



**USER GUIDE**  
**NOVEMBER 2024**

**AppOne<sup>®</sup>**

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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 Pulls

The term “*soft pull*” refers to an action where a soft inquiry is made on a consumer's credit file using name and address only. Soft pull solutions **do not require a customer's SSN or DoB** and have **no impact on a customer's credit profile**. We have several soft pull solutions to choose from and help you engage consumers and speed the sales process, including:

#### **QuickQualify (prequalification)**

QuickQualify is a powerful “*call-to-action*” for your dealership website. This application requires only the consumer's name and address (*no SSN or DoB*) and provides dealers with a FICO® score and full credit report. Generate **3 to 4 times the leads** over a typical lead form and empower your sales team with the data they need to discuss qualified payment options.

#### **QuickScreen (prescreen)**

QuickScreen is a dealer-initiated soft pull solution that does not require a customer's SSN or DoB and does not impact their credit score. This solution can be integrated with many applications at your store, *giving you visibility into your customer's credit profile before you work a deal*, so you can work the right deal, right away.



## Identity Verification & Fraud Detection

We are here to protect your store through our all-encompassing Identity Verification and Fraud Detection platform which includes the following solutions:

### Identity Verification

Our platform is an automated solution that provides a summary table of results appended to each credit report. This vital service flags questionable information, focusing on high-risk applicants, social security numbers, driver's licenses and addresses. The 700Credit Identity Verification platform includes; OFAC Terrorist Search, ID Match, Synthetic Fraud, Military Lending Act (MLA), ID Verification, Red Flag, and Out of Wallet Questions (OOW).

### Synthetic ID Fraud

A solution that uses proprietary logic and unique combinations of available data, the high-risk fraud score looks at a consumer's credit behavior and credit relationships over time to uncover previously undetectable risks. Dealers are returned a risk score with score factors to help determine if a new customer application is likely associated with a synthetic identity.

### Income & Employment Verification

Combining the power of Experian's Verify™ product with The Work Number® from Equifax® and gain a more accurate understanding of a customer's financial standing. Dealers can now reduce risk and expand their coverage, offering lending decisions to a broader spectrum of consumers.

## Driver's License Authentication Solutions

Protect your store with the industry's most advanced data capture and driver's license authentication solutions for automotive retailers today. We have **two platforms** for dealer's to authenticate customers – *both remotely and in-store.*

### Mobile Scanner

Our document authentication platform, QuickScan, provides dealerships real-time confirmation of the legitimacy of a customer's driver's license and identity. This platform can be used in-store, as well as remotely when verifying the identities of online car buyers and leads. **Includes DMV validation and Deal Jacket integration.**

### In-Store

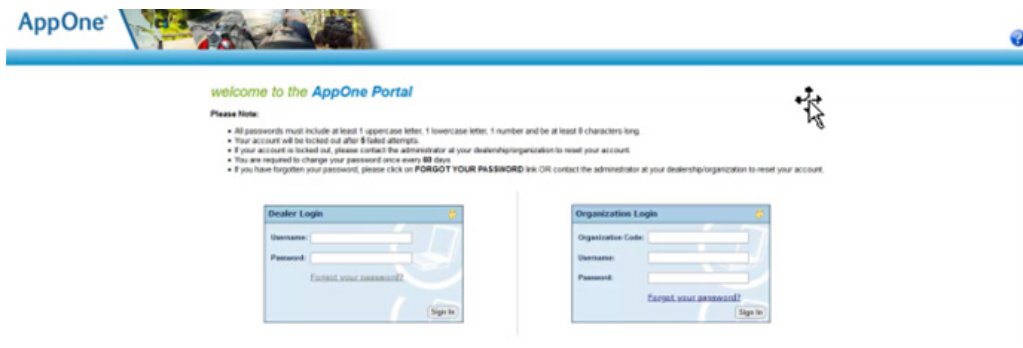
ID Drive provides dealers with the most comprehensive physical driver's license scanning solution for automotive dealers today. This platform combines our prescreen and prequalification platforms, as well as our suite of Identity Verification tools (*Red Flag and Synthetic Fraud detection*) to deliver fast, accurate results.

**AppOne has integrated our credit, compliance and driver's license authentication solutions into their platform. This brief guide walks you through how to pull/view credit reports from within your AppOne platform, monitor and manage your compliance, and initiate a QuickScan and view the results. If you have any questions, please feel free to reach out to our support desk at: (866) 273-3848 or email us at: [support@700Credit.com](mailto:support@700Credit.com).**

## Enabling 700Credit in the AppOne Platform

AppOne designed its platform with strict credential specifications. Each dealer is provided one set of login credentials from AppOne, and one set credentials to pull credit. With this, dealer level users have both access to credit information in AppOne’s platform, as well as the ability to pull credit on consumers within their dealership.

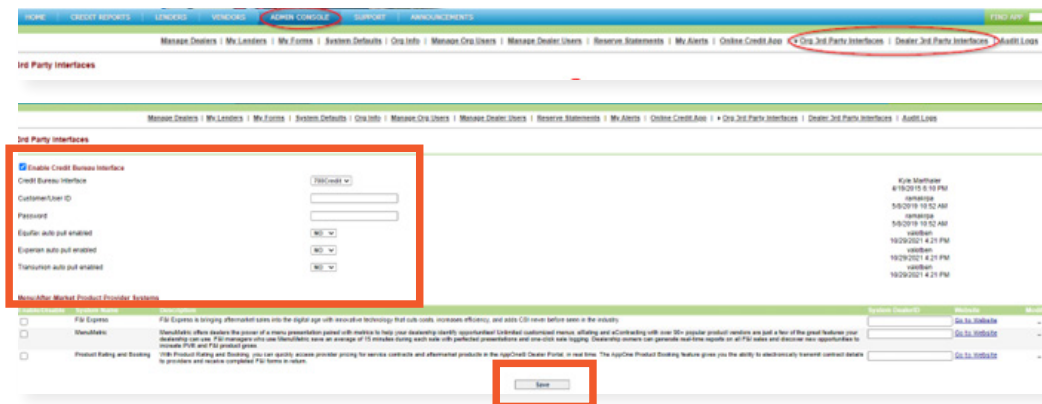
The Organization level user will also receive one set of AppOne login credentials **PER group**, and one set of 700Credit credentials for credit **PER group**. Overall, organization level users will utilize two specific set of credentials per the group they are monitoring - multiple groups means multiple sets of personalized credentials.



Enabling the 700Credit integration requires the organization level user to initially log into the AppOne platform. Depending on the group that the org level user is enabling, use the appropriate credentials to both login to the AppOne system, and as shown below, enable credit pulling with 700Credit.

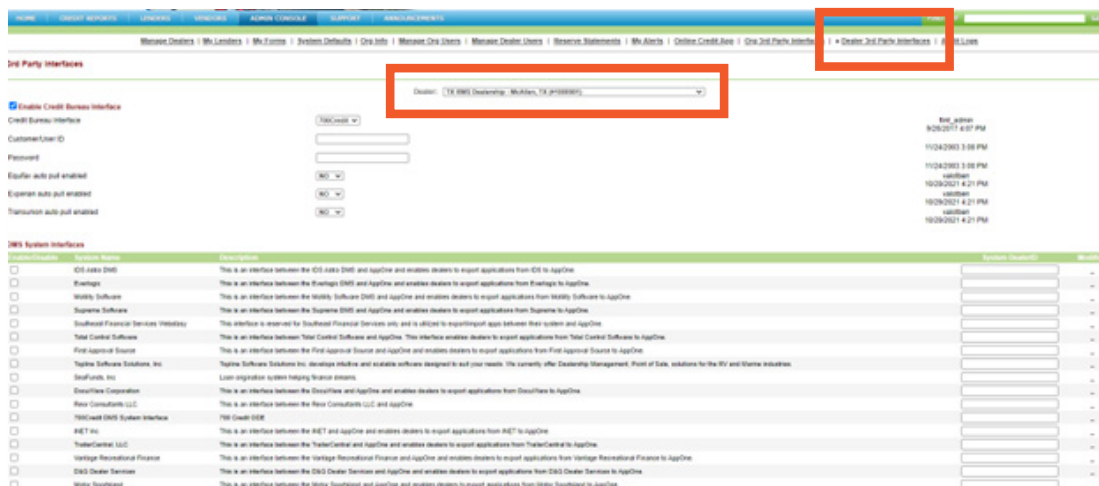
From the home dashboard, click **“Admin Console”** in the top, blue navigation bar. In a second navigation bar directly below, click **“Org 3rd Party Interfaces”**. Check **“Enable Credit Bureau Interface”**, select **“700Credit”** from the drop-down, enter the group’s specific gateway 700Credit credentials and turn on/off preferred bureaus. Click **“Save”**.

**Note:** After saving, the password field will go blank and the dealer will not receive a confirmation notification, however the credentials did save and the org level user can move on.



Now that the integration has been enabled at the organization level, locate and select the **“Dealer 3rd Party Interfaces”** menu item, as circled below.

From here, each group within the organization will be set up individually. At the top of the page, locate the **“Dealer”** drop-down and pick the dealership whose integration needs to be enabled. Check **“Enable Credit Bureau Interface”** and then **“700Credit”** from the first drop-down. Provide that dealership’s personal gateway credentials, and set default bureaus. Scroll down and click **“Save”**.



## Organization-Level User Credentials: Limitations/Specifications

In the process of initially enabling 700Credit into an organization, and then individually enabling each of its groups integrations, organization level users can use any one of their group’s AppOne login credentials to access the portal. The user will still then have access to the **“Dealer 3rd Party Interfaces”** page where they can use group-specific credentials to enable their dealerships.

**Please Note:** This does not apply when pulling credit at the organization level.

If an organization level user wants to pull credit on an applicant in a group, they must login to the AppOne platform with that group’s specific organization level login. From there, they can access that group/applicant, provide the group’s specific gateway credentials for pulling credit, and access the report.

If a dealer would then like to pull credit in another group in their organization, **they must log out of AppOne, log back in with the second dealership’s login credentials**, followed by their 700Credit gateway credentials.

This credential-specific limitation only applies when **pulling credit within multiple groups**. After pulling credit, dealers then still have access to their other dealerships’ systems. They can pan between each of their groups and monitor the information.

## Pulling Credit in AppOne

Once the dealership's 700Credit integration has been successfully enabled, dealers will login to their AppOne platform using their group's dealer credentials and have two options for pulling credit.

**Option One:** Located in the top, blue navigation bar, click **"Quick Credit Pull"** and provide the required applicant information into the form. Choose which bureau to use, check the consent box, and then select **"Pull Report"**.

700Credit's full credit report will appear on screen in an iframe. From here, dealers can utilize the tabs at the top of the report to pan between the identity verification and full credit report, Adverse Action Letter and Risk-Based Pricing Notice. They can also use the grey hyperlink below these tabs to access the Compliance Dashboard.

Section	Result	Alert	Next Steps
> OFAC	Clear		
> ID Match	Clear		
> Red Flag Alerts	Caution	Issuance Year Status: Issued After Age 21	
> Synthetic ID	-	<b>Synthetic ID Score &amp; MLA now available!</b> CLICK HERE TO ENROLL!	
> MLA Search	-		
> ID Verification	Incomplete	Verification of ID Required	Verify ID

**Option Two:** Dealers can also pull credit after creating a new application in the system. From AppOne's homepage, click **"New Deal"** in the top-right corner.



Start the application from the **"Customer"** tab, as shown below, and input the required information into the provided application form.

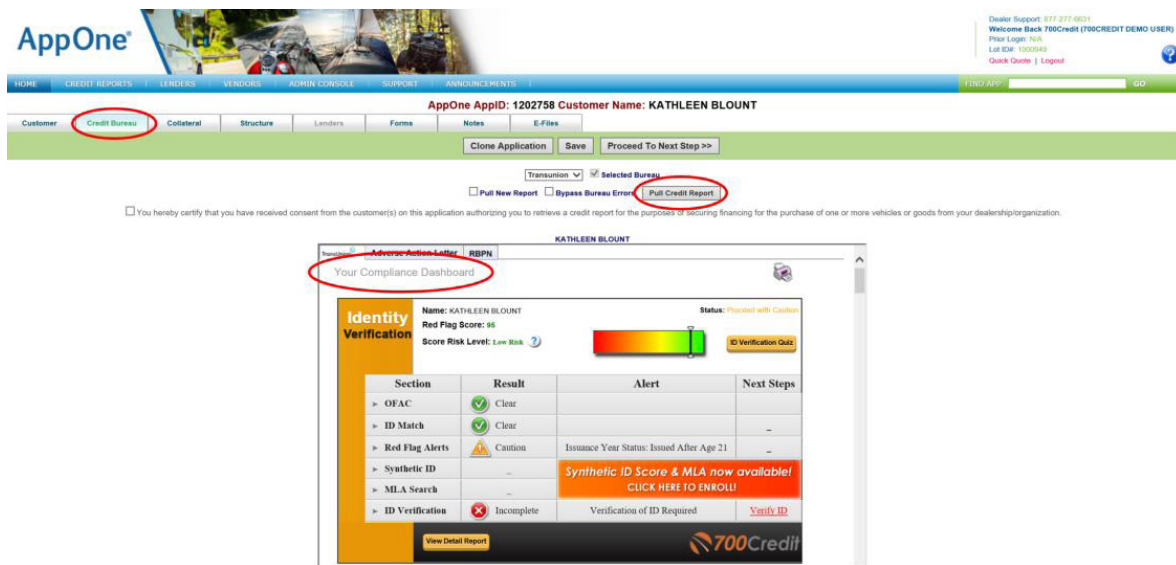
The screenshot shows the AppOne application form for a "Customer" tab. The "Customer" tab is highlighted with a red box. The form displays the following information:

- AppOne AppID:** 1202758 **Customer Name:** KATHLEEN BLOUNT
- Customer** (highlighted tab), Credit Bureau, Collateral, Structure, Lenders, Forms, Notes, E-Files
- Buttons: Print Credit Application, Clone Application, Save, Proceed To Next Step >>
- Cash Deal** Application Type: 1 Individual
- Applicant #1 - Personal Information (MUST MATCH DRIVER'S LICENSE)**
  - FName: KATHLEEN MI [ ] LName: BLOUNT Suffix: [ ]
  - SSN: \*\*\*-\*\*-9298 Show/Edit
  - DOB: 04/05/1977
  - Home Phone: 456-879-1354
  - Cell Phone: [ ]
  - DL No: [ ]
  - Email: [ ]
- Current Residence Information**
  - Address #: 25 Street: HANNAH DR Apt #: [ ]
  - Zip/City/State: 08810 DAYTON NJ
  - County: MIDDLESEX
  - How Long? 4 years 0 months
  - Status: own
  - Rent/Mortgage Pmt: \$0
  - Landlord/Mortgage Co: [ ]
  - Landlord/Mortgage Phone: [ ]
  - Enter Mailing Address (different than Current/Physical Address)
- Current Employment Information**
  - Status: employed
  - Occupation: NURSE
  - Employer Name: NURSECO
  - Address: [ ]
  - Zip/City/State: 08810 DAYTON NJ
  - Gross Salary: \$50,000 / Annual
  - Work Phone: 456-879-1354
  - How Long? 3 years 0 months

After completing the applicant information form, click the **“Credit Bureau”** tab.

Located below the navigation panel and green bar, use the drop-down menu to select which bureau to use for the credit pull. After specifying the bureau, the dealer can click **“Pull Credit Bureau”**.

700Credit’s full credit report will appear on screen in an iframe. From here, dealers can utilize the tabs at the top of the report to pan between the identity verification and full credit report, Adverse Action Letter and Risk-Based Pricing Notice. They can also use the grey hyperlink below these tabs to access the Compliance Dashboard.





## 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.

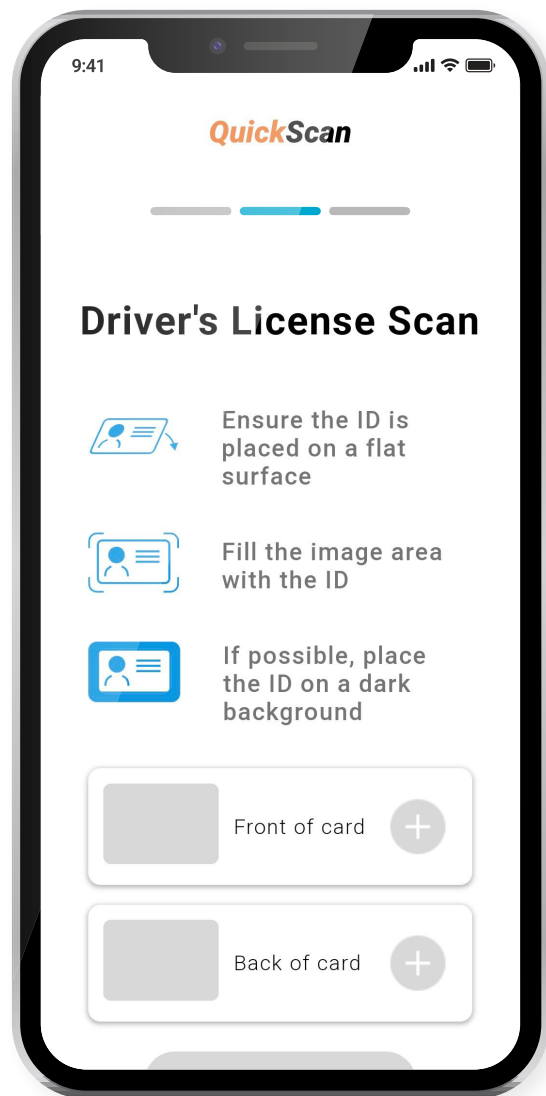
Although it can be used in-store, QuickScan can be particularly helpful when used to verify the identities of online car buyers.

### 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.

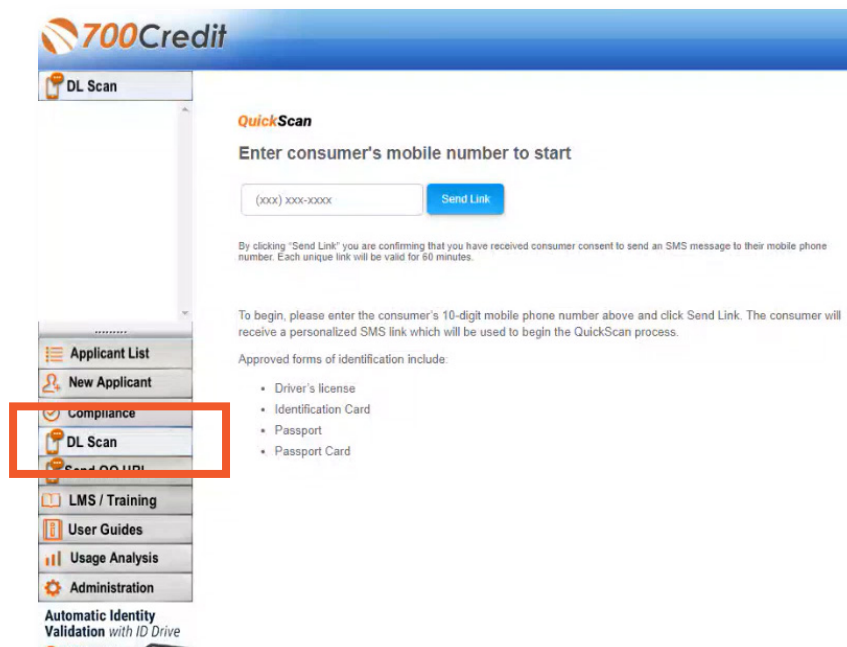


## Initiating a QuickScan

### Option One: 700Dealer.com

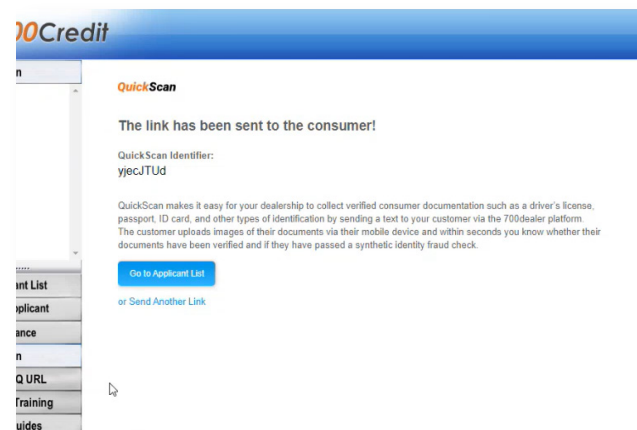
Dealer logs into 700Dealer.com and selects the “DL Scan” menu item in the left-hand navigation panel.

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.



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.

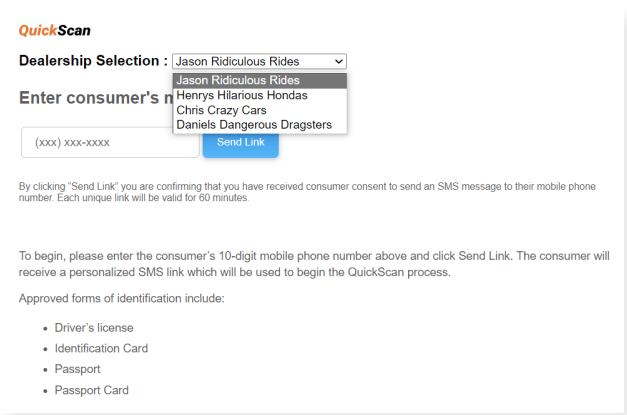
**Note:** The official result will not be available until the consumer finishes the document upload process.





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”.

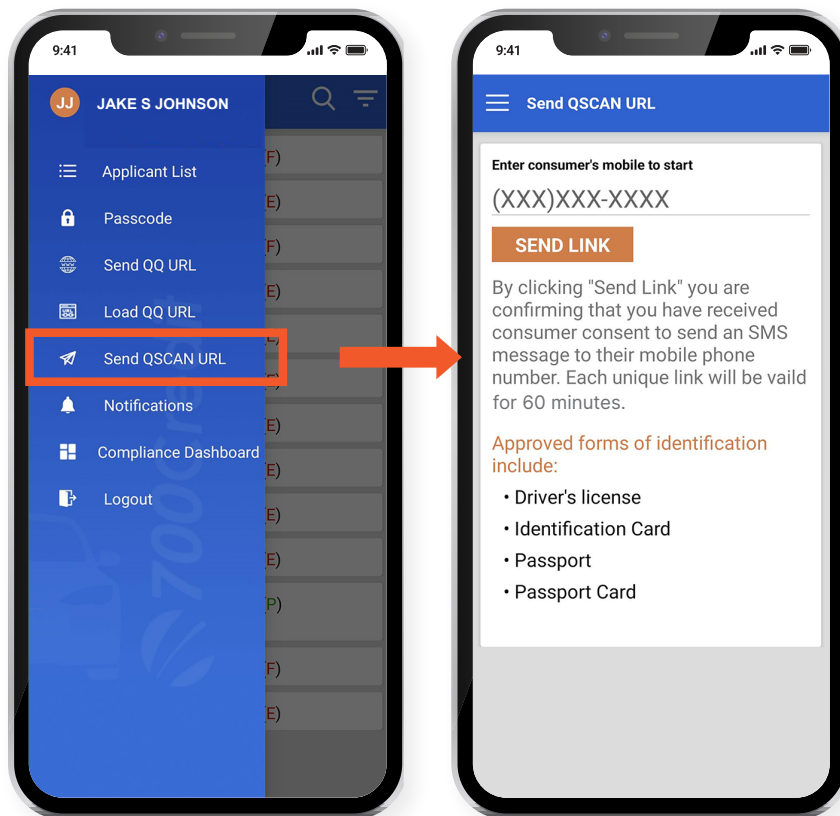
**Note:** Make sure to select the proper location that you are wanting to send the QuickScan link for. It does need to be under the respective location for compliance and legality reasons and also affects billing, so please be diligent with this feature.



### 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.

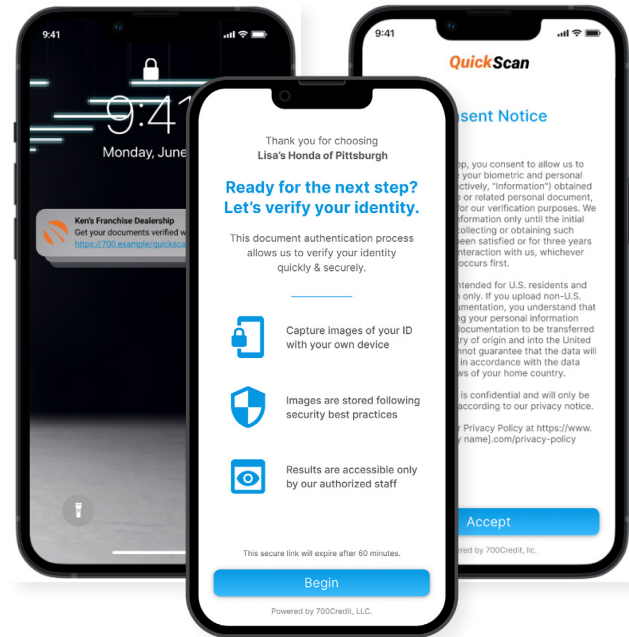
Enter the consumer’s mobile number, and click “Send Link”.



## Consumer Experience

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

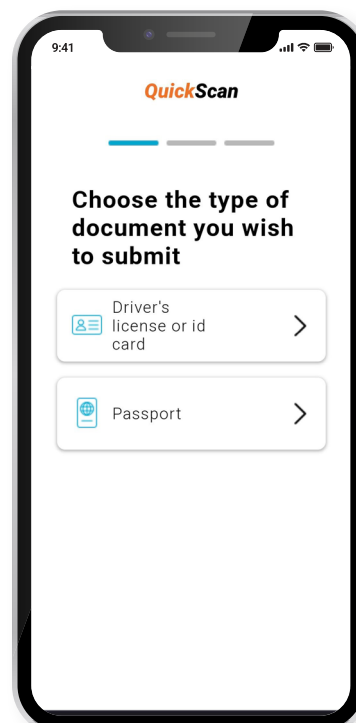
In order to proceed, the consumer must open the link and accept the terms and conditions.



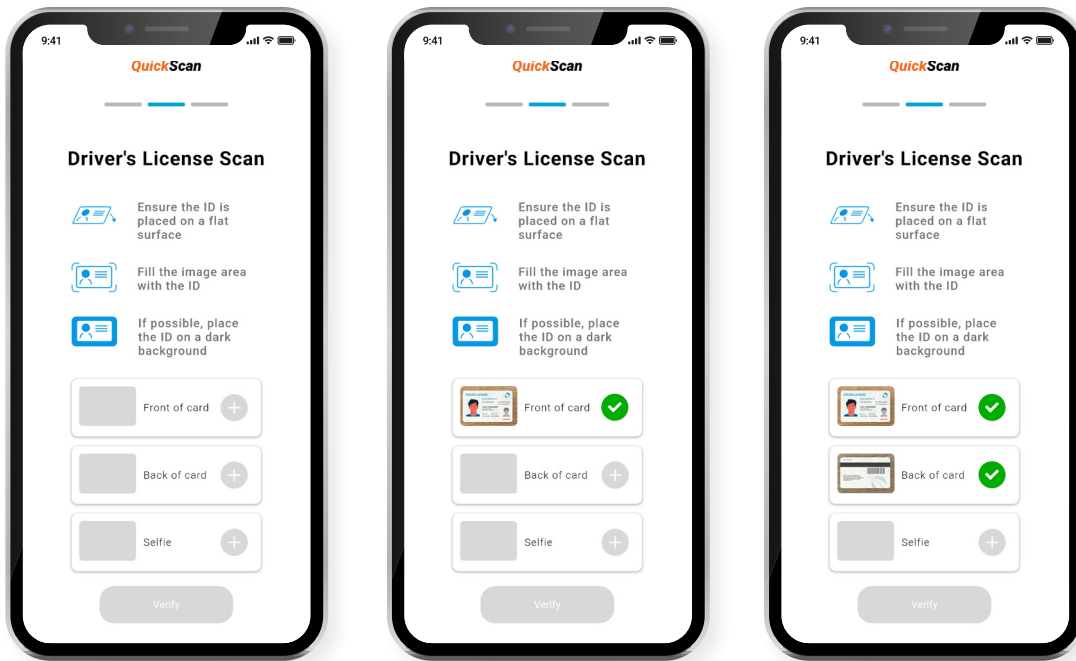
The consumer selects the type of document to be captured.

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

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

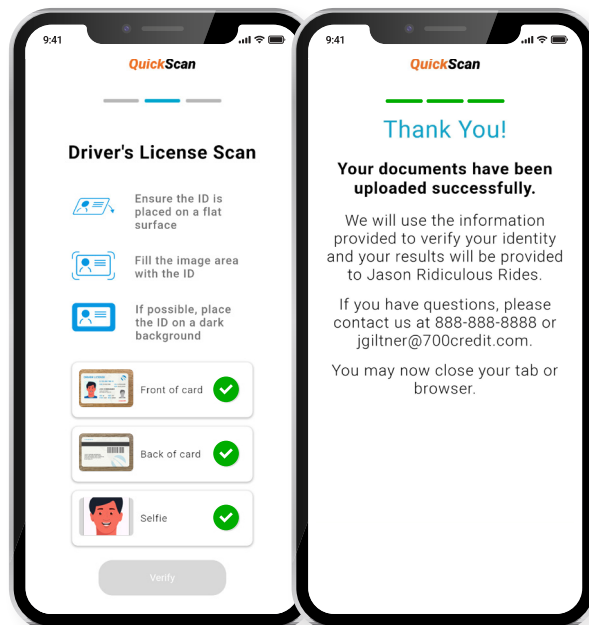


The consumer will be taken through the process uploading the 3 required images: front and back of document, and a selfie image. Click on the “+” attached to each image tab to open the drop-down and access the mobile phone’s camera.



If the document was successfully uploaded, the customer will get a “Thank you” screen.

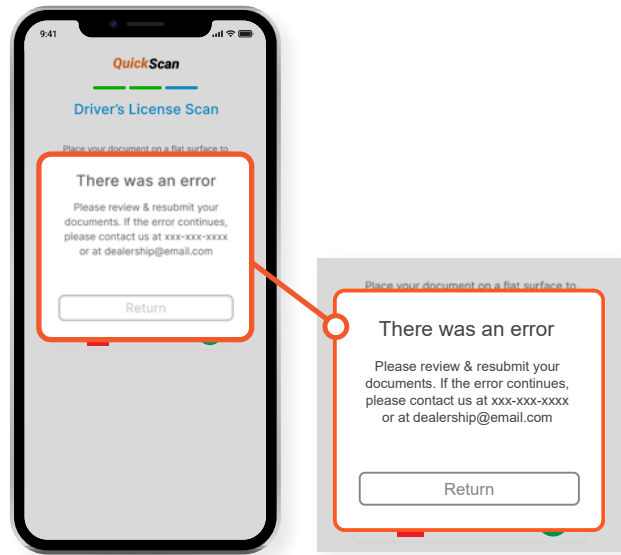
The dealer’s unique contact information will be displayed as the contact reference for the customer.



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

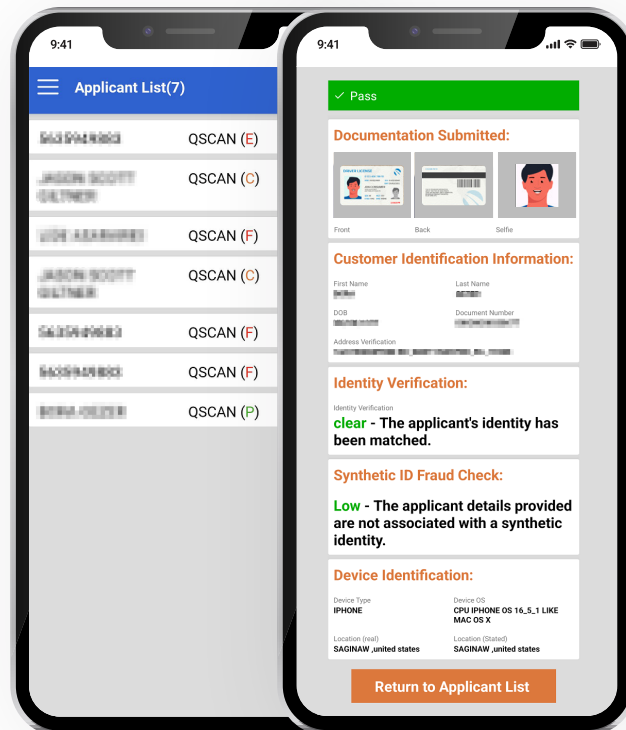
Hit **“Return”** to be redirected back to the beginning of the QuickScan process where the user is able to try again.

If the problem persists, contact 700Credit’s 24/7/365 support team for assistance: **(866) 273-3848** or [support@700credit.com](mailto: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](http://www.700dealer.com)].

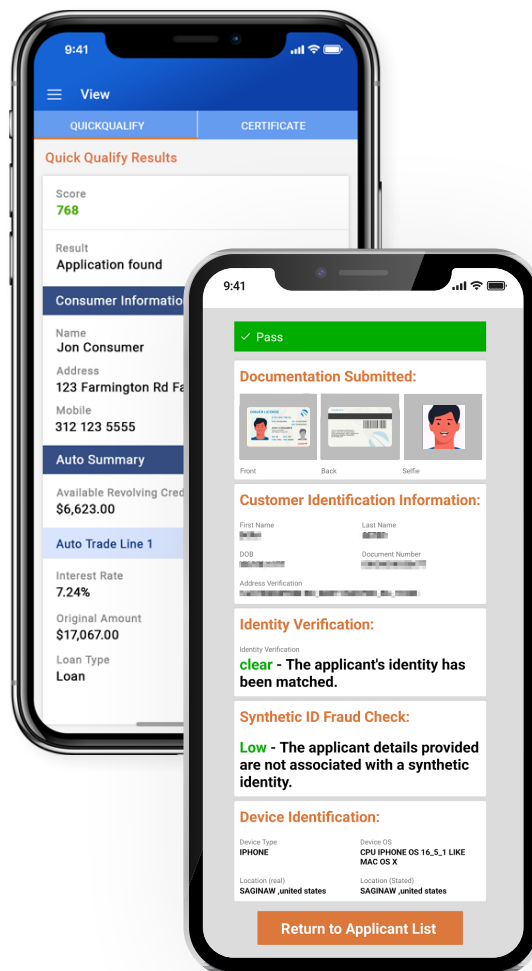


## QuickMobile App (Dealer Mobile App)

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 setting filters to view leads from only a specific period of time.
- **Text or email** the QuickQualify soft pull or QuickScan driver's license authentication forms **directly to the consumer**.



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

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

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

ID Information Verification <span style="float: right;">➔</span>			
<b>First Name</b>	<b>Last Name</b>	<b>Date Of Birth</b>	<b>Mobile Number</b>
John	Consumer	mm/dd/yyyy	(xxx) xxx-xxxx
<b>Address</b>		<b>Document Number</b>	
12345 Anywhere Ave Apt 123 City Name, ST 12345		1234567891011121314	

### (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.

Identity Verification ▲

**Clear** - The applicant identity has been matched.

**Caution** - Applicant Last Name and/or Current Address were not able to be matched.

**High Risk** - Applicant Last Name and/or Current Address were not found, applicant details may be associated with fraudulent activity.

### (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.

Synthetic ID Fraud Check ▲

**Low** - The applicant details provided are not associated with a synthetic identity.

**High** - The applicant details provided may be associated with a synthetic identity.

### (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 Identification <span style="float: right;">▲</span>			
device type	device os	location (real)	location (stated)
iphone 12	iOS 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 Verification 					
Doc. Number	First Name	Last Name	Date of Birth	Address	Exp. Date
Match 	Match 	Match 	Match 	Match 	Match 

DMV Verification 					
Doc. Number	First Name	Last Name	Date of Birth	Address	Exp. Date
No Match 	No Match 	No Match 	No Match 	No Match 	No Match 

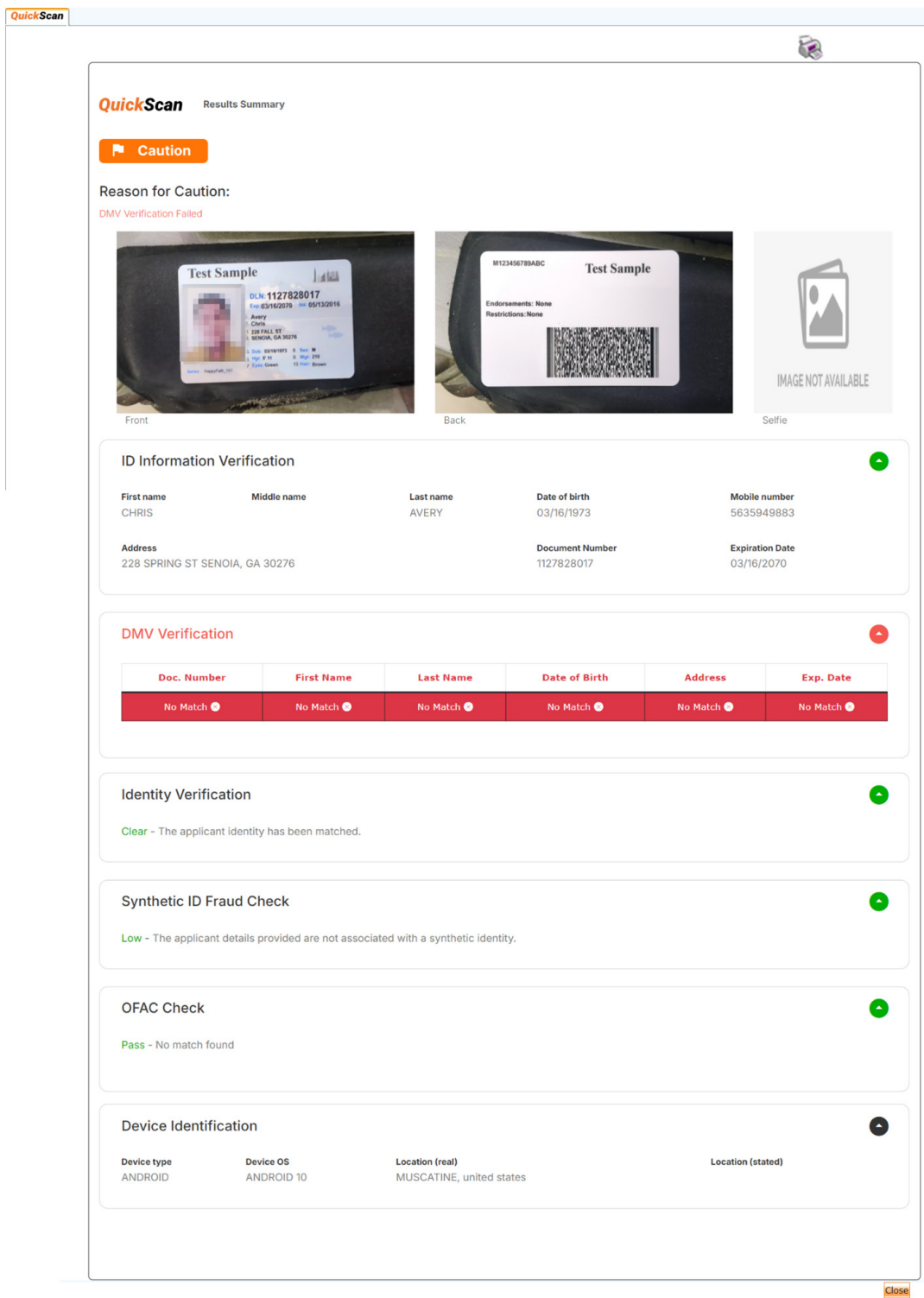
## (7) OFAC Check

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

OFAC Check 
Pass - No match found



### 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.

The screenshot displays a dashboard with a 'Date Range' dropdown set to 'Month to Date'. The main 'QuickScan Monitor' panel includes the following data:

QuickScan Monitor		
Hover over a category for the definitions.		
	#	%
<b>Total Applicants</b>	205	
Applicants that completed QuickScan	160	78%
Applicants that did not completed QuickScan	45	22%
<b>Overall Results for ID Document Verification</b>		
Pass	102	64%
Caution	33	21%
Fail	25	16%
Error	0	0%
<b>Identity Information Verification</b>		
Total Identity Verification Cautions	13	8%
<b>Synthetic Identity Alerts</b>		
Total Synthetic ID Cautions	0	0%

Other panels shown include:

- Adverse Action Letter Program Monitor:**

#	%	
Total Applicants	43	
Letters Mailed	34	79%
Letters Queued to be Mailed	4	9%
Letters Mailed	0	0%
Letters Delivered	5	12%
Adverse Letters Delivered/Scheduled	38	88%
- Risk Based Pricing Notice Program Monitor:**

#	%	
Total Applicants	43	
Letters Mailed	35	81%
Letters Queued to be Mailed	6	14%
Letters Mailed	0	0%
Letters Delivered	0	0%
Notice Delivered	2	5%
RPN Notices Delivered/Scheduled	41	95%
- Red Flag Program Monitor:**

#	%	
Total Applicants	38	46%
With Red Flag	9	24%
Cautions	29	76%
Resolved	27	
Unresolved	2	
Security Alerts	1	
Unresolved Security Alerts	0	
Total Applicants	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%

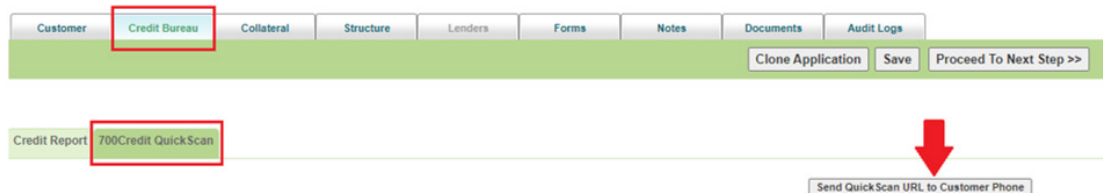
## Activating QuickScan in AppOne

Activating QuickScan in AppOne begins within the **Admin Console**. Select **“Dealer 3rd Party Interfaces”**, then **“Compliance/Fraud Detection”**, and finally check the **“Enable/Disable”** box.

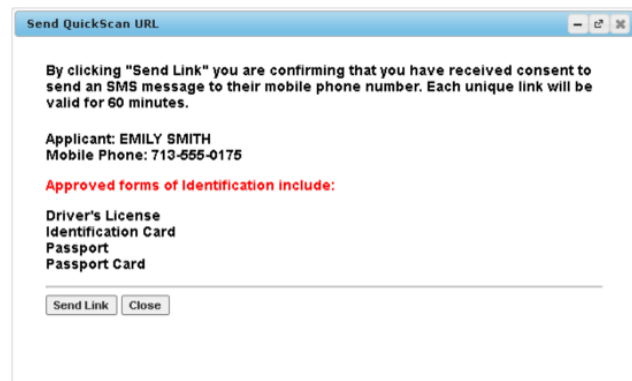
Compliance/Fraud Detection		
Enable/Disable	System Name	Description
<input checked="" type="checkbox"/>	700Credit QuickScan	QuickScan from 700Credit is a mobile document scanner that provides dealerships real-time confirmation of the legitimacy of a customer's driver's license and identity.

## Initiating a QuickScan

Once in a deal, users can utilize the QuickScan feature from the **“Credit Bureau”** tab. Next, select the **“700Credit QuickScan”** tab, and then the **“Send QuickScan URL to Customer Phone”**.

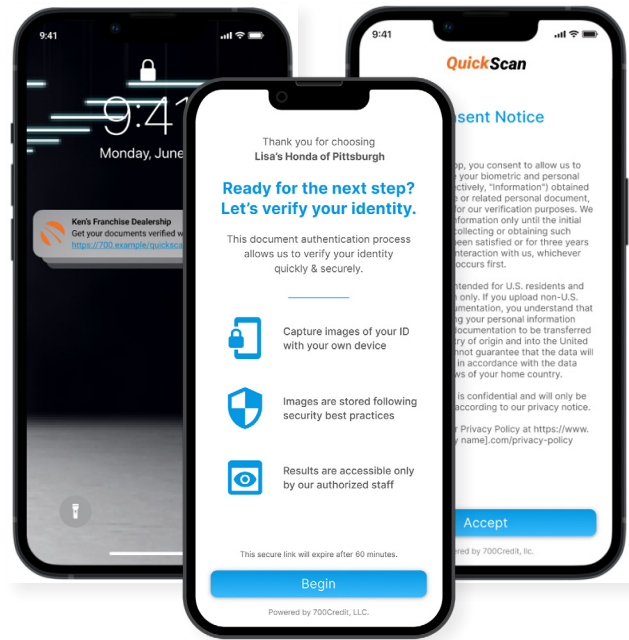


Verify the name and phone number of the customer and click **“Send Link”** to send a text message link to the customer's phone.



The consumer receives an alert on their mobile device containing the link to initiate the document capture experience.

Customer will follow instructions (as explained in previous section) to send their necessary documents and a selfie to 700Credit for verification.



Once the documents are reviewed by 700Credit, the verification results display on the "700Credit QuickScan" tab.



The results of the verification request is also displayed next to the **“DL No.”** field on the **“Customers”** tab as a hyperlinked button.

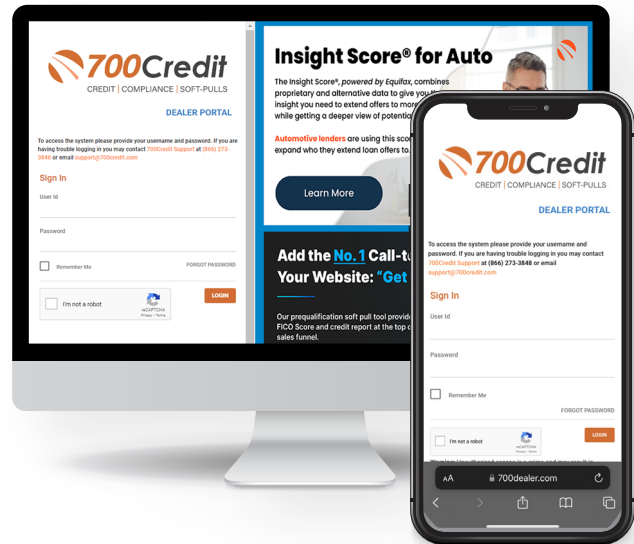
Click this button to access the 700Credit QuickScan page on the Credit Bureau tab, where you can review the full verification report results.

Customer	Credit Bureau	Collateral	Structure	Lenders
<b>Cash Deal</b>				
<b>Applicant #1 - Personal Information (MUST MATCH DRIVER'S LICENSE)</b>				
FName:	QUICKSCAN	MI:		LName: TEST Suffix:
SSN:	***-**-5555 <a href="#">Show/Edit</a>			
DOB:	01/01/1970			
Home Phone:	281-795-2792			
Cell Phone:	281-795-2792			
DL No:	55555555555555555555555555555555			High Risk
Email:	TEST@APPONE.NET			

## Introduction to 700Dealer.com

All 700Credit dealers have exclusive access to their own personal credit portal hosted at [700Dealer.com](http://700Dealer.com). The unique platform provides dealers a single tool to seamlessly navigate and monitor credit data from all of their solutions; including, credit reports, compliance and soft pull solutions, ID verification and driver's license authentication platforms.

You should have received your username and password in a welcome email from our team. If you did not receive this email, or have misplaced it, please contact our support department at: [support@700credit.com](mailto:support@700credit.com) | (866) 273-3848.



## Viewing Your Leads

When you log in to 700Dealer.com, simply click on the **“Applicant List”** menu item in the left-hand column and you will see a list of all. You can select **“Date Range”** to view different timeframes.

By clicking on any name in the list, you can view their full credit report, red flag, a link to their compliance dashboard, and QuickScan results (if applicable).

Factor	Description
National Risk Model	502
Bankruptcy	925

## Managing Users

You can add, edit or delete users who have access to your customer, credit and lead information through the following process:

1. Log in to [700Dealer.com](http://700Dealer.com)
2. Click on the “Users” link in the left-hand navigation bar
3. To edit a user’s credentials, click the “Edit” link on the right
4. To delete a user, click the “Delete” link on the right
5. To create a new user, click on the “Copy” link on the right.

UserID	Name	User Level	User Type	Status	Dealer	City	State	Action
cartercountydjcdi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
cartercountydjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
cartercountydcpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
cartercountyyucudi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Delete   Copy
cartercountyyhucd	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Delete   Copy
cchyundaicpq	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
keystonechevycul	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
keystonegbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Delete   Copy

When you click on “Edit”, you will be brought to a screen where you can make changes to the information.

**User Information**

Username: \* [mikewest] Password: \* [\*\*\*\*\*] Retype Password: \* [\*\*\*\*\*]  
 First Name: \* [Michael] Middle Name: [ ] Last Name: \* [West]  
 Address: [123 Main Street]  
 City: \* [Tyvek] State: \* [MI] Phone: [ ]  
 Email Address: \* [mwest@abcdealer.com] Email Password: [ ]

**User Setup Information**

User Type: \* [Web User] User Level: \* [Dealer Admin] AutoGenerate Letter is on  
 Read Only  
 Dealer: [ ] Select Default Dealer: [ABC Dealer]  
 Disable User  
 From IP: [ ] To IP: [Add another IP Range]  
 Restrict Days of week and time of day access  
 Force Password change on next Login  
 Show in QuickApp Dropdown  
 Security Questions

## Creating a New User

UserID	Name	User Level	User Type	Status	Dealer	City	State	Action
cartercountydjcdi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
cartercountydjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
cartercountydcpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
cartercountyyucudi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Delete   Copy
cartercountyyhucd	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Delete   Copy
cchyundaicpq	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
keystonechevycul	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
keystonegbg	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, and select the **“Copy”** action, as highlighted in the previous step.

You can then fill in the new user information and make any changes in the setup necessary.

## Viewing Invoices

Dealers can also view their monthly invoices online by selecting the **“Online Invoicing”** tab in the left-hand menu.



## 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%
<b>Adverse Letters Delivered/Scheduled</b>	<b>38</b>	<b>88%</b>

Risk Based Pricing Notice Program Monitor		
	#	%
Total Applicants	43	
Notices Mailed	35	81%
Notices Queued to be Mailed	6	14%
Notices Emailed	0	0%
Notices Printed Locally	0	0%
Applicants with No Notice Delivered	2	5%
<b>RBP Notices Delivered/Scheduled</b>	<b>41</b>	<b>95%</b>

Red Flag Program Monitor		
	#	%
<b>Red Flag Alert Status</b>		
Total Applicants With Red Flag	38	46%
Red Flag Clear & Cautions	9	24%
Red Flag Alerts	29	76%
Alerts Unresolved	27	
Alerts Resolved	2	
<a href="#">Work on Unresolved</a>		
<b>Consumer Alerts</b>		
Fraud Victim and Security Alerts	1	
Active Duty Alerts	0	
<b>ID Verifications</b>		
Complete	0	0%
Incomplete	42	100%
<a href="#">Work on Incompletes</a>		

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

OFAC Compliance		
	#	%
<b>OFAC Status</b>		
Total Applicants With OFAC	39	
OFAC Alerts	0	0%
OFAC Unresolved	0	
OFAC Resolved	0	

## Compliance for Credit Reports

### What must dealers have in place today:

- Red Flag, which includes OFAC on every applicant, and remediate all alerts.
- Properly provide Adverse Action and Risk Based Pricing notices to consumers.
- Must abide by the regulations, and be able to **PROVE** they abide through monthly audits.

700Credit provides our dealers a comprehensive platform that keeps your business in compliance with every transaction. **Our Compliance Dashboard includes:**

- Red Flag
- Risk Based Pricing Notices
- Adverse Action Notices
- OFAC
- Privacy Notices
- Out of Wallet Questions
- Audit Reports

## Red Flag Regulation

Our Red Flag ID solution is customizable for your dealership's specific needs and provides a total solution to satisfy all Red Flag requirements. This is an automated solution that shows results directly within the credit report. Available with every potential Red Flag alert, 700Credit provides a list of multiple choice "Out of Wallet" questions that an identity thief would have a hard time answering, allowing you to validate identity without the consumer leaving the dealership.

### What must dealers have in place today:

- Red Flag which includes OFAC on every Applicant, and remediate all alerts
- Properly provide Adverse Action and Risk Based Pricing notices to consumers
- Must abide by the regulations, and be able to PROVE they abide through monthly audits.
- Dealers are required by law to have a WRITTEN Identity Theft Protection POLICY (ITPP) (*700Credit has a template available for you*)
  - This policy must have a training component, a monitoring component, a reporting component and an audit component
- Dealers must have a Compliance Officer identified for your store

## Red Flag: Key Components

- OFAC Database Search
- Address Verification against a Public Record Database
- Fraud Database Check
  - Database contains known fraudulent addresses (*Prisons, mail drops, fraudulent activity in the past, etc.*)
  - Master Death File
  - Social Security Number Validation
- ID Verification Component
- Military Lending Act
- Synthetic ID Fraud

Identity Verification

Name: TEST TEST

Red Flag Score: 99

Score Risk Level: Medium Risk ?

Out of Wallet Questions

Status: Out of Wallet Required

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 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

700Credit

## Out of Wallet (OOW) Questions

Out of Wallet (OOW) questions are designed to speed the verification process and keep your customers in your store. When a Red Flag alert occurs, your dealership must validate the person’s identity. If you ask an applicant for additional forms of identity and address verification and they have to leave the store, you risk them not coming back.

- **Available:** OOW questions are available instantly and available for every applicant processed through our 700Dealer platform or through our affiliate partner’s platform.
- **Added Security:** Multiple choice questions that would be hard for an identity thief to answer.
- **Instant Verification:** If the customer answers the majority of the questions correctly, their identity is verified and the alert is automatically resolved, allowing you to proceed with the transaction.

Out of Wallet Questions

Number of Questions: 5

1. According to our records, you previously lived in (PITTSBURGH). Please choose the city from the following list where this person is located.

PITTSBURGH  
 AKOOLAND  
 RANDOLPH  
 HILLSBORO  
 NONE OF THE ABOVE/DOES NOT APPLY

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

KINGS  
 BEST BANK  
 CALLEN FISHER  
 CREDIT TRAVEL WHAT  
 NONE OF THE ABOVE/DOES NOT APPLY

3. You have opened a mortgage loan in or around July 2015. Please select the value amount range in which your monthly mortgage payment falls. Refer only to the regular monthly payment which includes principal, interest, and escrow (you can check include taxes and insurance if selected by lenders). If you have not had a mortgage payment now or in the past, please select NONE OF THE ABOVE/DOES NOT APPLY.

\$250 - \$499  
 \$500 - \$1,049  
 \$1,050 - \$1,599  
 \$1,600 - \$1,999  
 NONE OF THE ABOVE/DOES NOT APPLY

4. How many years have you lived in the state of Ohio in the past 10 years?

0-5  
 6-10  
 11-15  
 16-20  
 NONE OF THE ABOVE/DOES NOT APPLY

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

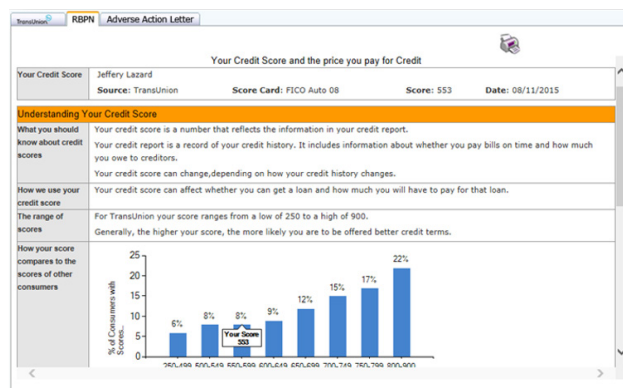
CUYAHOGA  
 HAMILTON  
 MADISON  
 MONTGOMERY  
 NONE OF THE ABOVE/DOES NOT APPLY

Submit
Cancel

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

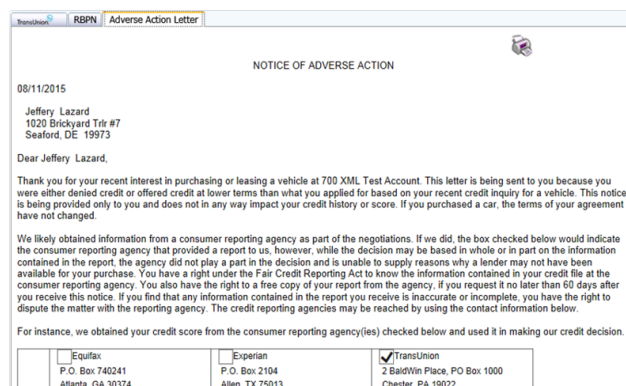
## RBPN: Recommended Best Practices

- 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	Match to full name only
ID Match	Clear	
Red Flag Alerts	Clear	
Synthetic ID	Clear	
MLA Search		
ID Verification	Incomplete	Verification of ID Required

**Identity Verification Detailed Report**  
 Red Flag Level: High Risk  
 Red Flag Score: 46  
 Validation Score: 53  
 Verification Score: 67  
 Status: OFAC Resolution Required

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

## OFAC Instructions

When you click on the link highlighted to the right, in the OFAC report, returns the following U.S. Department of the Treasury page.

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

Search Result	Search Criteria	# of Hits	Trans Id
HIT	NICHOLE CHAO	1	CF66qF11WDTAK2

**Information**  
 To get more information on what to do w/ OFAC Hits, go to the below link provided by the US Government:  
[http://www.ustreas.gov/resource-center/faqs/Sanctions/Pages/faq\\_compliance.aspx#match](http://www.ustreas.gov/resource-center/faqs/Sanctions/Pages/faq_compliance.aspx#match)

Question #5 on this page is the attached US Treasury Department OFAC Instructions document. The US Treasury document has more details than our 700Credit document.

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

ABOUT OFAC | RECENT ACTIONS | SANCTIONS LISTS | SANCTIONS PROGRAMS | SUBMIT A REPORT

Home | FREQUENTLY ASKED QUESTIONS

Specialty Designated Nationals List (SDN List)  
 SDN List - Data Formats & Data Schemas  
 Consolidated Sanctions List (then SDN List)  
 Additional Sanctions Lists  
 Search OFAC's Sanctions Lists  
 Sanctions, Programs and Country Information  
 Recent Actions  
 OFAC License Application Page  
 Additional OFAC Resources  
 Frequently Asked Questions  
 Civil Penalties and Enforcement Information

**Frequently Asked Questions**

Search FAQs  
 Search FAQs

**FEATURED FAQs**

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

1133. For the purposes of the determination of a 50, 25%, 10% rule pursuant to Executive Order 13854, what is meant by the term "net fuel costs the business economy"?

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1133. For the purposes of the determination of a 50, 25%, 10% rule pursuant to Executive Order 13854, what is meant by the term "net fuel costs the business economy"?

## 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 Score Risk Level: High Risk Synthetic ID Level: Low Risk  
 IDV Quiz

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

Hide Detail Report 700Credit

**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

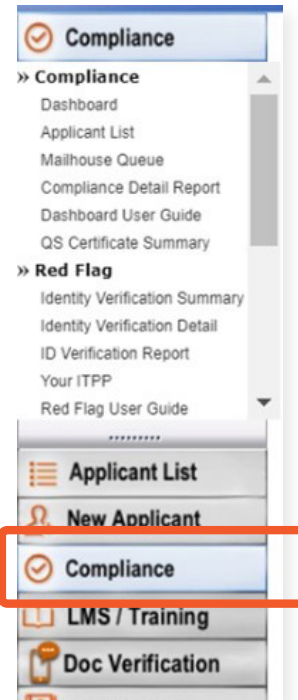
- OFAC Should be pulled on every person you sell a car to. It is included in 700Credit's Identity Verification product.
- You need to ensure you are running OFAC on cash deals
- If an OFAC hit occurs, click on the details link and evaluate the result details
- Look for DOB and compare to the DOB of your 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](http://700Dealer.com) platform.

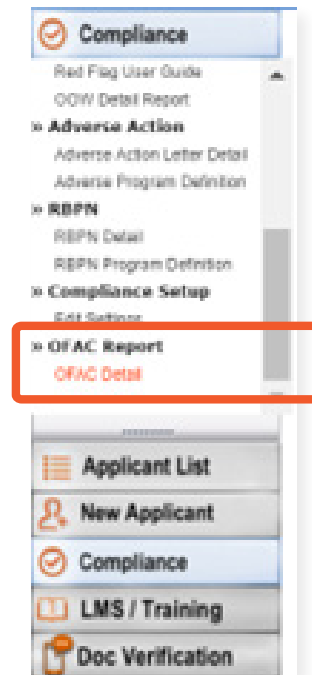
Locate the **“Compliance”** menu item in the left-side navigation panel.



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

1. Out of Wallet Detail Report
2. Adverse Action Letter Detail
3. RPBN Detail
4. OFAC Detail

Click on the report you would like to view. Examples of each report are provided on the next page.





**RED FLAG REPORT:**

Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Resolution Method	Description	SSN
	276								
<input checked="" type="checkbox"/> Red Flag Alerts		141	51%	11					
Mad				Alert	9/1/2023 1:00:46 PM				XXX-XX
Alex				Alert	9/1/2023 1:03:34 PM				XXX-XX
Timc				Clear	9/1/2023 4:25:53 PM		OOV		XXX-XX
Mig				Alert	9/1/2023 6:01:39 PM				XXX-XX
Robi				Alert	9/1/2023 6:14:25 PM				XXX-XX

Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Resolution Method	Description	SSN
	276								
<input checked="" type="checkbox"/> Red Flag Alerts		141	51%	11					
<input checked="" type="checkbox"/> OFAC Alerts		2	1%	0					

**IDENTITY VERIFICATION REPORT:**

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

**OUT OF WALLET REPORT:**

Dealer Name	No of Applicants	Counts	Percentage	Created date	User Name
	14				
<input checked="" type="checkbox"/> Applicants Passed		12	86%		
<input checked="" type="checkbox"/> Authentication Abandoned		2	14%		
<input checked="" type="checkbox"/> Applicants with Five Questions Presented		12	86%		

**RISK-BASED PRICING NOTICE REPORT:**

Dealer Name	App Date	Name	No of Applicants	No of notices Delivered	Print Local	Mail House	EMAIL	Queued Date	Credit Score
		Totals	286	286	167	0	0	119	
	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	Chi					09/17/2023		EFX(481)
	09/01/2023	Cig					09/17/2023		EFX(549)TU(492)XPN(502)
	09/01/2023	Dav			09/01/2023				FFX(624)TU(645)XPN(640)

**ADVERSE ACTION REPORT:**

Dealer Name	App Date	Name	No of Applicants	No of Letters Delivered	Print Local	Mail House	Queued Date	Credit Score
		Totals	286	286	0	0	286	
	09/01/2023	Ale					09/17/2023	EFX(669)TU(638)XPN(649)
	09/01/2023	Anr					09/17/2023	EFX(864)TU()XPN()
	09/01/2023	Bre					09/17/2023	EFX(842)TU(864)XPN(837)
	09/01/2023	Chi					09/17/2023	EFX(481)
	09/01/2023	Cig					09/17/2023	EFX(549)TU(492)XPN(502)
	09/01/2023	Dav					09/17/2023	FFX(624)TU(645)XPN(640)

**OFAC REPORT:**

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

You should have been sent your [700Dealer.com](http://700Dealer.com) login credentials in one of our welcome emails to you. If you cannot locate your credentials or have any questions, you may send us an email or give us a call at the following:

**SUPPORT: (866) 273-3848 (Option 4) or [support@700Credit.com](mailto:support@700Credit.com).**