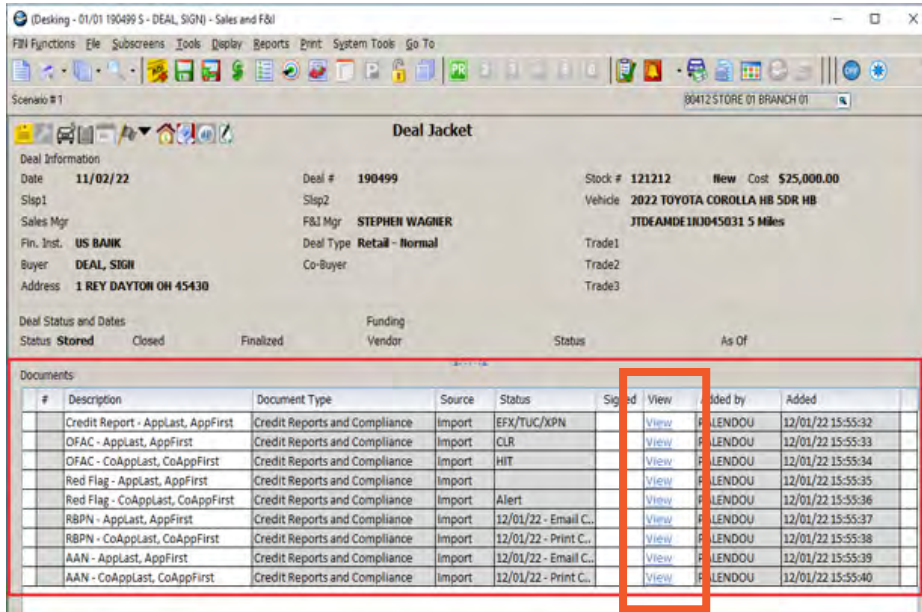
14 of 14

Find (F) Rotate (R) Save (S) Print (P) Close (C)

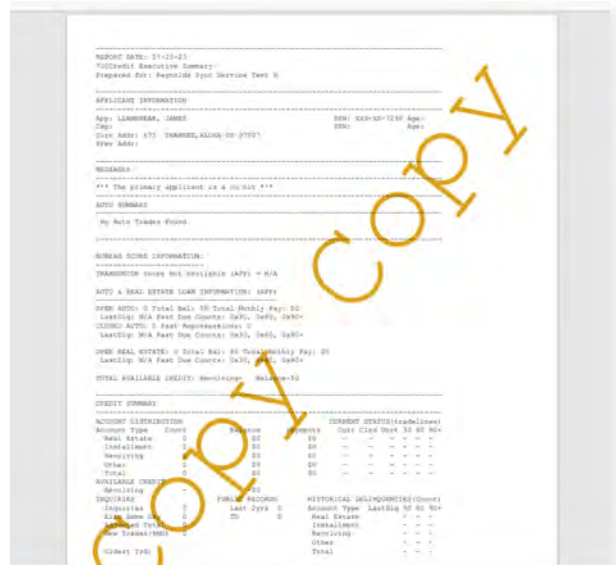
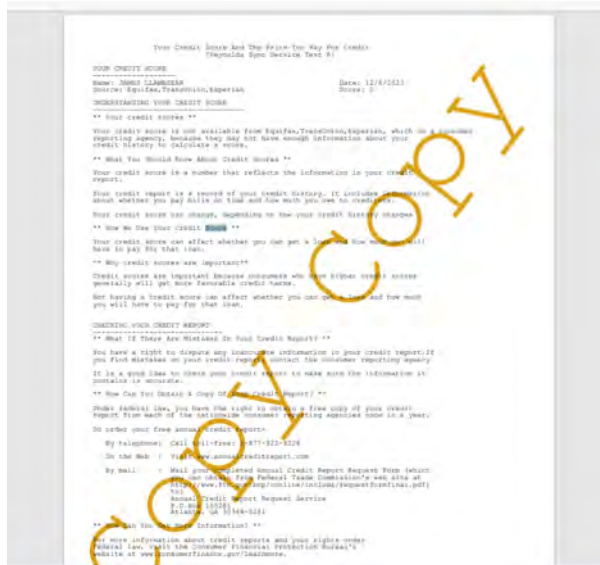
Viewing Deal Jacket Documents

To view the deal jacket documents, locate and open the desired deal. In the “**Documents**” section, highlighted below in red, dealers are presented a list of all documents attached to the deal.

Locate the specific document you want to view, and select the “**View**” hyperlink attached to it.



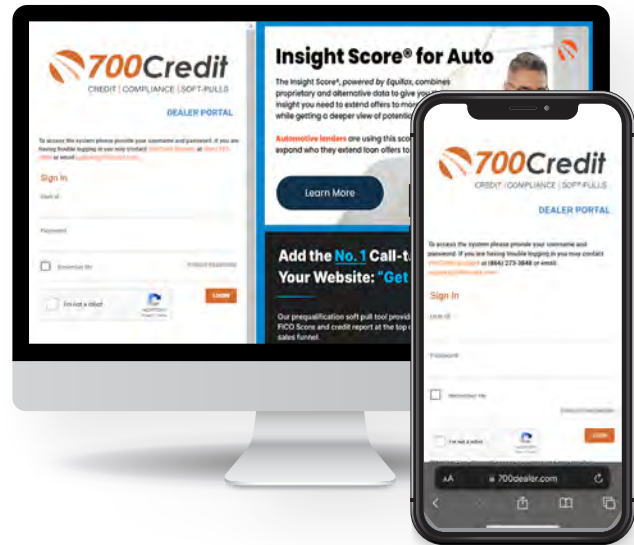
Below are two examples of documents a dealer might view.



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 | (886) 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 full credit report, red flag, and a link to their compliance dashboard.



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
keystonechevydui	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
keystonecpq	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: [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: [checkbox]

Web User: [checkbox] Read Only: [checkbox] Dealer: [text] Select Default Dealer: [dropdown]

Disable User: [checkbox]

From IP: [text] To IP: [text] [Add Another to Range](#)

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

Security Questions: [checkbox]

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	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcjq	ElendSolutionsPQ 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
cartercountyhyudc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cchyundaicdpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
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
keystonecgbg	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: [cartercountydcudi] Password: [Elen] Bdtype/Password: [Elen] **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 Bdtype Password must match.
 Password shouldn't match with last 13 password.

First Name: [Elen] Middle Name: [Solutions] Last Name: [Interface]
 Address: [123 Main Street]
 Zip: [48521] City: [Tyvek] State: [ME] Phone: []
 Email Address: [] [Small Password](#)

User Setup Information

User Type: [Web User] User Level: [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: [Describe rooms in my house] Answer 1: [Music]
 Question 2: [state born in] Answer 2: [Alaska]
 Question 3: [pet] Answer 3: [Stain]

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

Form:
 700Credit Web Login
 Auto Pay Setup Form
 ACH One Time Payment Authorization Form
 CC One Time Payment Authorization Form
 Gateway: 700CREDIT & ASSOCIATES LLC
 MCH: REG700

Applicant List
New Applicant
Compliance
Usage Analysis
Administration

Dealer Summit
 REGISTER NOW!
 Push Your Best Idea

INVOICE **700Credit**

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

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	
Consumer Alerts		
Fraud Victim and Security Alerts	1	
Active Duty Alerts	0	
ID Verifications		
Complete	0	0%
Incomplete	42	100%

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 Status: Out of Wallet Required
 Red Flag Score: 99
 Score Risk Level: Medium Risk 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, we previously lived in the following states. Please choose the state that was the most recent.

ALABAMA
 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. How often do you use your credit card?

NEVER
 RARELY
 SOMETIMES
 FREQUENTLY
 DAILY

3. How often do you use your debit card?

NEVER
 RARELY
 SOMETIMES
 FREQUENTLY
 DAILY

4. How often do you use your checkbook?

NEVER
 RARELY
 SOMETIMES
 FREQUENTLY
 DAILY

5. How often do you use your cash?

NEVER
 RARELY
 SOMETIMES
 FREQUENTLY
 DAILY

6. How often do you use your money order?

NEVER
 RARELY
 SOMETIMES
 FREQUENTLY
 DAILY

7. How often do you use your gift cards?

NEVER
 RARELY
 SOMETIMES
 FREQUENTLY
 DAILY

8. How often do you use your prepaid cards?

NEVER
 RARELY
 SOMETIMES
 FREQUENTLY
 DAILY

9. How often do you use your travel cards?

NEVER
 RARELY
 SOMETIMES
 FREQUENTLY
 DAILY

10. How often do you use your other cards?

NEVER
 RARELY
 SOMETIMES
 FREQUENTLY
 DAILY

11. How often do you use your other forms of payment?

NEVER
 RARELY
 SOMETIMES
 FREQUENTLY
 DAILY

12. How often do you use your other methods of payment?

NEVER
 RARELY
 SOMETIMES
 FREQUENTLY
 DAILY

13. How often do you use your other methods of payment?

NEVER
 RARELY
 SOMETIMES
 FREQUENTLY
 DAILY

14. How often do you use your other methods of payment?

NEVER
 RARELY
 SOMETIMES
 FREQUENTLY
 DAILY

15. How often do you use your other methods of payment?

NEVER
 RARELY
 SOMETIMES
 FREQUENTLY
 DAILY

16. How often do you use your other methods of payment?

NEVER
 RARELY
 SOMETIMES
 FREQUENTLY
 DAILY

17. How often do you use your other methods of payment?

NEVER
 RARELY
 SOMETIMES
 FREQUENTLY
 DAILY

18. How often do you use your other methods of payment?

NEVER
 RARELY
 SOMETIMES
 FREQUENTLY
 DAILY

19. How often do you use your other methods of payment?

NEVER
 RARELY
 SOMETIMES
 FREQUENTLY
 DAILY

20. How often do you use your other methods of payment?

NEVER
 RARELY
 SOMETIMES
 FREQUENTLY
 DAILY

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
- RBP Audit report available that shows every consumer who's credit file was access and how and when each consumer received their notice.

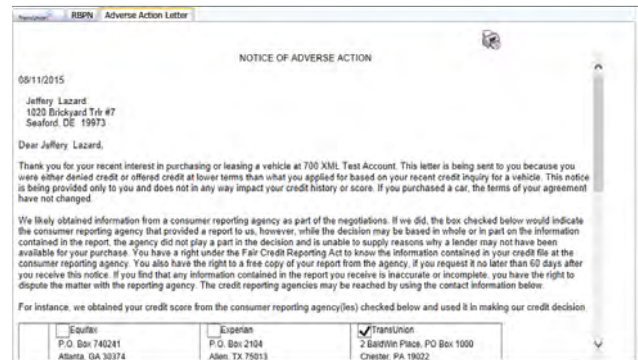
RBPN: Recommended Best Practices

- 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

Red Flag Score Summary
 Risk Level: High Risk
 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; (I-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 CRAO
 # of Hits: 1
 Name: NICHOLE CRAO

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

Addresses: Korea, North

Information: To get more information on what to do w/ OFAC Hits, go to the below link provided by the US Government:
http://www.usdtreas.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

What is OFAC? OFAC is the primary federal agency that administers and enforces economic sanctions against suspected terrorists, drug dealers and money launderers.

What are OFAC sanctions? OFAC sanctions are economic sanctions that restrict the ability of individuals and entities to conduct financial transactions with the United States.

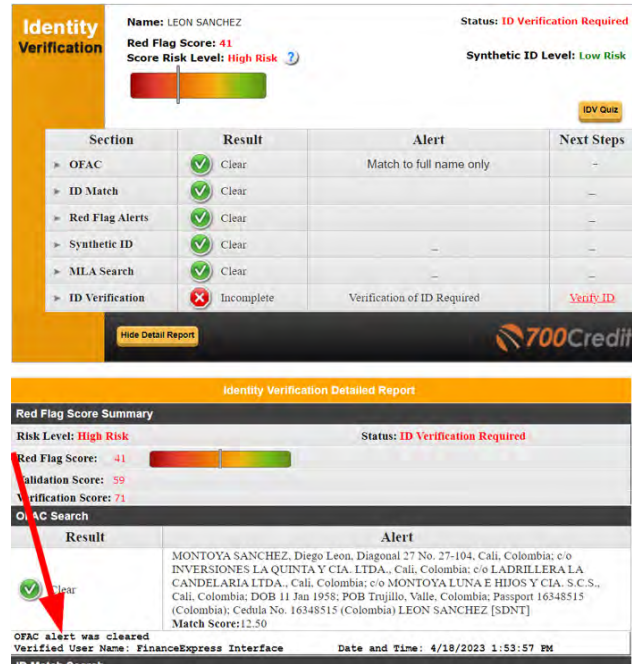
How do I know if I am sanctioned? OFAC maintains a list of Specially Designated Nationals (SDNs) and other individuals and entities subject to economic sanctions.

What should I do if I am sanctioned? If you are sanctioned, you should immediately cease all financial transactions with the United States and seek legal counsel.

OFAC Cleared

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

The override reasons will also be captured.



Identity Verification

Name: LEON SANCHEZ Status: ID Verification Required

Red Flag Score: 41 Synthetic ID Level: Low Risk

Score Risk Level: High Risk

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

Identity Verification Detailed Report

Red Flag Score Summary

Risk Level: High Risk Status: ID Verification Required

Red Flag Score: 41

Validation Score: 59

Verification Score: 71

OFAC Search

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

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

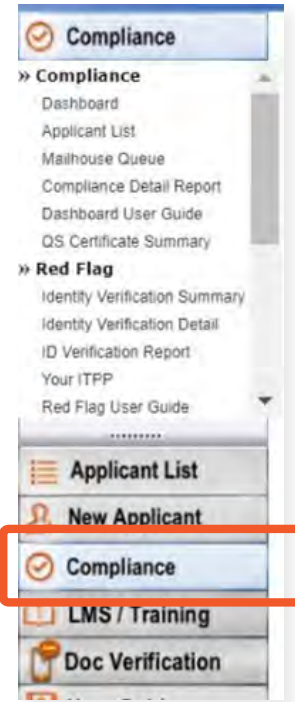
OFAC Search: Recommended Best Practices

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

Viewing Audit Reports

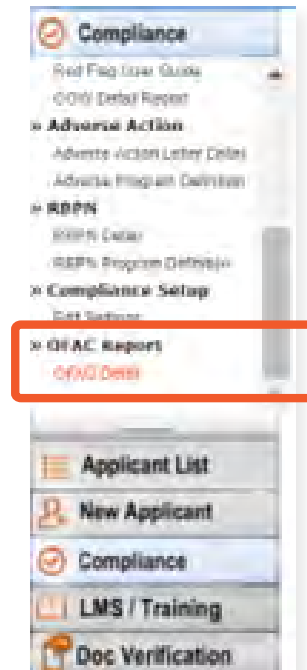
To access your audit reports, first log into your 700Dealer.com platform.

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



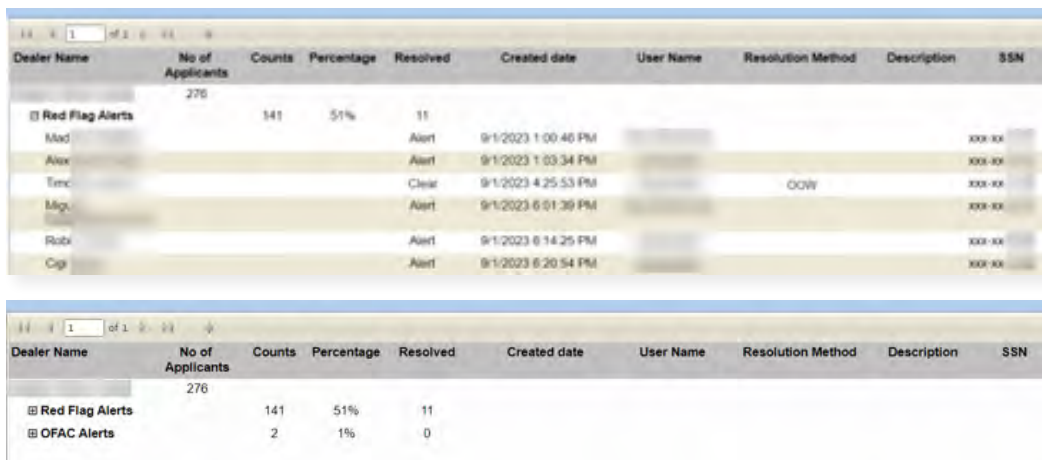
Using the scroll bar, scroll down to the “**Detail Report**” you would like to see:

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
Red Flag Alerts									
Mad				Alert	9/1/2023 1:00:46 PM				XXX-XX
Alex				Alert	9/1/2023 1:03:34 PM				XXX-XX
Tmc				Clear	9/1/2023 4:25:53 PM		OOV		XXX-XX
Mg				Alert	9/1/2023 6:01:39 PM				XXX-XX
Rubi				Alert	9/1/2023 6:14:25 PM				XXX-XX
Cgi				Alert	9/1/2023 6:20:54 PM				XXX-XX

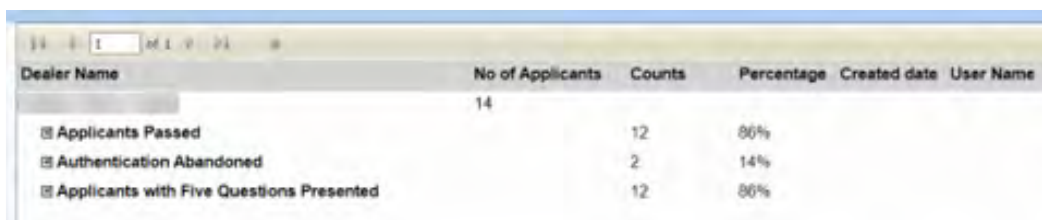
Dealer Name	No of Applicants	Counts	Percentage	Resolved
Red Flag Alerts				
	276	141	51%	11
OFAC Alerts				
		2	1%	0

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
Applicants Passed			
	14	12	86%
Authentication Abandoned			
		2	14%
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.