

Awareness Service Process Guide

Credit and compliance activities performed through 700Credit can now be viewed within ERA-IGNITE F&I/CBI. These compliance documents can also be automatically uploaded to Deal Jacket, eliminating the need to manually print and scan into the deal.

Deal Creation/Credit & Compliance Run Within 700Credit

1. From ERA-IGNITE Desking, start a deal and create a Deal Number.
2. Attach a customer name to the deal.
3. Moving to the 700Credit site (700creditsolution.com), user should start in the Product Ordering Information header.
4. Select **CREDIT** in the Products dropdown.
5. Select the Credit Bureaus relevant to this check.
6. Move to the Applicant Information header and fill in the
 - a) **First Name (Required)**
 - b) **Middle Name (Required)**
 - c) **Last Name (Required)**
 - d) **Suffix**
 - e) **S.S.N. (Required)**
 - f) **D.O.B.**
 - g) **Address (Required)**
 - h) **Zip (Required)**
 - i) **City (Required)**
 - j) **State (Required)**
7. User can also click links to
 - a) **Add Previous Address**
 - b) **Add Co-Applicant**
 - c) **Add Pin**

Product Ordering Information

Products:* Credit Bureau:

EQUIFAX **experian** **TransUnion**

Applicant Information

First Name:* Middle Name: Last Name:* Suffix: S.S.N.:# D.O.B:

Address:*

Zip:* City:* State:*

[+ Add Previous Address](#)
[+ Add Co-Applicant](#)
[+ Add Pin](#)

8. User can choose to enter additional information in the Additional Information header.
9. User can select
 - a) **Submit**
 - b) **Save**
 - c) **Cancel**
10. Click **Submit** after taking the necessary steps in the **Submit** step listed above to get results.
11. Credit is pulled, with the credit bureaus presented as tabs on top of the next page as well as tabs for the RBPN and Adverse Action Letter.
12. In the tabs for the selected credit bureaus, results populate for:
 - a) **IDV**
 - **Red Flag Score**
 - **Score Risk Level**
 - **Status**
 - To take the quiz, select the **'ID Verification Quiz'** button under the **Synthetic ID Level** results or the **'IDV Quiz'** link in the 'Next Steps' column.
 - **Synthetic ID Level**
 - **OFAC**
 - **ID Match**
 - **Red Flag Alerts**
 - **Synthetic ID**
 - To verify the ID, select the **'Verify ID'** link in the 'Next Steps' column.
 - **MLA Search**
 - **ID Verification**
 - To verify the ID, select the **'Verify ID'** link in the 'Next Steps' column.

- b) **Score Summary**
- c) **Credit Report Results**

Identity Verification

Name: KATHLEEN BLOUNT Status: **Quiz Required**

Red Flag Score: **56** Synthetic ID Level: **High Risk**

Score Risk Level: **Medium Risk** ?

[ID Verification Quiz](#)

Section	Result	Alert	Next Steps
▶ OFAC	✓ Clear		–
▶ ID Match	✓ Clear		–
▶ Red Flag Alerts	! Alert	Inquiry age younger than SSN issue date SSN Issue date prior to input year of birth	IDV Quiz
▶ Synthetic ID	! Redflag	Potential Synthetic Identity	Verify ID
▶ MLA Search	✓ Clear	–	–
▶ ID Verification	✗ Incomplete	Verification of ID Required	Verify ID

[View Detail Report](#) 700Credit

Powered by **EQUIFAX** VERIFICATION SERVICES

THE WORK NUMBER from Equifax

Kathleen Blount: Employee not found in database.

13. Return to ERA-IGNITE F&I/CBI to attach the results to the deal.

Transitioning to Credit Bureau Inquiry (ZI231)

CBI is used to submit credit inquiries, review credit report results, and manage compliance tasks. User can also print and Email reports, letters, and checks, as well as queue items for the Mail House.

1. If 'Automatically Attach Credit Report to Deal' spec is turned on
 - a) Open the CBI application.
 - b) Credit pull is already attached to current deal based on SSN.
 - If no SSN is entered, match is based on name and address.
2. If 'Automatically Attach Credit Report to Deal' spec is turned off
 - a) Open the CBI application.
 - b) Enter customer demographics and press **Search (F12)**.
 - c) Select the results that should be attached to the deal, and click **Attach**.
3. Page layout:
 - a) Search options:
 - **New Credit Inquiry**

- User can select details about the credit report.
- **Search**
 - User can to adjust the dropdowns for:
 - Inquiry Date
 - Origin
 - CBI
 - 700
 - Linked
 - Yes
 - No
- **Customer**
 - User can identify specific details about the customer.

New Credit Inquiry

Individual
 Joint
 OFAC
 Out of Wallet
 Repository: EQUIFAX Page 1
 Customer#
 Deal #
New

Search

Inquiry Info

Inquiry Date: 3 Days

Origin: ▼ Linked: ▼

Customer

Last Name: Last 4 SSN:

First Name: Company:

Search (F12)
Clear

a) Headers available:

- **Inquiry Info**
 - General Customer/inquiry information

Inquiry Info			Inquiry Info			
Origin	SSN	Name	Date Time	User ID	Ref Number	App Consent
700	***-**-9298	BLOUNT, KATHLEEN	06/25/24 12:23	700Credit	7-00Dfb-bb4504-88e	
700	***-**-9298	BLOUNT, KATHLEEN	06/24/24 14:17	700Credit	7-00D79-43142a-a48	
700	***-**-9298	BLOUNT, KATHLEEN	06/24/24 08:09	700Credit	7-00D6b-0ef9c4-155	
700	***-**-9298	BLOUNT, KATHLEEN	06/24/24 08:03	700Credit	7-00D83-9381ec-149	

- **Bureau Scores**
 - Credit scores provided by requested credit bureaus. Click a score to display credit report PDFs.

Bureau Scores		
EFX	TUC	XPN
762	839	
	839	
	839	
	839	

- **ID Verification**

- 700Credit’s ID Verification results. Click Quiz Required to display credit report PDFs.

ID Verification								
OFAC	Red Flag	Synthetic ID	MLA	IDV	IDOne	Out of Wallet	Manual ID	QuickScan
CLR		Clear	Clear	Quiz Required		Fail 0/5	Yes	
CLR		Clear	Clear	Quiz Required		Fail 1/5	Yes	
CLR		Caution	Clear	Quiz Required				
CLR		Clear	Clear	Quiz Required		Fail 0/5		

- **Risk Based Pricing Notice**

- Print, Email, and Mail House statuses.

Risk Based Pricing Notice						
Print Created User	Print Created Date	Email Created User	Email Created Date	Mailed Status	Mailed User	Mailed Date
						06/25/24
	06/24/24					
						06/24/24

- **Adverse Action Notice**

- Print, Email, and Mail House statuses.

Adverse Action Notice						
Print Created User	Print Created Date	Email Created User	Email Create...	Mailed Status	Mailed User	Mailed Date
						06/25/24
	06/24/24					
						06/24/24

- **Pre-Screen Certificate**

- Print and Email statuses.

Pre-Screen Certificate			
Print Created User	Print Created Date	Email Created User	Email Created Date

b) Action items:

- **Compliance**

- Sends user to Credit and Compliance Manager.

- **Attach/Detach**

- Connects/disconnects report to deal.

- **Verify**

- Manual Check, OFAC 3rd Party Check, and OFAC Hit Document options available.
- **Email**
 - RBPN, AAN, Pre-Screen Certificate, or AAN and RBPN options available.
- **Send to Mail House**
 - RBPN, AAN, or AAN and RBPN options available
- **View**
- **Print**
- **Delete**
- **Recall**
 - Allows user to recall inquiries.
- **Transmit**
 - Sends the credit inquiry to credit bureaus.



OFAC 3rd Party Check

The OFAC 3rd Party Check window is used to manually indicate that an OFAC inquiry was run for any 3rd Parties in the deal.

1. At the bottom of the Credit Bureau Inquiry screen, click **Verify**.
2. Click **OFAC 3rd Party Check**.
3. The Multi-Select window opens, allowing users to manually verify that an OFAC inquiry was run for all persons/business involved in the deal.

The screenshot shows the 'Inquiries and Reports' window with a table of inquiry data. An 'OFAC 3rd Party Check' dialog box is open, allowing the user to certify that OFAC has been checked and cleared for third parties and/or business entities associated with the deal. The dialog box includes a list of entities to certify, with 'Business and Principal of Business' selected. The 'Certify (F12)' button is highlighted.

Inquiry Info			Inquiry Info			Bureau Scores							
Origin	SSN	Name	Date Time	User ID	Ref Number	App Consent	EFX	TUC	XPN	OFAC	Red Flag	Sy	
CBI	Multi-Select				0-41201-010000-Q7			861		CLR	Alert	Lo	
CBI					0-41201-010000-Q6			599		CLR	Alert	Lo	
CBI					0-41201-010000-Q5			599	861	600	CLR	Alert	Lo
CBI					1-d0614-548568-4e3								
CBI					c-0b616-4b49e3-4f2							Lo	
700				it	7-00D98-2bf2cd-d6a			682		CLR	Alert	Pr	
700				it	7-00D98-2bf2cd-d6a			611		CLR	Alert	Pr	
700				it	7-00D6b-0a765d-3cb			682		CLR	Alert	Pr	
700				it	7-00D6b-0a765d-3cb			611		CLR	Alert	Pr	
700				it	7-00D3d-6bd56a-00a			682		CLR	Alert	Pr	
700				it	7-00D3d-6bd56a-00a			611		CLR	Alert	Pr	
700				it	7-00Def-923252-13e			725		CLR	Alert	Pr	

Credit and Compliance Manager

The Credit and Compliance Manager screen is used to manage credit applications, review lender decisions, and monitor the status of RBPNs and AANs.

1. From the Credit Bureau Inquiry screen, select the **Compliance** button on the bottom left side of the screen.
2. Page layout:
 - a) Search options:
 - **Inquiry Info**
 - **Deal/Credit Application**
 - **Customer/Deal**
 - **Employee**
 - **Credit Bureaus**
 - **Credit Score Range**
 - **Adverse Action Notice**
 - **Risk Based Pricing Notice**

- b) Headers Available:
 - **Inquiry Info**
 - General Customer/inquiry information

Inquiry Info		Inquiry Info		
Origin	Name	Report Date	Ref Number	User ID
Ent...	Enter Text Here	Enter Text...	Enter Text Here	Enter ...
<input type="checkbox"/> 700	BLOUNT, KATHLEEN	06/26/2024	7-00D6e-783972-6...	700Credit
<input type="checkbox"/> 700	BLOUNT, KATHLEEN	06/25/2024	7-00Dfb-bb4504-88e	700Credit
<input type="checkbox"/> 700	BLOUNT, KATHLEEN	06/24/2024	7-00D79-43142a-a...	700Credit
<input type="checkbox"/> 700	BLOUNT, KATHLEEN	06/24/2024	7-00D6b-0ef9c4-155	700Credit

- **Bureau Scores**

- Credit scores provided by requested credit bureaus. Click a score to display credit report PDFs.

Bureau Scores		
EFX	TUC	XPN
E..	E..	E..
762	839	696
762	839	
	839	

- **Deal Info**

- General deal information.

Deal Info		
Deal #	Deal D... ^Z _A ↑	Deal Status
Ent...	Enter ...	Enter Text...
192786	06/25/24	Stored
192786	06/25/24	Stored
192766	06/24/24	Stored
192765	06/24/24	Stored

- **Credit App Info**

- General credit application information.

Credit App Info		
App #	App Status	Status As Of
Ent...	Enter ...	Enter Text Here

- **Risk Based Pricing Notice**

- Print, Email, and Mail House statuses and actions.

Risk Based Pricing Notice							
Actions	Print Created Date	Print Created User	Email Created Date	Email Created User	Mailed Status	Mailed Date	Mailed User
Ent...	Enter Text Here	Enter Text Here	Enter Text Here	Enter Text Here	Enter Text Here	Enter Text...	Enter Text ...
Actions			06/25/24				
Actions	06/24/24						
Actions			06/24/24				
Actions					QUEUED	06/12/24	700Credit

- **Adverse Action Notice**

- Print, Email, and Mail House statuses and actions.

Adverse Action Notice							
Actions	Print Created Date	Print Created User	Email Created Date	Email Created User	Mailed Status	Mailed Date	Mailed User
Enter...	Enter Text Here	Enter Text Here	Enter Text Here	Enter Text Here	Enter Text Here	Enter Text...	Enter Text ...
Actions			06/25/24				
Actions	06/24/24						
Actions							
Actions			06/24/24				

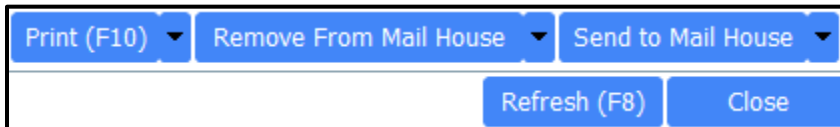
- **Pre-Screen Certificate**

- Print and Email statuses and actions.

Pre-Screen Certificate			
Actions	Print Created User	Print Created Date	Email Created User
Enter...	Enter Text Here	Enter Text Here	Enter Text Here

c) Action items

- **Print Button**
- **Remove From Mail House**
- **Send to Mail House**
- **Refresh**
- **Close**



Adding Documents to the Deal Jacket

Deal Jacket is used to electronically access, maintain, and print deal documents.

1. Access a deal in the ERA-IGNITE F&I application, click the Deal Jacket icon, or click **FIN Functions**, then **Deal Jacket**.
2. If the “Automatically Upload CBI Documents to Deal Jacket” spec is active, the CBI documents are automatically added to the Deal Jacket once the deal is linked to the credit report.
3. If this spec is not active, user will have to manually add the documents to Deal Jacket by clicking the **Scan** or **Import** buttons.
4. Page layout:

a) Columns available:

- **Document Type**
- **Source**
- **Signed**
- **Added By**
- **Added**

#	Description	Document Type	Source	Signed	View	Added by	Added
<input type="checkbox"/>	Credit Report - BLOUNT, KATHLEEN 06/25/24 ...	Credit Reports and Compliance	Import		View		06/25/24 12:28:50
<input type="checkbox"/>	RBPN - BLOUNT, KATHLEEN 06/25/24 12:19 E...	Credit Reports and Compliance	Import		View		06/25/24 12:28:52
<input type="checkbox"/>	AAN - BLOUNT, KATHLEEN 06/25/24 12:19	Credit Reports and Compliance	Import		View		06/25/24 12:28:54
<input type="checkbox"/>	IDV - BLOUNT, KATHLEEN 06/25/24 12:19	Credit Reports and Compliance	Import		View		06/25/24 12:28:56
<input type="checkbox"/>	Credit Report - BLOUNT, KATHLEEN 06/26/24 ...	Credit Reports and Compliance	Import		View		06/27/24 07:11:19

b) Documents added:

- **Credit Report**
- **OFAC Check**
- **RBPN**
- **AA Notices**
- **App Consent Documents**
- **IDV Results**
- **IDOne Results**
- **QuickScan Results**
- **OOW Quiz Results**
- **Pre-Screen Certificate**

c) Action items

- **Change Attribute**
 - Where document settings can be viewed and updated.
- **Export**
 - Where documents can be exported as a combined file or as separate files on the PC or network drive.
- **Merge Documents**
 - Where multiple documents can be combined into a single document.
- **Print**
- **Print eSign Copies**
 - Allows user to print eSign documents.

- **Delete**
- **Refresh**
- **Scan**
- **Import**
- **eContract**
 - Allows user to track the status of eContract forms.



Compliance Requirements Tab

The Compliance Requirements tab in the Field and Compliance Requirements screen is used to define the compliance tasks that employees must complete prior to performing specific actions on deals in F&I.

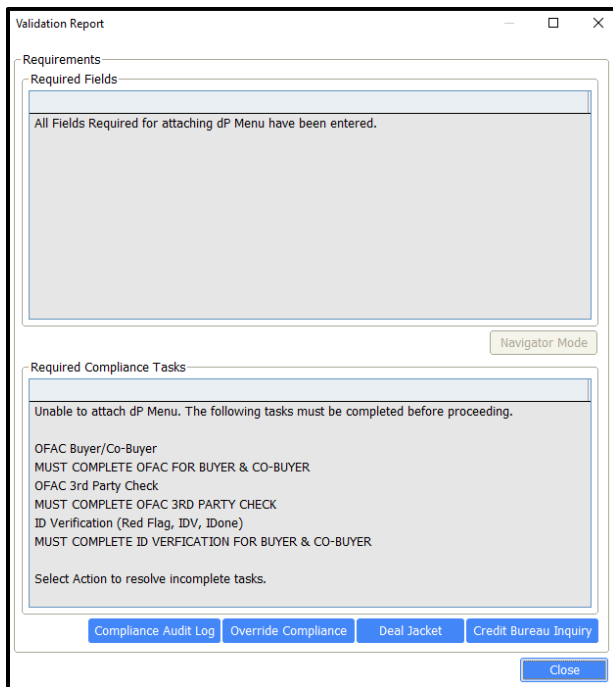
1. From the FIN Specs screen, click the ‘Field and Compliance Requirements’ link, then the Compliance Requirements tab.
2. Page layout:
 - a) Tasks available to define:
 - **OFAC Buyer/Co-Buyer**
 - **OFAC 3rd Party Check**
 - **ID Verification (Red Flag, IDV, IDone)**
 - b) Columns available to alter:
 - **Enable**
 - **Task**
 - **Require Prior to**
 - **Deal Type**
 - **Error Description**

Field Requirements		Compliance Requirements		
Enable	Task	Require Prior to	Deal Type	Error Description
<input checked="" type="checkbox"/>	OFAC Buyer/Co-Buyer	Close,DP Menu,Credit App	Cash,Finance,Lease	MUST COMPLETE OFAC FOR BUYER & CO-BUYER
<input checked="" type="checkbox"/>	OFAC 3rd Party Check	Spot Deliver,Close,DP Menu,Cre...	Cash,Finance,Lease	MUST COMPLETE OFAC 3RD PARTY CHECK
<input checked="" type="checkbox"/>	ID Verification (Red Flag, IDV, IDone)	Close,DP Menu,Credit App	Cash,Finance,Lease	MUST COMPLETE ID VERFICATION FOR BUYER & ...

Validation Report Window

The Validation Report window is used to show user what required tasks failed to be completed. Attempting to take an auction without completing the required tasks will trigger this window to open.

1. Window layout:
 - a) Action Items:
 - **Compliance Audit Log**
 - **Override Compliance**
 - Allows user with the required security items to override the compliance requirements.
 - **Deal Jacket**
 - **Credit Bureau Inquiry**
 - **Close**



Compliance Audit Log

The Compliance Audit Log window is used to track the completion of different compliance tasks.

1. To access this window, select Display drop down menu, then select Compliance Audit Log, or click the **'Compliance Audit Log'** button in the Validation Report Window.
2. Window layout:

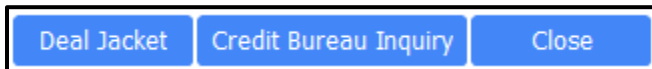
a) Columns available:

- **Item**
- **Buyer**
- **Action Completed**
- **User ID**
- **Info**
- **Req**

Compliance Audit Log					
Deal Information					
Date	06/27/24	Deal #	192813	Deal Type	Retail
Buyer	468923 BLOUNT, KATHLEEN		Co-Buyer	Financial Inst.	US BANK
Sisp1		F&I Mgr		Overridden by:	
Stock #					
Item	Buyer	Action Completed	User ID	Info	Req
Consumer Consent					
Consumer Credit Application					
Credit Bureau	B				
OFAC	B				Yes
OFAC 3rd Party Check					Yes
Red Flag	B				Yes
Synthetic ID	B				
MLA	B				
IDV	B				Yes
IDOne	B				Yes
OOW	B				
Manual ID	B				

b) Action items:

- **Deal Jacket**
- **Credit Bureau Inquiry**
- **Close**



FAQ

- When changing the customer’s name on a deal after documents have been integrated, will documents with the new customer’s name automatically attach themselves to the deal as well?
 - No. If documents were already attached to a deal before the customer name was updated on that deal, the documents for the new customer must be manually attached in the CBI screen via the **Attach** button.
- What’s able to be pulled into ERA-IGNITE now?
 - App Consent
 - Credit Bureaus

- Risk Based Pricing Notice (RBPN)
- Adverse Action Notice (AAN)
- Pre-Screen Certificates
- OFAC Check
- Synthetic ID Check
- MLA Check
- IDV Results
- IDOne Results
- QuickScan Results