

USER GUIDE OCTOBER 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 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
- **Red Flag ID**
- **Risk-Based Pricing Notices**
- **Privacy Notices**

OFAC Search

Out of Wallet Ouestions

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 (pregualification)

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 gualified 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.

CDK's digital retailing solution, Express Storefront[®], has integrated our credit, compliance, prequalification & driver's license authentication solutions into their platform. This brief guide walks you through creating a new deal, the consumer/dealer experience working the deal/ prequalifying the consumer, pulling/viewing credit information & requesting/viewing driver's license information. 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.





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

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.

esuit: Appli	cant Found		Score: 018 Powered by EX: FICO A	UTO V8
onsumer l	nformation:			
Name: Address:	Jane Doe 123 Main St. Farmington Hills, MI	48334	Email: jdoe@em Phone: (999)-555	ail.com i-1234
uto Summ	ary:			
Available Rev	volving Credit: \$1,45	59.00	Auto Inquiries last 30	days: 0
Auto Trade L	ine 1			
Interest Rate: 17.52765% Percent Paid: 81.12% Loan Type: Auto	Original Amount: \$17,079.00 Estimated Payoff: \$3,224.00	Original Terms: 73 Months Remaining Terms: 6 Months Trade Status: Open	No of Late Payments: N/A Joint: NO Trade Open Date: 11/19/2015	Monthly Payment \$382.00
Auto Trade L	ine 2			
Interest Rate: 4.66% Percent Paid: 100% Loan Type: Auto	Original Amount: \$16,045.00 Estimated Payoff: \$0.00	Original Terms: 61 Months Remaining Terms: 0 Months Trade Status: Closed	No of Late Payments: 0 Joint: NO Trade Open Date: 07/21/2011	Monthly Payment \$296.00



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 settting 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 & CDK's Digital Retailing Integration

700Credit's soft pull, prequalification solution has been seamlessly integrated with **CDK's modern digital retailing platform, Express Storefront**[®], enabling dealers to provide their customers more accurate payment quotes, while also gathering/storing important visibility into their credit file.

Note: The narrative of this user guide will revolve around the assumption that the consumer is located within the showroom, working the deal alongside the salesperson.

Creating a Deal

Starting in the CDK dealer-facing digital retailing dashboard (salesperson), select the 'Back to Storefront' button, located in the top-right corner of the interface.

CDK SALES EXPRESS	Q distance for a procession of all other		Back to Storefront 💷 Jason Swiech
ASHBOARD CUSTOMERS SHOWROOM	TRADE-INS DOCUMENTS PRICING RATINOS AGENTS REPO	PTS SETTINGS SUPPORT	
Jason Swiech	All Express Orders Last 30 Days 🗸		
	115	112	1
Ean Brofile)	All Orders	Open Orders	Completed
Quick Links	Recent Orders		Messages
<u>Clustomers</u> <u>Showroom</u> Trade-Ins	2023 BMW 2 Series Stock 23811 Customer: Viking Test - Agent Jim Wilson	39 hours ago	Ken Years The dealer has requested a payment.
Documents Service & Protection Plans	2023 BMW 3 Series Plug-In Hybrid Stock D56719	21 houri age	Bill User

From the storefront's home page, click 'Check In'.







A pop-up window will appear, prompting the dealer to search for the customer's name within the database. This will ensure they are not creating a duplicate deal.

Once their full name has been entered in the search bar and it is confirmed this is a new customer being added, select the 'Create New Customer' button, located at the bottom of the pop-up.



Enter consumer's personal information into the form (*first/last name, street address, city, zip code, email address and phone number*). Once complete, click **'Submit'**.

The dealer is asked if the customer is in the showroom with the them. Answer 'Yes' or 'No'.







The salesperson is brought to the customer's new profile where they are able to see all the personal information previously gathered in the process. They can also view the "**checklist**", which is a list of other actions the salesperson can preemptively take to speed up the sales process.

Example: A dealer may send a link to the consumer requesting images of their driver's license, as this is eventually needed later on in the sales process (*highlighted below*).

EXCELLENCE	Q s	earth model (Harithin)		Customer: Jason V. • • In showroom
		JASON '	VICKERS	
	CUSTOMER DETAILS			
	Customer Since Friday, July 14, 2023	Address 585 Main St. Miami, FL 33134	Sales Agent Jason Swiech	
	Email jv894398434398@gmail.com	Source Roadster	Last Interaction	
	Phone (724) 309+7475		_	
	VEHICLES			
	Deals Orders Purchased		Driver's License Start Share Link with Customer	Not Started 🔹
			Auto Insurance Start Share Link with Customer	Not Started .
			Credit Application Start Share Link with Customer	Not Started





Consumer Experience Working the Deal

Now that the consumer's deal has been started, they can continue further working the deal, including getting prequalified and submit a credit application.

First, locate and select the vehicle of interest from the storefront. Open the Vehicle Detail Page (VDP), and select the 'Finance' tab, as circled below.



Work with the consumer to set the desired finance variables, such as intial down payment, monthly terms, ect. As these terms are change, the estimated monthly payment will adjust accordingly.

Once set, the consumer must verify their credit score. Select the 'Verify Your Credit Score' button.







700Credit's soft pull prequalification form will appear on screen as a pop-up window.

Provide the consumer's necessary information into the form (*first and last name, address, and email address*).

Agree to the terms and conditions, check 'I'm not a robot', and press 'Submit'.



Once the consumer's credit score has been confirmed, the salesperson will be directed back to the deal being worked. Scroll down to the 'Summary' section, and select 'Continue' (as circled below).

2023 Buick Enclave Essence	\$1,142.48 (month () <u>Price Details</u> SAVE DEAL () SHARE
	Delivery ① \$1,063
	It looks like this vehicle isn't at Excellence Motors. Contact your dealer for more information_>
Estence model shown	Summary
 Emperor Blue Metallic Whisper Beige Perforated Accents EPA Estimated: 18 City/26 Hwy / 21 Avg 310-hp 3.6L V6 310-hp 3.6L V6 7 Passenger 9-speed Automatic 3 years, 36.0 Safety: 4.9/5 	Leather with Ebony It Drive \$1,142.48 /month Incl taxes & frees on approved credit \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$
View All Standard Features Build Your I	SHARE DETAILS CONTINUE COPY LINK TO CLIPBOARD





This will then bring the salesperson to a further detailed view of the deal's summary, allowing them a final look at the details of the deal. Confirm all details are correct, and select **'Submit**'.

PERSONAL INFO	RMATION	2023 Buick Enclave Essence	Exp. Jul 21, 2023
Why do we need this? Complete the form below to start information secure and use your a vehicle.	and save your deal. We'll keep your ddress to calculate the sales tan for your	310-hp \$5L V5 9-speed Automatic Front-Wheel Drive	Wrisper Brite Wrisper Brite Wrisper Brite Wrisper Brite With Ebony Accents
		Stock P3253454 Model 4NB55 Vir	N SCAERBKWXPJ253454
Com Narra	- Lott firest	Base Model	\$99,045
Jasno	Vickers	Premium Colors and Trims	\$495
- Andre Annual Press, and		Emperor Blue Metallic	\$405
S85 Mein St			
		Manufacturer Destination Charge (1)	\$1,395
and Suite, and Onit Nomber .		MSRP (Sticker Price)	\$\$0,015
		Dealer-Installed Equipment	\$2,320
Alarma Di TTTA		* Tint	5395
Streetle Fe Astag		+ Lift	\$1,925
- Prod America	There increases	Constitution and the second second	*** ***
)v894358434398@gmail.com	7243097475	Excelence Motors inte	\$33,(33
		Sales Tax (53,419
Contact Preference	D.	Estimated Registration & Fees ();	\$616
I Avefau ha nanansununana uni		Service & Protection Plans	\$5,898
O Text O Texts O Texts		+ Extended Service Contract	\$4,999
C TEAL O ETHAT O PHONE		+ Maintenance	\$899
By Submitting this form, i understand I have read and agree to the <u>Terms of</u>	that I may be contacted by Excellence Motors. Service and <u>Privacy Policy</u> . Standard text	Total Purchase Price	565,688
message rates apply		FINANCE SUMM	ARY.
-	2.5 C	Down Payment (!)	-\$5,000
SUBMIT		Total Amount Financed	560,668
Next allest Purchase			

Now that the deal has been fully created, the dealer is presented with a step-by-step process of the final tasks, including gathering images of the consumer's driver's license, and submitting a credit application.

your Order	S Text Link			
Complete your order Please complete any pending tasks below at your e	arilest convenience so we	2023 Buick Enclave E	ssence	Exp. Jul 21, 2023
can finalize your order If your have any questions, please <u>Message Your Con</u>	cierqe	6	310-hp 3.6L V6 9-speed Automatin Front-Wheel Drive	Emperior Blue Metallic Whisper Beige Perforated Leather with Eberry Accents
Pending Tasks (7)		Stor	ck P3253454 Model 4NB56 VIN S	GAERBKWXPJ253454
(1) Driver's License (frant)	Upload File	Base Mod	lel	\$49,045
	200000	Premium	Colors and Trims	\$495
O Get an Estimate for your trade-in Vehicle	Get a value	• Empero	r Blue Metallic	\$495
Credit Application	Start Application	Manufact	urer Destination Charge (\overline{I})	\$1,395
C	and a second sec	MSRP (Sti	icker Price) (j)	\$50,935
() Proof of Valid Insurance	Upload File	Dealer-In	stalled Equipment	\$2,320
	Mallin Decimentat	• Tint		\$395
The Design of th				





In the case the salesperson is requesting a credit application from the consumer, the screen below will appear.

Provide the necessary consumer information, agree to the terms and conditions, and click **'Submit'**.

If the consumer has not had the chance to finish completing the application, they can click **'Finish Later**' and open back up at a different time.

Credit Application

Select Your Application Type

Personal O Business

Applicant Information

Jason	List Marke		Magdui Marros
Dens of Birth MM-DD- (197)	I	SHOY THE	
timme Longel (Io		- Dini di ind State	
w894398434398@gmail.com		7243097475	
CherrymonicStatus Choose	÷	Ville Postia	

Provide 2 Years of Residence History Most recent first.

	11000 100	and man		
000		ABC		
sine		789 Main Sr		
nartsi	Florida 👻	2.p.1.m 33\54	United States	
25551212		20	4	
the langes locates		Orber Income So	úrðes	
			+ ADD ANOTHER JO	







CDK's Digital Retailing Dealer Portal

Viewing Lead Information

From the 'Dashboard', locate the desired consumer by 1) utilizing the search bar at the top of the interface, or 2) scrolling through the 'Recent Orders' list.

SALES EXPRESS Excellence Motors	\mathbf{Q}_{i} (second of a continue of endow		Back to Storefront 💷 Jason Swiech
ASHBOARD CUSTOMERS SHOWROOM	TRADE INS COCUMENTS PRICING RATINGS AGENTS	REPORTS SETTINGS SUPPORT	
Jason Swiech	All Express Orders Last 30 Days ~		
	116	113	1
Edis Profile)	All Orders	Open Orders	Completed
Quick Links	Recent Orders		Messages
Customers Shavnbarn Trade-Ins	2023 Buick Englays Stock: P2253454 Customer Jason Vickers Agent: Jason Swit	ich hair	Sason Vickers The dealer has requested a payment.
Documents Service & Protection Plans Pricipa	2023 Hyundai Elantra Stock H2121 Customer: andytext roweag Agent: Fred 3a	mes. 30 minuted apa	Ken Years The bealer has requested a payment.
<u>Customer Rating</u> Agent Accounts <u>Desier Reports</u>	2023 BMW 2 Series Stock 2380	20 hours ope	Bill User
Dealer Sections	Customer Viking Test Agent Jim Wilson	20 hours aga	Brad Sanders

The user is brought to the consumer's deal profile. View the credit application by selecting the 'View' hyperlink inside the 'Credit Profile' section.

DASHBOARD CUSTOMERS	SHOWROOM TRADE INS	DOCUMENTS PRICING R	ATINGS AGEN	TS REPORTS SETTINGS S	SUPPORT		
← <u>Back to list</u> Jason Vickers pros 	Phone (724) 309-7475 Text prefer	Lesstrom Miamit FL 33134	Sdarod Roadster	EDM Sustemer 9756419e-7122-ee11-55	Salos Agont Jason Swiech 🍝	VIEW IN STOREFAONT	STOMED INFO
Trade-in No trades to view	Cre Cor Vie	Credit Profile at application Completed 🗸 ppliance: Completed 🖌	-	쇼핑 Documents Drivers License, Completed ✔ VIEW		Schedule Waiting for customer input	
SAVED DEALS ACTIVE	E ORDER PAST ORDER	S	Q.	ACTIVITY	Message Cus	tomer Add Internal Note	
Finance: \$1,142 /month + 60 mo	• \$5,000 down • 4,0% APR •	View Price Details	D	(0. 5ul 21, 2023 전유C 1 전 전유C 1 전 전유C 1 전 전유C 1 전 전유C 1	Results Received - Jas redit Profile ag Results Received -	on Vickers Jason Vickers	100



15



CDK credit applications include multi-factor identification features, such as the pop-up shown to the right which sends a **6-digit access code** to the consumer's mobile phone.

Enter their phone number and click 'Send Access Code'. The consumer will provide the code to the be entered into the pop-up and continue forward.

	Unlottk Credit	Profile		
To prote	ct the customer's personal informat	tion we will tex	t an access	- 83
code to	Jason Swiech: +17243097475	~ wł	nich allows us	- 11
to confi	m your identity.			
	SEND ACCESS CO	DOF		- 11

Dealer now has access to view the data; including, full credit application, the credit report and score, what bureaus the report was pulled through, red flag, OFAC, and Out of Wallet Questions.

Credit Profile for Jason Vid	ckers			All-Actions -
				Created: 7/1n/23/212 Ph 4 minutes ag
Results and Status				PRIN
Credit Application Carmented 20/14 2023	Credit Application			
REQUEST UPDATE	Sason Vickers	07/29/1963	198-19-8198-	
	#d0/as5	In nort Weigner	Driver's Loense Nam	
@ Credit Report	Miami, FL 33134 US	(724) 305-7675 Welly Prices	PL 1(256)252	
Experient Scene 700		(412) 555-1212		
Ø Red Flag		Pieranii Pieranii Pieranii		
Score: (3)	Home Address			
Out of Wallet	E to terra paproma	E-winder Type	+0.95-556025	
Not Recommencies	585 Main St. Manu Fr. 33755 UK	Own	1500 / month	
SEND QUESTIONS	Common and a second to a	Haw Long 20 years, 5 months		
Ø OFAC No Match Found	Work History			
	Standard Driftpleyer'	Con Linu		
	ABC 789 Main St	Sales	10000 month	
	Miam), FL 33134 US	HIPW II COM I		





As the dealer/salesperson scrolls down within the 'Credit Profile', they are able to see further details on the consumer's credit report. Utilize the tabs at the top of the 'Credit Report' section to pan between different bureaus and risk-based pricing notices.

Note: In this case, only Experian has been pulled by the user. In the case multiple bureaus have been pulled, credit information will be displayed alongside the currently displayed scores, as circled below.

Results and Status	÷									VIEW RAW REI	PRINT-
 Credit Application 	Credit Report										
REQUEST UPDATE	EXPERIAN RISK	-BASED PRICING	DISCLOSURE	1				(a)			
(2) Credit Genort	Score: 700										
Eventari - Score 760	🔺 Ásto Loáns	-	9 (otal	_	6.0pe/	• sc	losod		010(1)4) \$141,53	0,00 · Balance \$46,65	95.00
Red Flag Kow/651	Lender	Opened	Closed	Late	30	60	90	Days	Original	Monthly	Balance
	CAPONEAUTO	Feb 29, 2020	Active		0.1	0	0		\$15.041.00	\$375,00	\$7,906,00
Out of Wallet	CAPONEAUTO	Oct 31, 2019	Activo		(\mathbf{r}_{i})	• I	9		\$32,6e3.00	\$650.00	\$21,982,00
SEND QUESTIONS	EXETER FI	3an 31, 2019	Active		• [9	0		525,572.00	\$583.00	\$16.807.00
OFAC No hitsen Found	ALLY	04.0,203	Active		91	9 I	ę		50,00	\$0.00	\$0.00
	FLAGSHIPCP	3an 31, 2019	Feb 29, 2020		<i>p</i> [0	0		\$19,142,00	\$0.00	\$0.00
	*****	-			2.1						-

Where a red red flag is found on a consumer, an explanation of the flag will appear in red font in the area circled below. In the example below, no red flag was run.

Results and Status	*									VIEW RAW REPORT	PRINT
Credit Application	Gredit Report										
	EXPERIAN	BASEL PRIMA	(A5C).05V@m					D			
 Credit Report 	Score: 700										
QADWIAT SCOPE 700	Auto Lowes		9 Total		6 Ope		Closed		Original \$141,53	0.00 · Balance 546,035,00	
@ Red Flag	Lender	Opened	Closed	Late	30	60	90	Days	Original	Monthly	Balance
	CAPONEAUTO	Feb 29, 2920	Active		ø	0	1.9		\$15,047.00	5175.00	\$7,906.00
Our of Waller Not Recommonces	CAPONEAUTO	Det 51, 2019	Active		0	0	0		\$32,663.00	\$650.00	\$21,982.00
SEND QUESTIONS	EXETER FI	Jan 31, 2019	Active		0	9	0		\$25.572.00	\$583.00	\$16.807.00
Ø OFAC Ne Match Four	ALLY	Det 31, 2013	Active		.o.	9	0		\$0.00	50.00	\$0.00
	FLAGSHIPCP	Jan 31, 2019	Feis 29, 2020		-0	9	1.9		518342.00	50.00	\$0.00





Requesting an Additional Hard Pull

In the case a dealer/salesperson would like to request a new credit inquiry on a consumer, begin within the home dashboard.

Locate the consumer whose information you want to view, either through the search bar at the top of the interface, or directly from the mass list.

SALES EXPRESS Excellance Mators	Q. Toportina a processing of factors	•	Back to Storefront 🥼 Jason Swiech
ASHBOARD CUSTOMERS SHOWROOM	TRADE-INS DOCUMENTS PRICING RATINGS AGENT	S REPORTS SETTINGS SUPPORT	
Jason Swiech	All Express Orders Last 30 Days ~		
	116	113	1
	110	115	- Constants
eon Prising ?	All Orders	upen orders	Completed
Quick Links	Recent Orders		Messages
Customers	2023 Bulck Enclave Stocic P3253454		Jason Vickers
Showrooth	Custome: Jason Vickers Agent: Jason Sv	wiech	The dwarer has requested a payment.
Trade-Ins			
Documents-			Ken Vears
Service & Protection Plans	2023 Hyundai Elantra Stock H2121	10 mieutes ago	The dealer has requested a payment.
Pricing	sussome/ andytest roweag agent Fred.	James	
Customer Ratings			Bill User
Apent Accounts			

This will open up the consumer's deal profile where the user can view or request a new credit application (given it's been provided by the consumer), by selecting '**View**' under the '**Credit Profile**' section.

← <u>Back to list</u>						C	VIEW IN STOREFRONT	TOMER INFO
Enov Jv854598454398/pamail.com	Prione (724) 309-7475 Text of	ustanon referred Miarmi, FL 33134	Sturm Roadster	CRM Custor 07b44t9e-	w 7122-ee11-b0	Sales Agent Jason Swiech 🛩	Starul Open -	
Trade-in No trades to view	÷	Credit Profile Credit Application Completed ✓ Compliance: Completed ✓		All Docum Driver's Licens VIEW	nents e: Completed 🗸		Schedule Waiting for customer input	
SAVED DEALS ACTIVE	ORDER PAST ORI	DERS	R		ACTIVITY			
2023 Bulck Enclave E Stock: PJ253454 O	ssence index ID: 2742176					Message Custo	omer Add Internal Note	
Finance \$1,142 /month - 60 mo	- \$5,000 down - 4.9% API	9 + <u>View Price Details</u>	Đ	p; 3u) 21, 2023	OFAC I	Results Received - Jaso	n Vickers	. now
Vehicle ETA				ot Started	View C	ag Results Received + 3 redit Profilig	ason Vickers	(LOW





CDK credit applications include multi-factor identification features, such as the pop-up shown to the right which sends a **6-digit access code** to the consumer's mobile phone.

In the pop-up window, enter their phone number and click 'Send Access Code'. The consumer will provide the code to the dealer who will enter to proceed with viewing the application.

IT Profile for Ja	ason Vickers			Created: 7/)4 4 n
		Unlock Credit To protect the customer's personal information code to 3ason Swiecht +17243097475 to confirm your identity.	Profile on we will text an access which allows us	
1	Support Report a Problem	Express Storefront® Home	Have a Question? Call US 1-833-568-5968	

This will then provide access to the consumer's 'Credit Profile'. Locate the 'All Actions' tab in the top-right corner of the credit profile. From the drop-down menu, select 'Run Credit Inquiry'.

Note: The dealer/salesperson is only allowed to run a credit application on a consumer **IF** the information has already been provided by the consumer.

	All Actions # Creation 7/14/23, 202 # is implaces as		ckers	redit Profile for Jason Vi
			1	esults and Status
All Actions ~	book frankrig annotan 1969 - Saffrig 1969 - Saffrig 1967 - Saffrig	рана и мот 0129/98/8 (724) 300-7475 (724) 300-7475 (724) 503-722 канал мар (725) 553-722 канал мар (725) 553-522 канал	Credit Application	Credit Application Demonstrate for to 200 Credit Report Demonstration Credit Report Demonstrate Report Report Demonstrate Report Repor
Run Credit Mquiry BETA Request AddItional Documents View Credit Inquiry History	inner (Amir) I SOO / maartin	Dinn. Dinn. 20 yakes 5 mantha	565 Main St. Main N. 2014 ().	Out of Walket Not Incommunicate SEIND DAYESTICARS





From here, a pop-up window will appear, allowing the consumer to check off which bureaus they want to use to perform the credit inquiry. Once selected, click **'Run Inquiry'**.

+ Eack to customer	Due Codit Induiru	×
Credit Profile for Jason Vick	Run credit inquiry	
	Select the options you would like to run	12 1990
	Run Inquiry For	
	Customer	
Results and Status	Hard Pull	
	Equitax	and the second second second
 Credit Application Campional Sul 14 2023 	Transunion	
BEQUEST UPDATE	Everian Ling run 20114, 2021 (Costomer)	19845 anna farman
O. Stadt Barret	Compliance/Fraudi-	FL 172561252
Selection (Selection Thin	Office of Foreign Asset Control (OFAC) Last ron 3ul 14, 2025 (Customer)	
Q: Red Flag more still	Red Flag Last run Apr 5, 2022 (Customer)	
Chat of Wallet	RUN INQUIRY	145 (c.). (4)(c.) 1606 / month
SEND QUESTIONS	20 years 5 months	

After the new credit inquiry has been run, the additional score will appear with the bureau name in the following two places within the interface.

Results and Status							VIEW NAW REP	DHT PHINT
Credit Application	Credit Report							
DEQUEST UPDATE	EXPERIAN PISK	BASED OBCING	DISCLOQUEE	-				
Credit Report topolar for	Auto Loans		9 Total		0 Open - 3 Closed	Original \$143,53	0.00 · Balance \$46,69	5.00
Ped Flag Same 83	Lender	Opened	Closed	Late	30 60 90 Days	Original	Monthly	Balant
	CAPONEAUTO	Feb.29,2020	Active		0 0 0 0	\$15,041.00	\$875.00	\$7.906
Out of Wallet Not Decommendate	CARONEAUTO	Oct 31, 2019	Active		0 [0] 0	\$37.663.00	\$650.00	521982
SEND QUESTIONS	EXEPER FI	Jan 31, 2019	Active		0 1 0 1 0	\$25,572,00	5583.00	\$19,807/
OFAC Ha Mater Faure	ALLY	Oct 31, 2013	Active		0 0 0	\$0.00	\$0,00	80.1
	PLASSHIPCP	360 31, 2019	Feb 29, 2020		o I o I o	\$18,142,00	\$0,00	50
	ALLY	34^ 31, 2016	NOV 30, 2019		9 2 0	\$31,385,00	\$0.00	50/
	PMCC	38/ 31, 2016	Active		0 0 0	\$0.00	50.00	50)
	FMEC	Oct 3), 20(3	ACOVE		01010	\$0.00	50.00	50.0
	CAPONEAUTO	Det 11.301	714 11 2011		01010	816,737,00	\$0.00	50)





Introduction to QuickScan

QuickScan from 700Credit is a powerful mobile document scanner that provides dealerships real-time confirmation of the legitimacy of a customer's driver's license and identity. QuickScan will verify a customer's driver's license and identity in minutes. Each time an online customer completes a QuickScan, you will be confident that you are working with the person your customer says they are - without putting Non-Public Information (NPI) on your team's devices.

Although it can be used in-store, QuickScan can be particularly helpful when used to verify the identities of online car buyers.

Every scan includes:

- Driver's License/Document Verification
- Selfie Verification/Liveliness Detection
- Front/Back Driver's License Validation
- Device Verification
- Synthetic ID Fraud Detection
- Identity Verification Check & OFAC
- DMV Look-up
- Deal Jacket Integrations

Benefits to Mobile QuickScanning

- Verify the identity of your customer at the top of the sales funnel. Before they even enter the store.
- Scanning both the front and back of the DL provides all data needed to validate the document.
- QuickScan takes the NPI (non-public information) out of the hands (and off the mobile devices) of your salespeople.







Initiating a QuickScan

Option One: 700Dealer.com

Dealer logs into 700Dealer.com and selects the "DL Scan" menu item in the left-hand navigation panel.

Upon accessing the page, the dealer is prompted to enter the customer's mobile number. Once entered, click the **"Send Link**" button to proceed. Each unique link is valid for 60 minutes.

PDL Scan	
-	QuickScan
	Enter consumer's mobile number to start
	(xox) xox-xoox Send Link
	By clicking "Send Link" you are confirming that you have received consumer consent to send an SMS message to their mobile phone number. Each unique thit will be valid for 60 minutes.
- Annilenat Liet	To begin, please enter the consumer's 10-digit mobile phone number above and click Send Link. The consumer w receive a personalized SMS link which will be used to begin the QuickScan process.
Applicant List	Approved forms of identification include.
A New Applicant	Driver's license
Compliance	Identification Card Respect
DL Scan	Passport Card
Peard OO UP	
LMS / Training	
User Guides	
Usage Analysis	
Administration	

When a link has been sent to the consumer, this message displays, prompting the dealer to review the application list to find the QuickScan results.

Note: The official result will not be available until the consumer finishes the document upload process.







Access to multiple stores that use QuickScan? After logging into the 700Dealer portal and selecting "DL Scan" to send a link, the user will see a filter drop-down for "Dealership Selection".

Note: Make sure to select the proper location that you are wanting to send the QuickScan link for. It does need to be under the respective location for compliance and legality reasons and also affects billing, so please be diligent with this feature.

Dealership Selection	Jason Ridiculous Rides 🗸
	Jason Ridiculous Rides
Enter consumer's	Chris Crazy Cars
	Daniels Dangerous Dragsters
(XXX) XXX-XXXX	Send Link
By clicking "Send Link" you are o sumber. Each unique link will be	nfirming that you have received consumer consent to send an SMS message to their mobile phone aid for 60 minutes.
By clicking "Send Link" you are o sumber. Each unique link will be To begin, please enter the c	Infiming that you have received consumer consent to send an SMS message to their mobile phone aild for 60 minutes.
By clicking "Send Link" you are o number: Each unique link will be To begin, please enter the c receive a personalized SMS	nfirming that you have received consumer consent to send an SMS message to their mobile phone aild for 60 minutes. Insumer's 10-digit mobile phone number above and click Send Link. The consumer v link which will be used to begin the QuickScan process.
By clicking "Send Link" you are o number. Each unique link will be To begin, please enter the o receive a personalized SMS Approved forms of identifica	nfirming that you have received consumer consent to send an SMS message to their mobile phone aild for 60 minutes. Insumer's 10-digit mobile phone number above and click Send Link. The consumer v link which will be used to begin the QuickScan process. Ion include:
By clicking "Send Link" you are o number Each unique link will be To begin, please enter the o receive a personalized SMS Approved forms of identifica • Driver's license	nfirming that you have received consumer consent to send an SMS measage to their mobile phone aild for 60 minutes. Insumer's 10-digit mobile phone number above and click Send Link. The consumer v link which will be used to begin the QuickScan process.
by citcing "Send Link" you are o number Each unique Ink will be To begin, please enter the o ceceive a personalized SMS Approved forms of identifica • Driver's license • Identification Card	nfirming that you have received consumer consent to send an SMS measage to their mobile phone aild for 60 minutes. Insumer's 10-digit mobile phone number above and click Send Link. The consumer v link which will be used to begin the QuickScan process.
by citcing "Send Link" you are o number Each unique ink will be To begin, please enter the o ceceive a personalized SMS Approved forms of identifica • Driver's license • Identification Card • Passport	nfirming that you have received consumer consent to send an SMS measage to their mobile phone aild for 60 minutes. Insumer's 10-digit mobile phone number above and click Send Link. The consumer v link which will be used to begin the QuickScan process. Ion include:

Option Two: QuickMobile App

From within the QuickMobile App, open up the left-hand navigation pane and click on the menu option, **"Send QScan URL"**, as shown below.

Enter the consumer's mobile number, and click "Send Link".

IJ	JAKE S JOHNSON	Q =	E Send QSCAN URL
=	Applicant List	F)	Enter consumer's mobile to start
A	Passenda	E)	(XXX)XXX-XXXX
	1 4350000	F)	SEND LINK
*	Send QQ URL	5)	By clicking "Send Link" you are
-	Load QQ URL	C /	confirming that you have received
1	Send QSCAN URL		consumer consent to send an SMS message to their mobile phone number. Each unique link will be vaile
٠	Notifications		for 60 minutes.
8	Compliance Dashboard	E)	Approved forms of identification include:
₽	Logout	EV	Driver's license
		E/	Identification Card
		E)	Passport
		P)	Passport Card
		F)	
		E)	





Consumer Experience

The consumer will receive a link notification on their mobile device.

In order to proceed, the consumer must open the link and accept the terms and conditions.



The consumer selects the type of document to be captured.

Consumer's have the option between two documents that can be provided:

- Driver's License/Govt. Issues ID Card
- Passport/Passport Card







The consumer will be taken through the process uploading the 3 required images: front and back of document, and a selfie image. Click on the "+" attached to each image tab to open the drop-down and access the mobile phone's camera.



If the document was successfully uploaded, the customer will get a **"Thank you"** screen.

The dealer's unique contact information will be displayed as the contact reference for the customer.







If a problem occurs with the consumer uploading their documents, the following error message will be presented on screen.

Hit "**Return**" to be redirected back to the beginning of the QuickScan process where the user is able to try again.

If the problem persists, contact 700Credit's 24/7/365 support team for assistance: **(866) 273-3848** or **support@700credit.com**.



The information obtained from the consumer's license is immediately run against various identity verification tools to find any potential evidence of fraud.

Results are instantly stored and accessible to dealers within 700Dealer, 700Credit's online dealer portal [www.700dealer.com].







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 settting 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.















Understanding Your QuickScan Results

Every QuickScan result consists of the following seven items:

- 1. Images Submitted
- 2. ID Information Verification
- 3. Identity Verification
- 4. Synthetic ID Fraud Check
- 5. Device Identification
- 6. DMV Verification
- 7. OFAC Check

This section will break down each of these *seven componenents* and explain what their purpose or benefit within the QuickScan process is.

(1) Images Submitted

This consists of a front & back of the driver's license (*front-only for passport*) and a selfie. QuickScan analyzes the front/back for a match and pulls the PII from the document. The selfie is checked for liveness and is also compared to the image on the document.



(2) ID Information Verification

QuickScan uses OCR (*optical character recognition*) to detect and digitize the information from a customer's document. This information is then checked against a known fraudster database, checked for accuracy in document info and is used to check that the front and back images are from the same document.

The document number (license number) is checked against doc numbers known to have been used in previously detected fraud.

Smaller details, like expiration date, are quickly weeded out by QuickScan.







(3) Identity Verification

QuickScan's Identity Verification checks the customer's information against a known database to help determine that the identity can be matched to known identities.



(4) Synthetic ID Fraud Check

In addition to the Identity Verification, QuickScan delivers a Synthetic Fraud check on each applicant. Dealers see a low/high result for this section and are warned with a "Caution" regarding the applicant.



(5) Device Identification

With each applicant, QuickScan gathers detailed information about the device used to submit the documents. This includes the location (*display v. real*), the device type, OS, and more. It also checks that the device is not associated with known fraud events.

At launch, we will be collecting this information, but are not using it in determining a pass/fail.

Note: In the future, we may assign a score to the device to help determine if a dealer should do additional identity checks with the customer.

Device Identifi	cation			
device type	device os	location (real)	location (stated)	
statione 12	1035-15-4.1	Anywhere, USA	Anywhere USA	





(6) DMV Verification

The DMV Verification feature will connect to certain state DMV agencies and verify the various pieces of information on the license:

- 1. Document Number
- 2. First Name
- 3. Last Name
- 4. Date of Birth
- 5. Address
- 6. Expiration Date

There is an indicator for each of these on the QuickScan report:

DMV Verificatio	on				0
Doc. Number	Doc. Number First Name		Date of Birth	Address	Exp. Date
Match 🥑	Match 🥑	Match 😔	Match 🥑	Match 🥑	Match 🕑
DMV Verificatio	n				0
Doc. Number	First Name	Last Name	Date of Birth	Address	Exp. Date
No Match ⊗	No Match ⊗	No Match ⊗	No Match ⊗	No Match 😣	No Match ⊗

(7) OFAC Check

The OFAC feature in QuickScan runs an OFAC check on the individual and returns all information if there is a hit.







Example Interface







QuickScan Monitor

As a part of the Compliance Dashboard, dealers are able to view real-time analytics of their driver's license and identity verification activity within the "QuickScan Monitor" segment.

Dealers have access to the following driver's license authentication and identity verification data:

- 1. Total Number of Applicants: Breaks down the number/percentage between those that have completed a QuickScan, and those that have not.
- 2. Overall Results for ID Document Verification: A quick "snapshot" results of your scan, categorizing them into one of four tiers: Pass, Caution, Fail, or Error.
- **3.** Identity Verification Cautions: Keeps a record of the number of identity verification flags that have occurred.
- 4. Synthetic ID Cautions: Provides instant access to the number of synthetic ID alerts that have occurred.

			Adverse Action	Letter Progra	im Moni	ton
		Total Ann	licania		#	%
		Iotal App	ilent		43	70%
		Letters Du	eued to be Mailed	Vew/Edit	4	9%
-			ally		0	0%
e Range : Month to Date V			Letter Delivered	VewEdd	5	12%
			erse Letters Deliver	ed/Scheduled	38	88%
QuickScan Mo	nitor			eren Aaverse Action	Selap	Request Setup Char
Hover over a category for the definitions.	#	%	isk Based Pricin	g Notice Prog	ram Mo	nitor
Total Applicants View	205					%
Applicants that completed QuickScan	160	78%	No.		43	81%
Applicants that completed QuickOcan	100	00%	be Mailed	ViewEdit	6	14%
Applicants that did not completed QuickScan	45	22%	and the second		0	0%
			cally		0	0%
			Notice Delivered	Vew/Edit	2	8%-
Overall Results for ID Document Verification			BPN Notices Deliver	ed/Scheduled	41	95%
Pass	102	64%		Content HORN Son	-	Request Setup Char
Caution	33	21%				
Fail	25	16%	Red Flag	Program Mor	iitor	
Error	0	0%	Nith Red Flag		#	%
			Cautions		9	24%
					29	76%
Identity Information Verification			lived	Vww.Edd	27	
Total Identity Verification Cautions	13	8%	ed		2	
	10	0,0				Work on Unwestiged
			lecurity Alerts	View	1	
Synthetic Identity Alerts					0	
Total Synthetic ID Cautions	0	0%				%
					Û	0%
				VineiEdt	42	100%
						Way of Intelligence
			Out of Wallet Auth	entication Pro	gram M	anitor
		Total	Applicants		# 42/29	
						96
		Total App	licants with OOW Presented		42	100%
		Apple	cants Passed		3	7%
		Apple	cants Failed		0	0%
		Auth	entication Abandoned		3	7%





Requesting Driver's License Information (QuickScan)

In the case a dealer/salesperson would like to request images of the consumer's driver's license, begin within the home dashboard.

Locate the consumer whose information you want to view, either through the search bar at the top of the interface, or directly from the mass list (*which is in order of recency*).

SALES EXPRESS Excellence Motors	Q. Emilia a continue comp		Back to Storefront 👘 🛓 Jason Swiech 🛩
SHBOARD CUSTOMERS SHOWROOM	TRADE-INS DOCUMENTS PRICING RATINGS AGE	NTS REPORTS SETTINGS SUPPORT	
Jason Swiech	All Express Orders Last 30 Days ~		
	116	113	1
maintain a	All Orders	Open Orders	Completed
Earl Provide V	CH STANTA	Opensiders	compared.
Quick Links	Recent Orders		Messages
Switemers Showroom	2023 Buick Enclave Stock P9253454 Customer Jason Vickers Agent Jason	Swiech	Jacon Vickers The dealer risk requestors a payment
Trape-Ins Documents			Kan Venre
Service & Protection Plans	2023 Hyundai Elantra Stocki H2021	Dimension of the	The dealer has requested a payment.
Pricing	Customer andytest roweag Agent Fr	ed James Withincago	
Customer Ratings			Dill User
Agent Accounts			

This will open up the consumer's deal profile.

To view or request documents, such as driver's license images for identity verification, select the three dots ('...') located in the '**Documents**' section. This will pull up a drop-down menu, and from there select '**Request Documents**'.

Modern Retail	$Q_{\mathbf{k}}^{\prime}$, the energy type is ξ elements or the energy of the energy ξ	Back to 1
DASHBOARD CUSTOMERS SHOWROOM	TRADE-INS DOCUMENTS PRICING RATINGS AGENTS REPORTS SETTINGS	
Credit Test Customer	International Society (International Society International Society	Alles Hannock V Alles Hannock
 Trade-In No trades to view 	Credit Profile Documents No applications to view ne gocumente to view	Add Insurance Request Doctorents Message Customer
CURRENT DEAL DEAL HISTORY	Create New Deal Share Vehicles ACTIVITY	And Driver's Userne (j) Add Insurance Meccage Casterner Add In
	(j) Custo Prop	amer Created - Alex Hancock e Vp





A pop-up window will appear, prompting the user to select which documents they are requesting from the consumer. For a 700Credit QuickScan report, select '**Driver's License**'.

Once complete, the dealer/salesperson can add a message, and then select 'Send Request'. The consumer will then get a link leading them through the process of uploading the necessary documents.

M Bace In Int				×		
Credit Test Customer		Requ	lest Documen	ts	(VIEW IN STOREPRONT) (BOIT CUS	
1 	916 mm (\$34) 863-032	A link will be ser	nt to the customer to pro documents	wide these	нан Алан Макад Ана Наполск е Сран М	
	100 million (1997)	Document	Status		A second s	
		Driver's License	Not Requested	9		
(iii) Trade-In		Proof of Insurance	Not Requested			
No trades to view	Pro ser	Proof of Designers	Not Requested		Pho meaning data entry	
		REQUEST ADDITIONAL	DOCUMENT	4	and the second se	
CURRENT DEAL DEAL HISTORY					Shew Customer E	ngagemint
		htteringe to costomer (pptional			
	-1-				Message Customer Add Internal Nate	
					Net Alex Hancoca.	-

The consumer will then receive an email from the dealership, where they are walked through the simple process of uploading an image of the front and back of their driver's license.

Н	ti Credit TEST,
v	Document(s):
	Driver's License Front
J	lust click below to get started, and please reach out with any juestions you may have. Thank you!
	UPLOAD DOCUMENTS
A	lex Hancock
а	llex.hancock@cdk.com





As highlighted below, while the dealer waits for the consumer to complete the QuickScan process on their mobile phone, they are provided the status of 'Driver's License: Requested'.

CDS Quality Asseminant	ALC: NOT ALC: NOT	Bac	to Storefront _ Alex Hancock -
DASHBOARD CUSTOMERS SHOWROOM	TRADE-INS DOCUMENTS PRICING PATINGS AGEN	TS REPORTS SETTINGS SUPPORT	
+ Bank in 1st			
Credit Test Customer			
Lowin alam hansock+s35063469506399435pcdis.com	400000	зант Срал () залоса завле фонсті зало SVNC ID Асналазет Анан Нангонсь — Сран	
(a) Trade-in		🔚 Documents _ 🕘 Sch	edule
No trades to yiew.	No application Etb ylew	Driver's License, Requested No immits	0
CURRENT DEAL DEAL HISTORY	Create New Deal Shan	e Vehicles ACTIVITY	Show Clatomer Engagement
	10	Message Customet A	dd Internal Note
		Customer Created · Aver Menhouse Phone Up	-

Once the consumer has completed the QuickScan process, the status will update to 'Driver's License: Verified' (as circled below). To view the documents provided by the consumer, click 'VIEW'.

COR DURING ABARMAN	Q. Tearch (cruster)	re south in	Back to Storefront 1 Alex Hancock ~
DASHBOARD CUSTOMERS SHOWING	DM TRADE-INS DOCUMENTE PRICING BATINGS	AGENTS REPORTS SETTINGS SUPPORT	
H Back to Int			
Test DI Scan			VIEW IN STOREFRONT EDIT CUSTOMER INFO
jintan toruma Rancock alexibiaci.com (334) 663-07	24 Not Specified, HOUSTON, HARRIS Cty, TX 77003	DRINE (DAN 10 INDUCTION CARACTERISTIC) SYNC ID Readstor 35622587-623	-eff5-b0+ Alex Handson Deletted ~
		_	1
(iii) Trade-in	- Tim Credit Profile	(All Documents	😑 Schedule
No trades to initia	140 maphication of to sverie	Driver's License: Weithing	NoHannaha ta'i Manina
		VIEW G	
CURRENT DEAL DEAL HISTOR	PAST ORDERS Create New Deal	share vehicles ACTIVITY	bhow Customer Engagement
	10	Messag	Customer Add Internal Note
		Cata Deletion Requests A reducts to delete cust	di vifiett Di Scen expresente agui omer data has been made
		Discuments Requested	, Alex Hannick . A months age
		(KB) Documents Requested Driver's License Back	- Alex Hancock # months ago
(SEE BOOMSHE WETTON)		3/noed	





A new window will open, revealing the consumer's front/back of their driver's license, as well as an indication if their ID Verification passed/failed and their Synthetic ID risk level.







Introduction to 700Dealer.com

All 700Credit dealers have exclusive access to their own personal credit portal hosted at <u>700Dealer.com</u>. 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: <u>support@700credit.com</u> | (886) 273-3848.



Viewing Your Leads

After logging into your <u>700Dealer.com</u> 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 (QuickQualify), driver's license authentication (QuickScan), full credit report, red flag, and a link to their compliance dashboard.

								Credit Repo	ort	
700Cr	edit		-	-		INE ANDE	N	DOD: 11/01/1050 8391: 030-03-1234	Duns In Fax:	0542/20
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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 **<u>700Dealer.com</u>** 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.

Administration	-						Search		Go
Account Profile	Hide Inactive								
Online Invoicing	UserID	Name	UserLevel	UserType	Status	Dealer	city	Stat	Action
Site security	cartercountydcjcudi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
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reat cogine monitor	keystonechevycudl	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
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Subcode Lookup	keystonegbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
opup MS Detail	. It is a second se				12				

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

Once complete, save the profile before exiting out.

	on				
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Creating a New User

Administration							Search)	Go
Account Profile	- Hide Inactive									
Online Invoicing	UserID	Name	UserLevel	UserType	Status	Dealer	city	State	Action	
Site security	cartercountydcjcudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Dele	Copy
Dealers	cartercountydcjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Dele	CORY
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Subcode Lookup	keystonegbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Dele	Copy
AS Detail					1.2					

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.

Charles and the second s				
First Name (*	Password;*	RetypePasseord.*	Pass	word Rules: and must be at least 10 characters long.
			Passo	and must contain an uppercase character.
uldress :			Fassy	and must contain a lowercase character.
123 Main Street			Passo	ord and Retype Password must match.
10 0.*	City : +	State :** Phone	Passw	ord shouldn't match with last 13 password
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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	Tendore Date: 11-11-2018 • M	ordery time are available	A IN F URIDA	
+ Asset Polite	Billing Summary			
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and a second	Balance due by 12/11/2018	\$1295.30		
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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	n Mont	tor
			%
Total Applicants		43	
Letters Mailed		34	79%
Letters Queued to be Mailed	Vev/Eat.	4	9%
Letters Printed Locally		0	0%
Applicants with No Letter Delivered	View/Edit	5	12%
Adverse Letters Deliver	ed/Scheduled	38	88%
	e rece a constante	ang -	Request Setup Change
Risk Based Pricit	n Notice Prog	am Mr	nitor
	9		96
Total Applicants		43	
Notices Mailed		35	81%
Notices Queued to be Mailed	VevEal	6:	14%
Notices Emailed		0	0%
Notices Printed Locally		Ó	0%
Applicants with No Notice Deliving	Venetica	2	5%
RBPN Notices Deliver	d/Scheduled	41	95%
NOT IT HOUSE DELIVER	Current RBRW, Sellur	-	Request Setup Channel
Red Flag	Program Moni	lar	5 2
Total Applicants With Red Flag		38	46
Red Flag Clear & Cautions		9	24%
Red Flag Alerts		20	76%
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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

ld Ver	entity ification	Name: ⊺ Red Fla Score R	rEST TEST g Score: 99 lisk Level: Medium Ris	Status: Out of	Wallet Required
	Section	n	Result	Alert	Next Steps
	▹ OFAC		Clear		
	→ ID Match		Alert	Subject not found Last Name: Not Found Address: Not Found SSN: Not Found	Out of <u>Wallet</u> Questions
	▶ Red Flag A	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 Sizh Code: Not available Phone Code vs Zip Code: Not available ZIP code has not been issue SSN likely not issued prior to June 2011	<u>Out of</u> <u>Wallet</u> <u>Questions</u>
	 Synthetic I 	D	-	-	-
	➤ MLA Sear	ch	Clear		
	 ID Verifica 	ation	X Incomplete	Verification of ID Required	Verify ID
	l	View Deta	il Report	₹70	Credit

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.

Tumber of Questions: S	
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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

		Pa	
		68	
	NOTICE OF ADV	ERSE ACTION	
18/11/2015			1
Jeffery Lazard 1020 Brickyard Trir #7 Seaford, DE 19973			
Jear Jeffery Lazard,			
hank you for your recent interest in rere either denied credit or offered c s being provided only to you and dor neve not changed.	purchasing or leasing a vehicle at 7/ redit at lower terms than what you a is not in any way impact your credit	I0 XML Test Account. This letter is being sent to you b pplied for based on your recent credit inquiry for a veh history or score. If you purchased a car, the terms of y	ecause you icle. This notice our agreement
Ve likely obtained information from a he consumer reporting agency that p ontained in the report, the agency of valiable for your purchase. You hav ronsumer reporting agency. You also rou receive this notice. If you find the isquide the matter with the reporting. For instance, we obtained your credit	consumer reporting agency as part rovided a report to us, however, wh d not play a part in the decision and a right under the Fair Credit Report have the right to a free copy of you t any information contained in the re agency. The credit reporting agenci score from the consumer recorting	of the negotiations. If we did, the box checked below le the decision may be based is whole or in part on th is unable to supply reasons why a lender may not have ining Act to know the information contained in your cree report from the agency. If you request it no later than port you receive is inaccurate or incomplete, you have s may be reached by using the contact information be assumities to be apprecised below and used it in makino our leanovies in checked below and used it in makino our leanovies in checked below and used it in makino our leanovies in checked below and used it in makino our leanovies in checked below and used it in makino our leanovies in checked below and used it in makino our leanovies in checked below and used it in makino our leanovies in checked below and leanovies in checked below and leanovies in the leanovies in checked below and leanovies in the lean	would indicate e information ve been dit file at the 60 days after a the right to flow. credit decision
Equifax	Experian	TransUnion	
	- BO Brit 3404	2 Daldtille Place, DO Box 1000	

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 insturctions on how to resolve the issue, as shown to the right.



OFAC Instructions

By clicking the highlighted link in the OFAC report (highlighted below), returns the user to the following U.S. Department of the Treasury page. **Question #5** on this page is the attached US Treasury Department OFAC Instructions document which provides more details than our 700Credit document.

	OFAC Rep	ort				
arch Result	Search Criteria	# of Hits	Trans Id			
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Name:	II-U CHO	112			n)	WEITING C
Score:	Not Available			Office of Foreign As	sets Control	
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Addresses:	Korea, North	-		Concently Oppogramed Anomposite Lost (2004 Lost)	Frequently Asked Question	ns
Information	To get more information on what to d	o w OFAC Hits, go to the bei	ow	STATUSE - Insu Provinsis & Data Inclusion	Q (section)	
	http://www.ustreas.gov/resource-cen	ter/faqs/Sanctions/Pages/faq_c	compliance.aspx#match	Chemistree See Javei J of User- inn const material and See Javei Jam Analysis UMC School Jam	Search FAQ: Darkstowerd on DRAC's firstwendy Asked Durations DFAC FADs Ch. Die Pale, für under Salet Searching uning a	ar brasara hidi (CIRuli)
				datentei ingrant ind touries ideo conter-	fendies FEATURED FAQS	RECENTLY ADDED FAQS
				Binarif datum.	401, OFAC's 50 Percent Rule states that the property	1133. For the purposes of the determ
				Adational CINC Missionics	and interests in property of entities directly or indirectly owned 50 percent or more in the aggregate	14014, what is meant by the term "jet
				Proquestly Asked Questions	by one or more bookke periods are considered blocked. How does OFAC interpret indirect ownership	For the purposes of the pictomination of (
				EW/ Penalties and Enterpresent Information	"Indirectly," as used in DRAC's So Percent Rule, refers to one or more blocked precord; remending of charos of an entity	made pursuant to E.O. 14034, QFAC interp fluel sector of the Buimese according" to in related in the Buimese according.
				DAAC Reporting System	through unposes entity or emphise that are 50 percent or	supply, or transport, di _ Enal cura
				Anim prof (Envented 11) workers (Maned	and a country in the sign of the optimer perspective count.	





OFAC Cleared

After an OFAC hit has been cleared, the system will capture the user who cleared the OFAC, as well as the date and time.

The override reasons will also be captured.



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 <u>700Dealer.com</u> platform.

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

From the **'Compliance'** menu bar, dealers have access and can view the following:

- 1. Out of Wallet Detail Report
- 2. Adverse Action Letter Detail
- 3. RPBN Detail
- 4. Compliance Setup
- 5. 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
and the second	276								
E Red Flag Alerta		341	51%	15					
Mad				Alort	9/1/2023 1:00:46 PM				101 101
Alax				Aiert	9/1/2023 1 03:34 PM				1001-101
Terc				Clear	9/1/2023 4/25:53 PM		OOW		202-22
Mgs				Allert	9/1/2023 6 01 39 PM				101-10
Robi				Aiert	9/1/2023 6 14 25 PM				202-10
1 1 af 1 2	- 11 - 4								
Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Resolution Method	Description	SSN
	276								
Red Flag Alerts		141	51%	11					
I OFAC Alerts		2	1%	0					





IDENTITY VERIFICATION REPORT:

11 1 1					
Date	Time	Dealer Name	Applicant Name	User Name	Status
09/01/2023	11:54:04		SAL		Incomplete
09/01/2023	12:58:28		Ma		Incomplete
09/01/2023	13 00 46		Ma		Incomplete
09/01/2023	13 03 34		Ale		Incomplete
09/01/2023	14:13:11		Bre		Verified

OUT OF WALLET REPORT:

No of Applicants	Counts	Percentage	Created date	User Name
14				
	12	86%		
	2	14%		
	12	86%		
	No of Applicants 14	No of Applicants Counts 14 12 2 12	No of Applicants Counts Percentage 14 12 80% 2 14% 12 80%	No of Applicants Counts Percentage Created date 14 12 2 14% 12 80% 2 14% 12 80%

RISK-BASED PRICING NOTICE REPORT:

Dealer Name	App Date	Name	No of Applicants	No of notices Delivered	Print Local	Mell House	EMAL	Oursued Date	Credit Score
		Tokets	286	288	167	0	6	112	
	09/01/2023	1m			05/01/2023				1730660/TU/0380XPN(640)
	0001/2025	Ace			09/01/2071				EFX(054)TU(0XPN()
	00/01/2023	Res.			09/01/2023				FFXI342/TU/86400PN(837)
	09/01/2021	One						0917/2003	EXX(481)
	0901/2023	Cor						08117(2023	EFR0540(TU)A02(XPM(502)

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	9	286	
	09/01/2023	Ale					09/17/2023	EFX(669)TU(638)XPN(649)
	09/01/2023	Ani					09/17/2023	EFX(864)TU()XPN()
	09/01/2023	Bre					09/17/2023	EFX(842)TU(884)XPN(837)
	09/01/2023	Chi					09/17/2023	EFX(481)
		4					and a sharehold	been intermeters intermeters





OFAC REPORT:

I 4 1 of 1 ▷ ▷ I Φ									
Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Verified User		
	298								
OFAC Alerts		2	1%	0					
⊞ OFAC Clear		296	99%	0					

You should have been sent your <u>700Dealer.com</u> 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 <u>support@700Credit.com</u>.

