



USER GUIDE (Dealer Platform)

NOVEMBER 2024

Automatic

TABLE OF CONTENTS

Welcome to 700Credit	4
Credit Report Solutions	4
Compliance Solutions	4
Soft Pulls	4
QuickQualify (<i>prequalification</i>)	4
QuickScreen (<i>prescreen</i>)	4
Identity Verification & Fraud Detection	5
Identity Verification	5
Synthetic ID Fraud	5
Income & Employment Verification	5
Driver's License Authentication Solutions	5
Mobile Scanner	5
In-Store	5
Set-Up Instructions	6
Pulling Credit	8
Viewing Previously Pulled Reports	11
Save-Only Push Feature	14
Additional Services	17
700Credit's QuickApplication Solution (Full Credit App)	17
700Credit's Soft Pull Prequalification Solution (Direct Link)	18
Introduction to 700Dealer.com	19
Viewing Your Leads	19
Managing Users	20
Creating a New User	21
Viewing Invoices	21
Introduction to Compliance Solutions with 700Credit	22
Compliance Dashboard	22
How You Benefit	22
Compliance for Credit Reports	23
Red Flag Regulation	23
Red Flag: Key Components	24
Out of Wallet (OOV) Questions	24
Risk-Based Pricing Notices	25
Adverse Action Notices	26

OFAC Search 27

 OFAC Instructions 27

 OFAC Cleared 28

Viewing Audit Reports 29

Welcome to 700Credit

700Credit is the leading provider of credit reports, compliance solutions, soft pull products, identity theft and driver's license authentication platforms for automotive, RV, Powersports and Marine dealers in the US. Our product and service offerings include credit reports, prescreen and prequalification platforms, OFAC compliance, Red Flag solutions, 2022 Safeguards protection, Synthetic ID Fraud Detection, score disclosure, Risk-Based Pricing and Adverse Action notices, identity verification, and mobile and in-store driver's license authentication solutions. With over 21,500 direct dealer clients, and 200+ software partners, we look forward to becoming your trusted credit and compliance vendor.

Credit Report Solutions

We are the largest authorized reseller of credit reports from all three leading national credit companies, **Experian, Equifax and TransUnion**. All 700Credit clients receive their— choice of report format (HTML, enhanced, TTY or Merged Format), score, and ancillary products.

Compliance Solutions

We offer an array of products and services in a customized package for our dealerships, all of which work to automate your compliance practices and keep your dealership ready at all times for future audits. Our **Compliance Dashboard** is a complete monitoring solution, that is unique in the industry and helps you manage and stay on top of credit reporting and compliance from one single view. **Our compliance solutions include:**

- **Adverse Action Notices**
- **Risk-Based Pricing Notices**
- **OFAC Search**
- **Red Flag ID**
- **Privacy Notices**
- **Out of Wallet Questions**

Soft Pulls

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

QuickQualify (prequalification)

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

QuickScreen (prescreen)

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

Identity Verification & Fraud Detection

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

Identity Verification

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

Synthetic ID Fraud

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

Income & Employment Verification

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

Driver's License Authentication Solutions

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

Mobile Scanner

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

In-Store

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

Automatic USA has integrated our credit and compliance solutions into their dealer platform. This brief guide will walk you through how to pull/view applicant's credit reports, activate/use the 'save-only push' feature and introduce additional features of the platform.

If you have any questions, please reach out to our support desk at: (866) 273-3848 or email us at: support@700Credit.com.

Set-Up Instructions

Dealerships will request credit and compliance features from 700Credit using the Micro-site provided. They will be given credentials from 700Credit which will be sent to the Automatic USA team.

The screenshot shows the 700Credit registration form on the Automatic USA website. The form is titled "Thank you for your interest in 700Credit. Please fill out the form and someone will be in contact with you shortly." and includes the following fields:

- First Name*
- Last Name*
- Dealership Name*
- Email*
- Street Address*
- City*
- State* (Alabama is selected)
- Zip Code*
- Phone*

To the right of the form is an "Integration Overview" section with the text: "Automatic USA provides an 'Open Marketplace' which promotes seamless transactions between Dealerships, Lenders and Vendors, creating an efficient and transparent ecosystem. They have integrated our credit reporting and compliance platforms into their system." Below this text are two screenshots of the system interface.

Once credentials are provided, users will start in the home dashboard of Automatic USA and select **'Additional Services'**. Then, click **'Add Credentials'** on the preferred bureau.

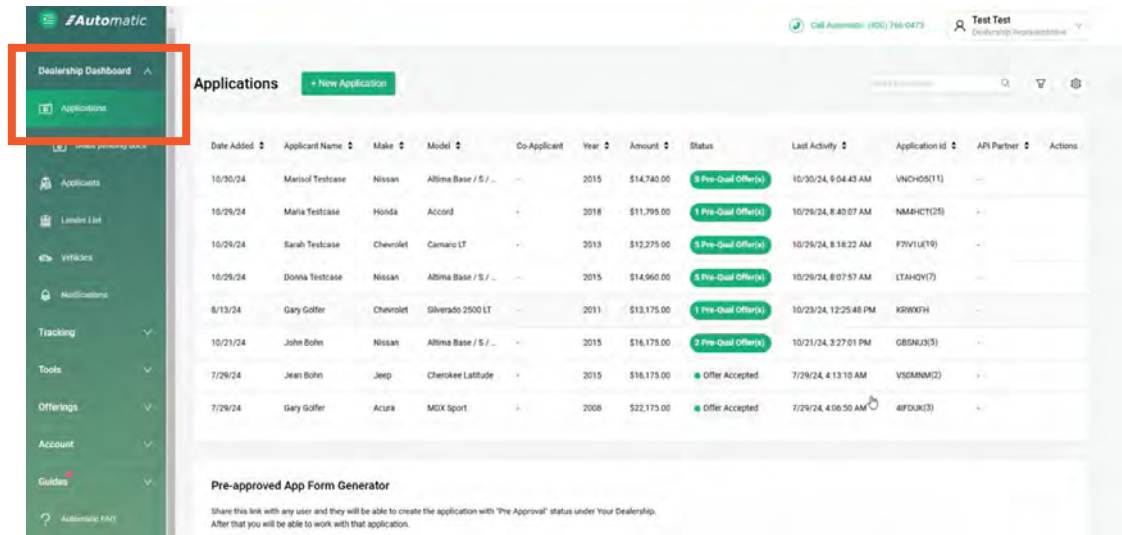
The screenshot shows the Automatic USA dashboard. On the left is a navigation menu with the following items: Identity, Insurance, Title, Drive Smart, Gateway, Account, My Dealership, User List, Subscription, System Settings, and **Additional Services** (highlighted with a red box). The main content area is titled "Credit Bureaus" and lists three bureaus: TransUnion HardPull, Experian HardPull, and Equifax HardPull. Each bureau entry includes a note: "700Credit credentials are needed in order for you to be able to get [Bureau] credit report on your offers" and an "Add Credentials" button (highlighted with a red box).

Enter the appropriate username/password and then **'Save Credentials'**.

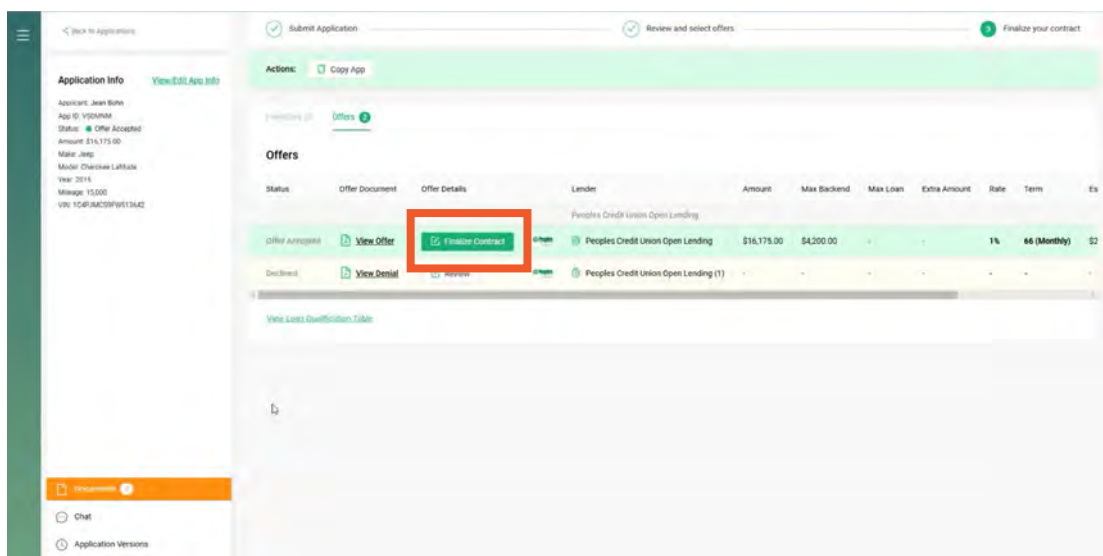
The screenshot shows a web interface with a modal window titled "Add Transunion 700credit credentials". The modal has a green header bar with a close button in the top right corner. Below the header, there are two input fields: "Username*" and "Password*", both with red asterisks indicating they are required. The "Username*" field contains a single vertical bar character. Below the input fields are two buttons: "Cancel" and "Save Credentials". The background of the page is slightly blurred, showing a "Credit Bureaus" section with "TransUnion HardPull" and "Experian HardPull" options, each with an "Add Credentials" button.

Pulling Credit

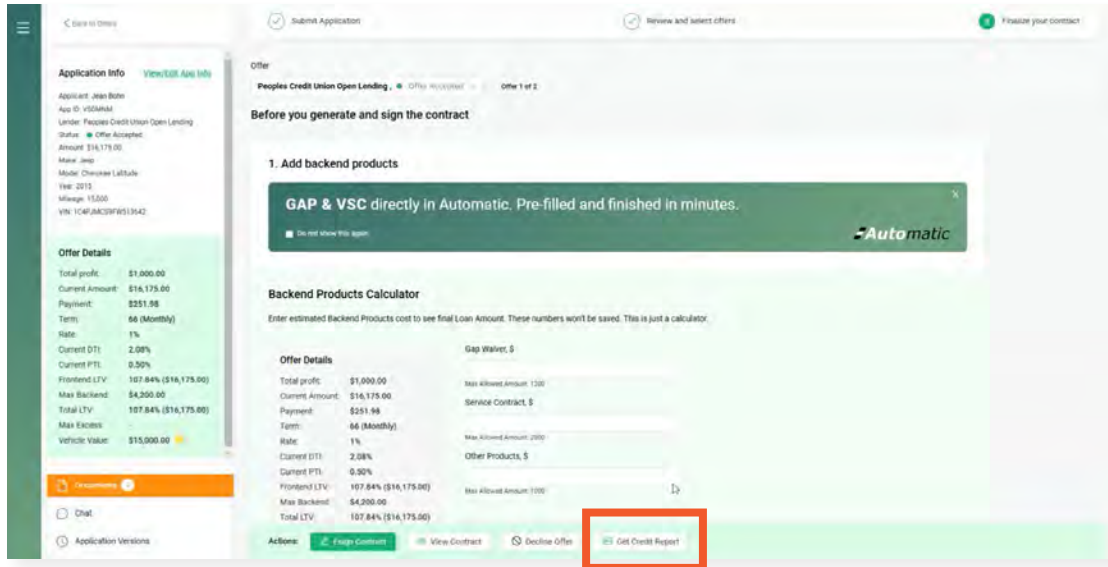
Starting in the home dashboard of Automatic USA, select **'Dealership Dashboard'** and then **'Applications'** in the left-hand menu bar. The user is provided a mass list of the available applications in the dealership-facing platform.



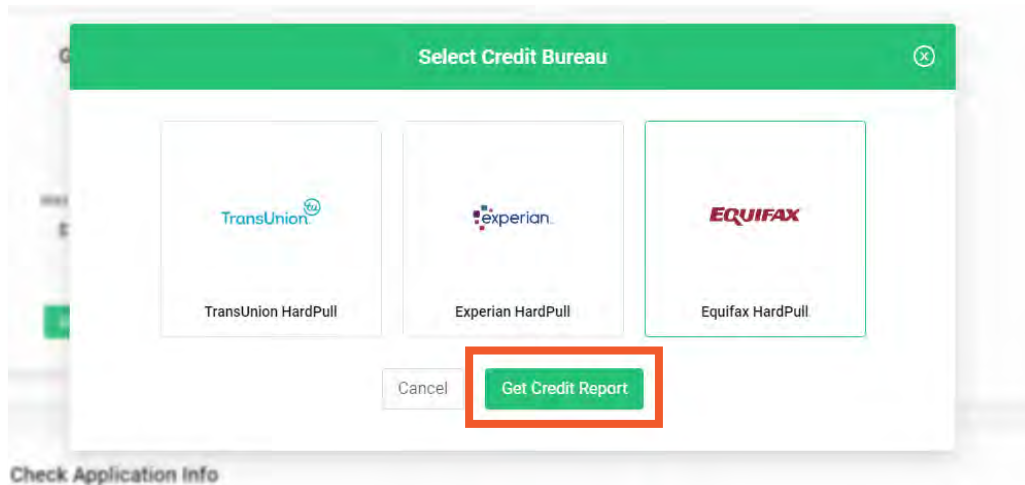
Open the desired application and select **'Finalize Contract'**.



To pull credit on the applicant, select the **'Get Credit Report'** button in the static **'Actions'** bar at the bottom of the screen.



A pop-up window will appear, allowing the dealer to choose which bureau to pull credit through. Once selected, click **'Get Credit Report'**.



700Credit’s HTML credit report will appear on screen in an iframe. Dealers also have access to their RBPN and Adverse Action Letters by utilizing the tabs at the top of the iframe, as well as a hyperlink to their Compliance Dashboard. .

Identity Verification

Name: Jean Bohn
 Red Flag Score: 53
 Score Risk Level: High Risk ?

Status: Quiz Required
 Synthetic ID Level: Low Risk

[ID Verification Quiz](#)

Section	Result	Alert	Next Steps
> OFAC	✓ Clear		-
> ID Match	✓ Clear		-
> Red Flag Alerts	⚠ Caution	No information available SSN Issue Date cannot be verified	IDV Quiz
> Synthetic ID	✓ Clear	-	-
> MLA Search	✓ Clear	-	-
> ID Verification	✗ Incomplete	Verification of ID Required	Verify ID

[View Detail Report](#)

Score Summary - Jean Bohn

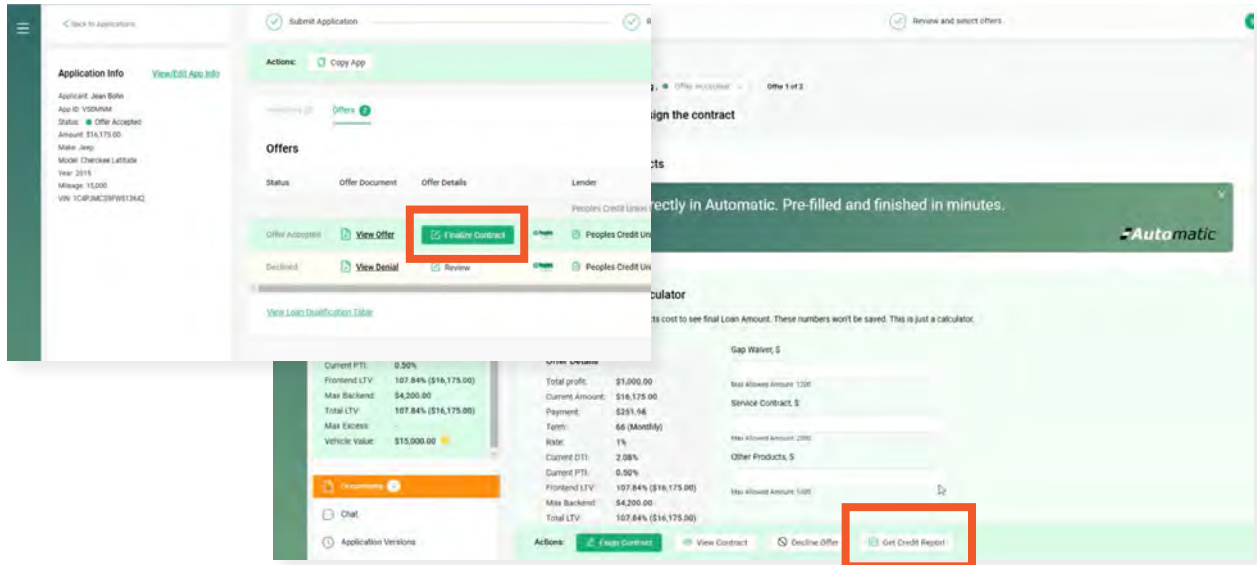
Three smiley icons and rainbow gauges representing scores.

[Close](#)

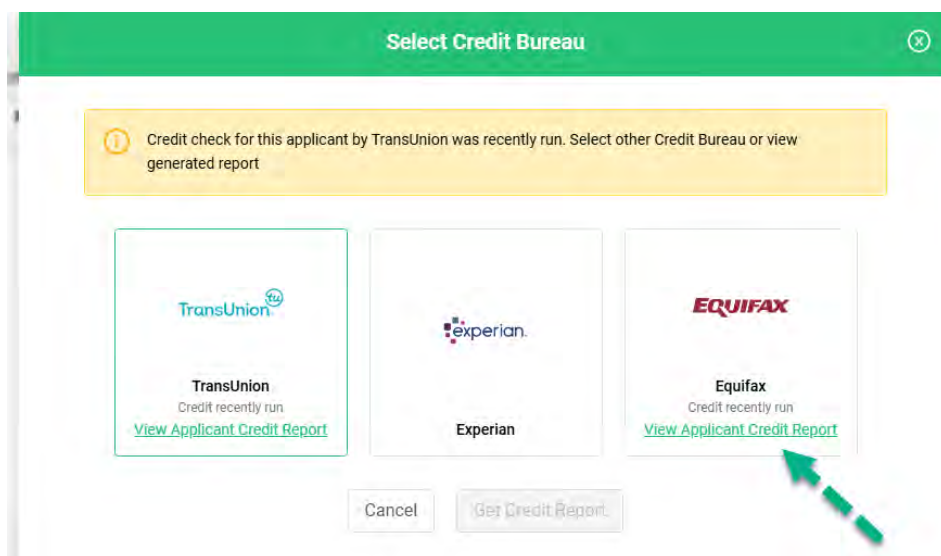
Viewing Previously Pulled Reports

To view previously pulled credit reports, return to the desired applicant's offer, click **'Finalize Contract'** and then **'Get Credit Report'** in the **'Actions'** bar.

Note: The steps follow the same path as pulling an initial credit report on a consumer. If further direction is needed, please see previous section.



A pop-up window will appear. To access the credit report, select the **'View Applicant Credit Report'** hyperlink, as shown below.



700Credit’s HTML credit report will appear on screen in an iframe. Dealers also have access to their RBPB and Adverse Action Letters by utilizing the tabs at the top of the iframe, as well as a hyperlink to their Compliance Dashboard. .

Identity Verification

Name: Jean Bohn Status: **Quiz Required**
 Red Flag Score: 53 Synthetic ID Level: **Low Risk**
 Score Risk Level: **High Risk** ?

[ID Verification Quiz](#)

Section	Result	Alert	Next Steps
> OFAC	✓ Clear		-
> ID Match	✓ Clear		-
> Red Flag Alerts	⚠ Caution	No information available SSN Issue Date cannot be verified	IDV Quiz
> Synthetic ID	✓ Clear	-	-
> MLA Search	✓ Clear	-	-
> ID Verification	✗ Incomplete	Verification of ID Required	Verify ID

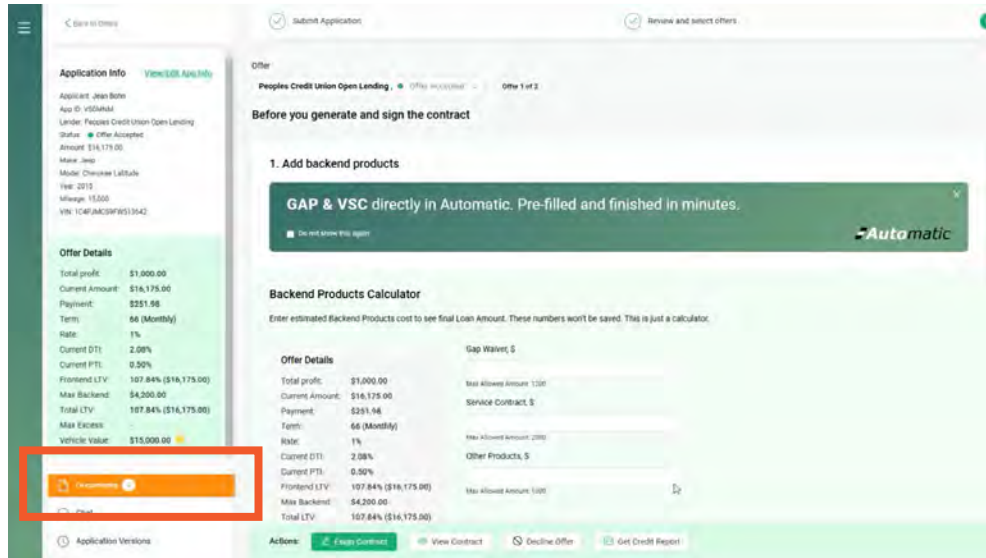
[View Detail Report](#)

Score Summary - Jean Bohn

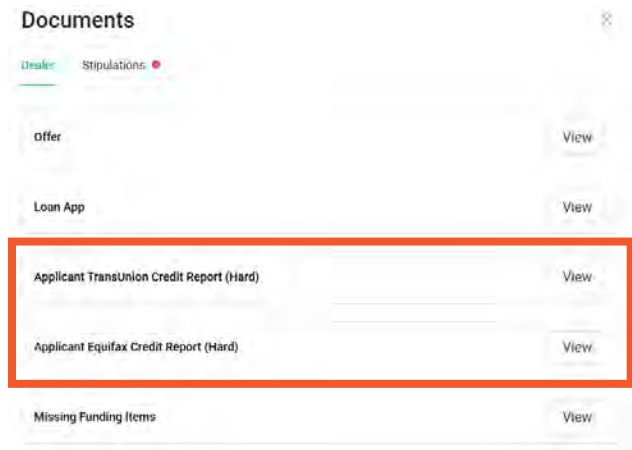
Smiley Smiley Smiley

Close

Additionally, dealers can select the 'Documents' tab within the applicant's offer page to view a credit report.

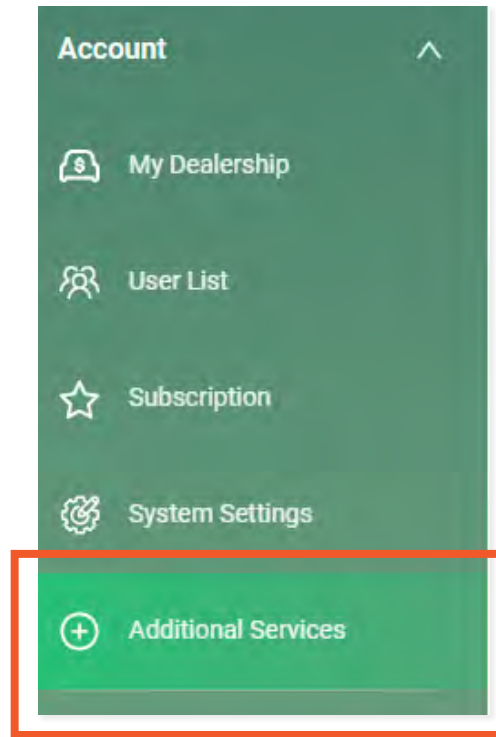


From the slide-out 'Documents' menu, locate the desired credit bureau's report from the list, and select 'View'.

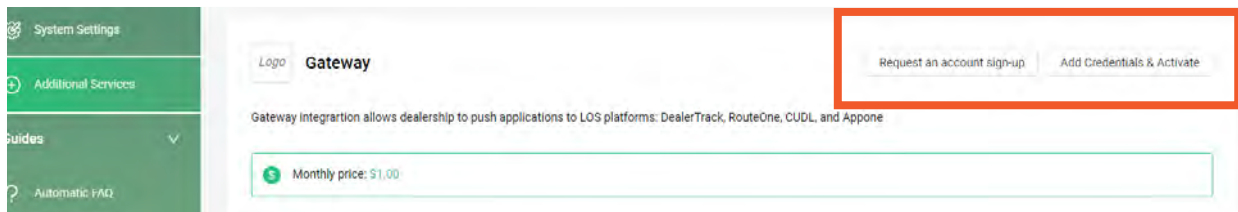


Save-Only Push Feature

From the menu bar, select 'Additional Services'.

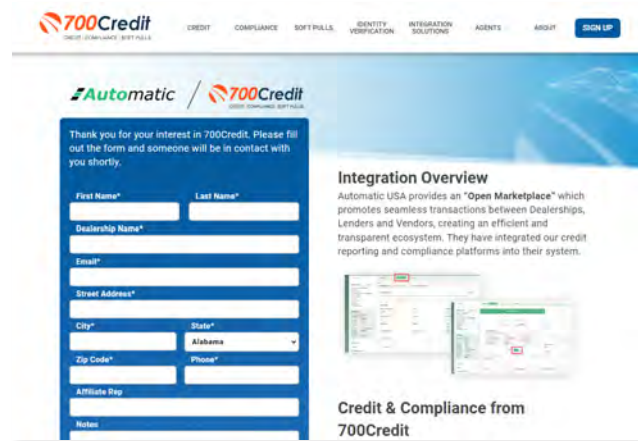


When dealers enter 'Additional Services' they can select either the 'Request an account sign-up' or 'Add Credential & Activate' service.

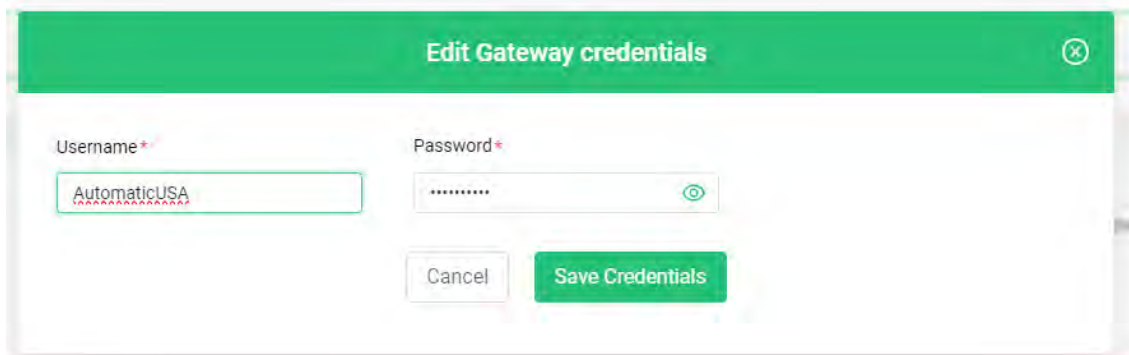


'Request an account sign-up' will bring dealership to the microsite, <https://www.700credit.com/automatic-usa/>.

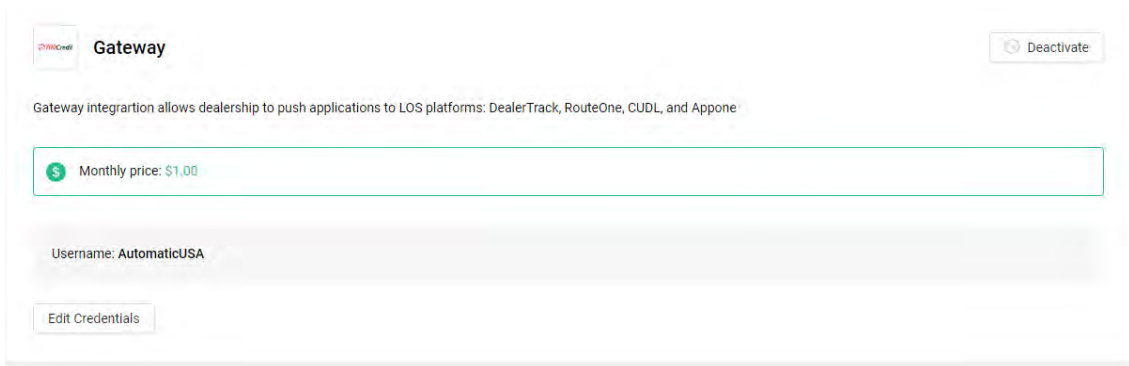
From here, fill out the form on the left side of the screen and a 700Credit representative will contact the dealer.



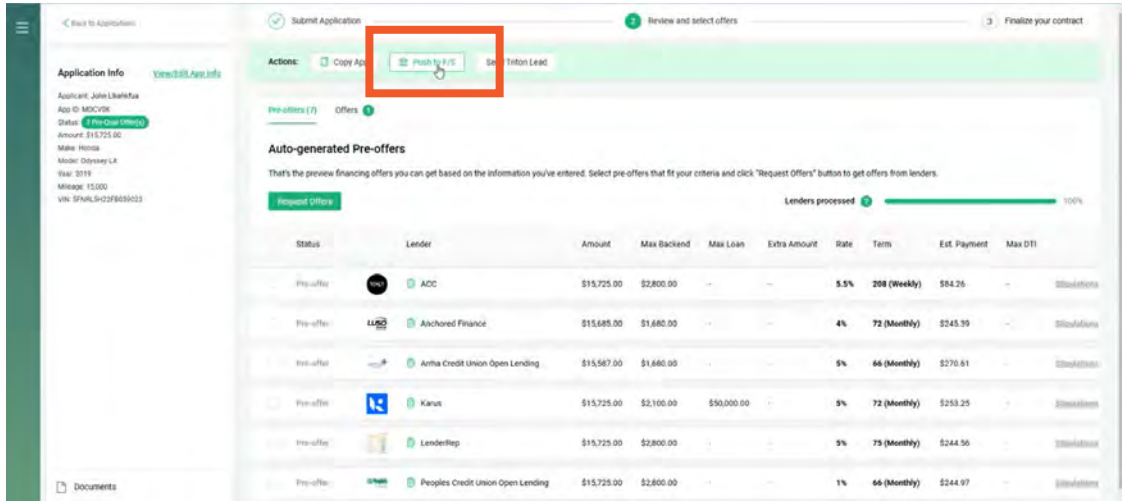
If the dealer selected 'Add Credential & Activate' they are provided the screen below. Edit / Enter the appropriate Gateway credentials



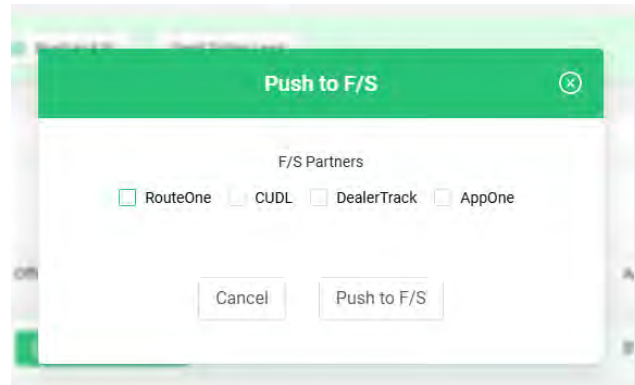
Once credentials are entered, the product is activated.



This 700Credit product allows dealerships to push applications to their finance sources on other platforms. To do so, locate and open the desired applicant's offer page, and select **'Push to F/S'**.



Select which finance source to send to and click **'Push to F/S'**.



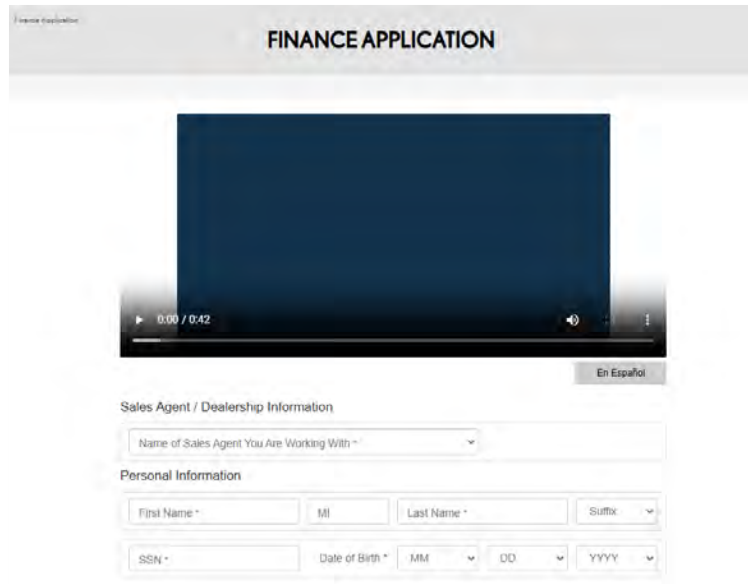
Applications that are pushed become stored under **'Gateway'** (left-hand navigation bar) in the **'Offering Section'**.

Date Added	Applicant Name	Co-Applicant	LOS Partners	Make	Model	Year	Amount	Application Id
7/3/24	Joseph Gilbert	-	AppOne	GMC	Acadia SL	2012	\$10,175.00	YJ11FC
6/27/24	Donna Medica	-	DealerTrack	GMC	Acadia SL	2012	\$10,175.00	Z9N2PV
7/19/24	Frank Lleeko	-	RouteOne, CUDL, DealerTrack, AppOne	Ford	Explorer XLS	2004	\$30,175.00	AMD9SJ

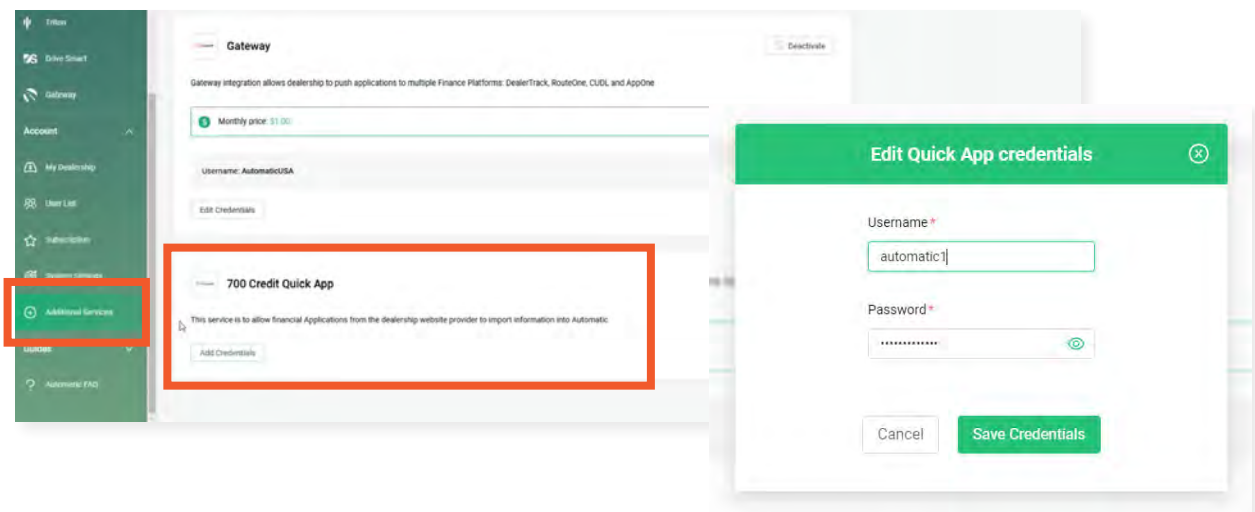
Additional Services

700Credit's QuickApplication Solution (Full Credit App)

Another service from 700Credit is the ADF application transfer. This feature allows all dealerships finance applications using the prequal interface on the website to transfer the application data to Automatic giving offers from the lenders instantly.



To activate the 700Credit QuickApplication platform in Automatic USA, select **'Additional Services'** in the left-hand navigation bar. Locate the **'700Credit Quick App'** section, and click **'Add Credentials'**. From the pop-up window, provide the correct username/password.



Applicant's information is then pushed/available within the Automatic USA platform.

Date Added	Applicant Name	Make	Model	Co-Applicant	Year	Amount	Status
11/6/24	John Lkehkfua	Honda	Odyssey LX	-	2019	\$15,725.00	Funded
11/1/24	John Lkehkfua	Honda	Odyssey LX	Frank Lleexo	2019	\$15,725.00	Offer Accepted
11/6/24	Jody Morton	Ford	Escape	-	2023	\$20,175.00	Funded
11/6/24	John Lkehkfua	Honda	Odyssey LX	-	2019	\$15,725.00	11 Pre-Qual Offer(s)
11/6/24	Frank Lleexo	Nissan	Altima Base / S / ...	-	2017	\$15,535.00	11 Pre-Qual Offer(s)
11/6/24	Evangeline Adams	Ford	Edge Limited	-	2019	\$11,774.00	1 Offer(s)
10/28/24	Evangeline Adams	Chevrolet	Cruze LT	-	2014	\$11,944.00	1 Offer(s)

700Credit's Soft Pull Prequalification Solution (Direct Link)

Dealerships are also able to send the prequal application to the consumer directly through an emailed link or sending a QR code to be scanned. To access this link/QR code, click **'Dealership Dashboard'** in the left-hand navigation bar, and then **'Applications'** from the drop-down.

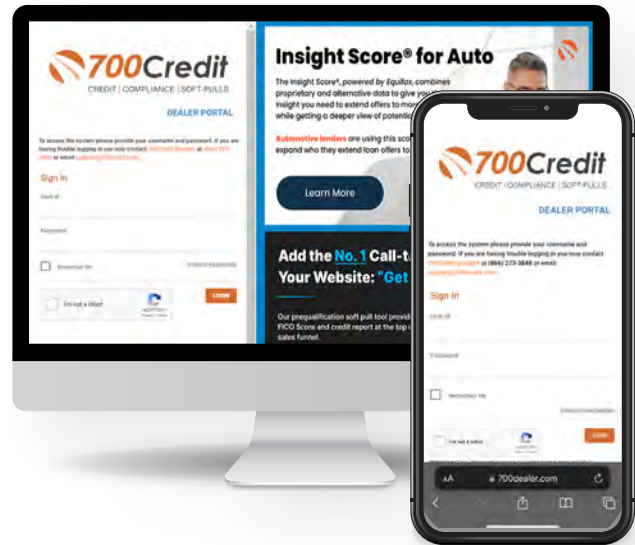
Scroll below the application's list, and locate the **'Pre-approved App Form Generator'**.

The screenshot shows the Automatic USA platform interface. On the left is a navigation menu with options like 'Dealership Dashboard', 'Applications', 'Deals pending docs', 'Applicants', 'Lender List', 'Venues', 'Notifications', 'Tracking', 'Tools', 'Offerings', 'Account', and 'Guides'. The main area displays a table of applications with columns for Date Added, Applicant Name, Make, Model, Co-Applicant, Year, Amount, Status, Last Activity, Application ID, API Partner, and Actions. Below the table, a section titled 'Pre-approved App Form Generator' is highlighted with a red box. This section contains the following text: 'Share this link with any user and they will be able to create the application with "Pre Approval" status under Your Dealership. After that you will be able to work with that application. *Before sending users the link to the Pre-Approval form, please ensure that you have activated Vantage Score Additional Service'. At the bottom of this section are two buttons: 'Copy Link' and 'Get QR Code'.

Introduction to 700Dealer.com

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

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



Viewing Your Leads

After logging into your 700Dealer.com portal, locate/select the **"Applicant List"** menu item in the left-hand navigation panel where you will be presented with a mass list of all applicants in the platform. Select **"Date Range"** to filter the list and view different timeframes.

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

The screenshot shows the 700Credit Dealer Portal interface. On the left, there is a navigation menu with 'Applicant List' selected. The main area displays a table of applicants. A red arrow points from the 'First, Last Name' column to a specific applicant's name. To the right, a detailed 'Credit Report' is displayed for that applicant.

First, Last Name	Application	Status	Expires
JANE ANDEN
...
...
...
...

JANE ANDEN	DOB: 11/11/1992	Date: 05/02/20					
2 MAPLE CT	SSN: 050-05-1234	In File: 08/09/20					
WESTPORT, MA, 02710		Reported: 03/14/20					
		Subst/Reb: FDC					
		Sub Comp: C-86001236G					
PREVIOUS ADDRESSES:							
Name	City	State	ZIP				
8 BAYER RDG	WINCHAM	MA	01892				
11 HIGHLAND RD	WILBERHAM	MA	02517				
EMPLOYMENT:							
EMPLOYER X			09/15/10				
700Credit Auto Summary							
Year	Month	Pay	Total Auto	Dist Auto	20	12	00
2019	01	1000	1000	1000	0	0	0
Score Summary							
Score	Code	Score Factor Description					
720	12	...					
650	24	...					
520	4	...					

Managing Users

Dealers with the appropriate authorization can add, edit and/or delete customers and their credit/lead information with the following simple process:

1. Log in to your 700Dealer.com platform using your provided credentials.
2. Click on the “Users” link in the left-hand navigation Administration panel.
3. If editing a user’s credentials, click the “Edit” link attached to the user’s “Action” column.
4. To delete a user, click the “Delete” link.
5. If creating a new user, click on the “Copy” link.

UserID	Name	User Level	User Type	Status	Dealer	City	State	Action
cartercountydcjdui	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcjdpq	Elend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcjdui	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountydcjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountydcjdpq	Elend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
fchavez	Frank Chavez	Dealer Admin	OOE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
keystonechevydui	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevydc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevydpq	Gubaqoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy

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

Once complete, save the profile before exiting out.

User Information

User ID: [text] Password: [password] Retype Password: [password]

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

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

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

Email Address: [text] [Email Password]

Password Rules:
 Password must be at least 10 characters long.
 Password must contain an uppercase character.
 Password must contain a lowercase character.
 Password must contain a numeric character.
 Password and Retype Password must match.
 Password shouldn't match with last 13 password

User Setup Information

User Type: [dropdown] User Level: [dropdown] AutoGenerate Letter: [checkbox]

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

Disable User [checkbox]

From IP: [text] To IP: [text] Add Another Range [button]

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

Security Questions [checkbox]

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

Creating a New User

UserID	Name	User Level	User Type	Status	Dealer	City	State	Action
cartercountydcudi	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyhyucdl	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyhyucd	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cchyundaicdpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
keystonechevyucdl	CJ DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevydc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonecbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy

To create a new user, it is easiest to find a similar user ID from the "Users" mass list, and select the "Copy" action, as highlighted above.

You can then fill in the new user's information into the user profile, as well as make any necessary changes.

User Information

UserID: * Password: * BypassPassword: *

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

Address: * 123 Main Street

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

Email Address: *

Password Rules:

- Password must be at least 10 characters long.
- Password must contain an uppercase character.
- Password must contain a lowercase character.
- Password must contain a numeric character.
- Password and Bypass Password must match.
- Password shouldn't match with last 13 password.

User Setup Information

User Type: * Web User Dealer Admin AutoGenerate Letter is on

Read Only

Dealer: * ABC Dealer Select Default Dealer: * ABC Dealer

Disable User

From IP: No IP Ranges found To IP: Add Another Range

Restrict Days of week and time of day access

Force Password change on next Login

Show in QuickApp Dropdown

Security Questions

Question 1: * Describe rooms in my house * Answer 1: * Music

Question 2: * state born in * Answer 2: * Alaska

Question 3: * jvt * Answer 3: * Stalin

Viewing Invoices

Dealers can also view their monthly invoices online by selecting the "Online Invoicing" tab in the left-hand "Administration" navigation panel.

Locate and select the desired invoice to open its details and view the billing summary.

Administration | Invoice Date: 11-11-2018 | Monthly Bills are available for 6 months

Online Invoicing

Billing Summary

Invoice Number: 605347

Fast Our Balance: \$0.00

Current Activity: \$1295.30

Invoice Total: \$1295.30

Online Payments: \$0.00

Auto Payments: \$0.00

Balance due by 12/11/2018: \$1295.30

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

Applicant List

New Applicant

Compliance

Usage Analysis

Administration

Dealer Summit

REGISTER NOW!

ELK GROVE OIA
8400 LAGUNA GROVE DR
ELK GROVE CA 95757

INVOICE

700Credit

Invoice Number: 605347 Date: 11/11/2018

Introduction to Compliance Solutions with 700Credit

Compliance is a daunting task for any dealership, but the key to adhering to the Fair Credit Reporting Act (FCRA) and Equal Credit Opportunity Act (ECOA) regulations is consistency. 700Credit offers an array of products and services in a customized package for your dealership, all of which work to automate your compliance practices, keeping your dealership ready at all times for future audits. In addition to this complete, packaged Compliance Dashboard, we offer Identity Verification and Synthetic ID protection solutions.

Compliance Dashboard

Our Compliance Dashboard closely monitors your efforts to ensure compliance processes are being followed. Issues of concern are highlighted in red for quick identification. We support both single and multi-roof views, ensuring you have your finger on the pulse of every compliance aspect in your business.

Items supported on the dashboard include:

- Adverse Action Notices
- Risk-based Pricing Notices
- OFAC Search, Red Flag ID & Privacy Notices
- Out of Wallet Questions
- Our Compliance Dashboard also collects lead forms from our Credit Reporting and Soft Pull products

Lead Summaries for:

- QuickQualify
- QuickApplication
- QuickScreen
- QuickScore
- QuickScan

How You Benefit

- Ensure compliance processes are being followed
- Identify immediately when/where you are out of compliance
- Easily print audit reports
- Single and multi-point rooftop views

Adverse Action Letter Program Monitor		
	#	%
Total Applicants	43	
Letters Mailed	34	79%
Letters Queued to be Mailed	4	9%
Letters Printed Locally	0	0%
Applicants with No Letter Delivered	5	12%
Adverse Letters Delivered/Scheduled	38	88%

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

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

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

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

Compliance for Credit Reports

What must dealers have in place today:

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

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

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

Red Flag Regulation

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

What must dealers have in place today:

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

Red Flag: Key Components

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

Identity Verification Name: TEST TEST Status: Out of Wallet Required
 Red Flag Score: 99
 Score Risk Level: Medium Risk Out of Wallet Questions

Section	Result	Alert	Next Steps
> OFAC	✔ Clear		
> ID Match	❗ Alert	Subject not found Last Name: Not Found Address: Not Found SSN: Not Found	Out of Wallet Questions
> Red Flag Alerts	❗ Alert	Zip Code vs City: ZIP Code not issued Zip Code vs State: ZIP Code not issued Issuance Year Status: Not Issued Yet Phone Code vs State: Not available Phone Code vs Zip Code: Not available ZIP code has not been issue SSN likely not issued prior to June 2011	Out of Wallet Questions
> Synthetic ID	-	-	-
> MLA Search	✔ Clear		
> ID Verification	❌ Incomplete	Verification of ID Required	Verify ID

[View Detail Report](#)

Out of Wallet (OOW) Questions

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

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

Out of Wallet Questions

Number of Questions: 1

1. According to our records, we previously lived in the following cities. Please choose the city that was the most recent.

ALBUQUERQUE
 ANCHORAGE
 BIRMINGHAM
 BOSTON
 DENVER
 HOUSTON
 LOS ANGELES
 MIAMI
 NEW YORK
 PHOENIX
 SAN ANTONIO
 WASHINGTON DC
 NONE OF THE ABOVE DOES NOT APPLY

2. Which one of the following could make you feel stressed or nervous? Please select **ONE** of the answers.

KIDNAP
 SCARY MOVIES
 EATING SPICES
 DONATING BLOOD
 NONE OF THE ABOVE DOES NOT APPLY

3. How often have you opened a mortgage loan in the amount of \$250,000? Please select the correct amount range in which you recently opened a loan. After only in the regular monthly payment which includes principal, interest, and service charges made in that time and a balance of interest if you have or had a mortgage payment run in the past, please select "NONE OF THE ABOVE DOES NOT APPLY".

\$750 - \$950
 \$950 - \$1300
 \$1300 - \$1500
 \$1500 - \$1800
 NONE OF THE ABOVE DOES NOT APPLY

4. How often do you use a car in the past 60 days?

DAILY
 WEEKLY
 MONTHLY
 YEARLY
 NONE OF THE ABOVE DOES NOT APPLY

5. Please select the state for the address on your ID.

ALABAMA
 ALASKA
 ARIZONA
 ARKANSAS
 CALIFORNIA
 COLORADO
 CONNECTICUT
 DELAWARE
 FLORIDA
 GEORGIA
 HAWAII
 ILLINOIS
 INDIANA
 IOWA
 KANSAS
 KENTUCKY
 LOUISIANA
 MAINE
 MARYLAND
 MASSACHUSETTS
 MICHIGAN
 MINNESOTA
 MISSISSIPPI
 MISSOURI
 MONTANA
 NEBRASKA
 NEVADA
 NEW HAMPSHIRE
 NEW JERSEY
 NEW MEXICO
 NEW YORK
 NORTH CAROLINA
 NORTH DAKOTA
 OHIO
 OKLAHOMA
 OREGON
 PENNSYLVANIA
 RHODE ISLAND
 SOUTH CAROLINA
 SOUTH DAKOTA
 TENNESSEE
 TEXAS
 UTAH
 VERMONT
 VIRGINIA
 WASHINGTON
 WEST VIRGINIA
 WISCONSIN
 WYOMING
 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
- RBPN Audit report available that shows every consumer who's credit file was access and how and when each consumer received their notice.

RBPN: Recommended Best Practices

- Consider a process where the RBPN is presented to the consumer during signing ceremony and have the consumer sign a copy and place in Deal Jacket.
- Add to your monthly audit check list that you utilize when auditing deal jackets.
- Consider delegating personnel to review notices that have not been delivered and emailing them to the consumer.
- Utilize the dashboard to monitor for printing and emailing of the RBPN, minimizing costs from RBPN's being mailed to the customer.
- The RBPN audit report can be run to show every customer a credit report was run on and how their RBPN was delivered.

Adverse Action Notices

Dealerships are considered creditors and are responsible for providing Adverse Action notices to customers that were not offered financing or consumers who were offered alternative financing but denied the offer. 700Credit has a solution that automatically keeps your dealership in compliance with Adverse Action obligations.

- Generated instantly with every report
- Stored on 700Dealer.com system
- Included in Compliance Dashboard report
- Print or email to the consumer
- Mailhouse supported



Adverse Action: Recommended Best Practices

- Review 700Credit's automation methods for minimizing manual efforts
 - Scorecard cutoffs, so top credit tier consumers never receive a notice
 - Automate the mailing of the notices for those consumers not mailed or emailed notices
- Add to your monthly audit check list that you utilize when auditing Dead deal jackets.
- Consider delegating personnel to review consumers who did not purchase a car for notices that have not been delivered and emailing them to the consumer.
- Utilize the dashboard to monitor for printing and emailing of the Adverse Action, minimizing costs from Adverse Action Notice's being mailed to the customer.
- The Adverse Action audit report can be run to show every customer a credit report was run on and how their Adverse Action was delivered.

OFAC Search

OFAC is a department within the U.S. Treasury, the Office of Foreign Assets Control (OFAC), and is responsible for administering and enforcing economic sanctions against suspected terrorists, drug dealers and money launderers.

Specifically, OFAC is a database which identifies Specially Designated Nationals (SDN) – those individuals or businesses linked with illegal activities – with whom an entity, including dealerships, are prohibited from doing business. This includes cash deals.

700Credit’s quick and easy OFAC solution screens your customers against the OFAC database with every transaction.

If a match occurs, 700Credit will assist your dealership employees with the necessary steps to remain compliant with the federal government’s regulations.

A “next steps” link will appear with instructions on how to resolve the issue, as shown to the right.

Identity Verification
 Name: DAVID W CAMPBELL
 Status: OFAC Resolution Required
 Red Flag Score: 46
 Score Risk Level: High Risk
 Synthetic ID Level: Low Risk

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

Next Steps
 OFAC Instructions

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

OFAC Search

Result	Alert
Alert	CAMPBELL, David (a.k.a. CAMPBELL LICONA, David Elias; a.k.a. PEREZ PAZ, Jorge Eduardo; a.k.a. YLEJO DAN, a.k.a. DON DAVID); Nicaragua; DOB 18 Mar 1967; alt: DOB 20 Oct 1967; alt: DOB 02 Jan 1964; POB San Pedro Sula, Honduras; nationality: Honduras; Numero de Identidad 0501-1967-02094 (Honduras); Gender Male; (Linked To: MS-13) DAVID W CAMPBELL [TCO] Match Score: 12.59

OFAC Instructions

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

OFAC Report
 Search Results: NICHOLE CRAO
 # of Hits: 1
 Name: NICHOLE CRAO

Name: ILU CHO
Score: Not Available
Program: DPRK2
Aliases: a.k.a., Il Woo CHO
 a.k.a., CHOI CHO
 a.k.a., Choi JO
 Korea, North

Addresses: To get more information on what to do w/ OFAC Hits, go to the below link provided by the U.S. Government:
http://www.usdtreas.gov/resource-center/tags/Sanctions/Pages/faq_compliance.aspx#match

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

Office of Foreign Assets Control
 Frequently Asked Questions

Search FAQs

FEATURED FAQs
 1. How does OFAC determine if an individual is a Specially Designated National (SDN)?
 2. How does OFAC determine if an individual is a Specially Designated Local National (SDLN)?
 3. How does OFAC determine if an individual is a Specially Designated Global National (SDGN)?

RECENTLY ADDED FAQs
 1. How does OFAC determine if an individual is a Specially Designated National (SDN)?
 2. How does OFAC determine if an individual is a Specially Designated Local National (SDLN)?
 3. How does OFAC determine if an individual is a Specially Designated Global National (SDGN)?

OFAC Cleared

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

The override reasons will also be captured.

The screenshot displays the 700Credit Identity Verification interface. At the top, the user's name is LEON SANCHEZ, and the status is ID Verification Required. The Red Flag Score is 41, and the Score Risk Level is High Risk. A Synthetic ID Level of Low Risk is also shown. Below this is a table with columns for Section, Result, Alert, and Next Steps. The OFAC section shows a 'Clear' result with a green checkmark. A red arrow points to the 'Clear' button in the OFAC Search section of the detailed report below. The detailed report shows the OFAC Search result as 'Clear' and provides an alert with details for MONTOYA SANCHEZ, Diego Leon, including address, company, and DOB. At the bottom, it states 'OFAC alert was cleared' and 'Verified User Name: FinanceExpress Interface' with a date and time of 4/18/2023 1:53:57 PM.

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

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

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

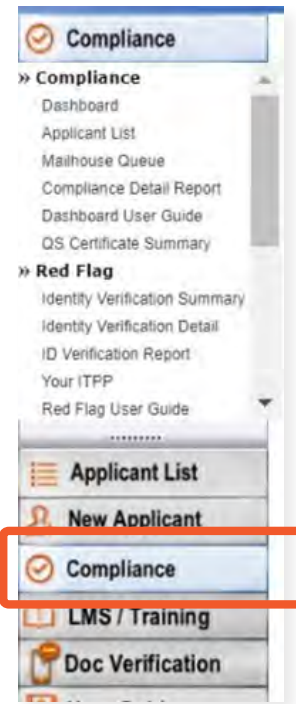
OFAC Search: Recommended Best Practices

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

Viewing Audit Reports

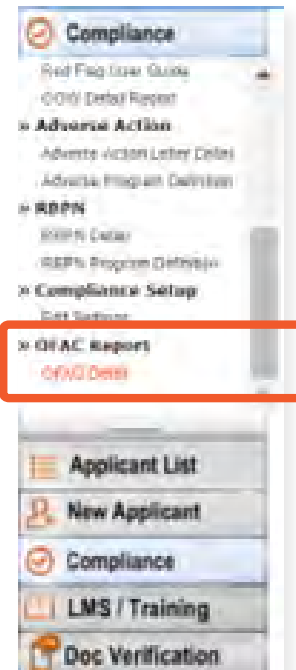
To access your audit reports, first log into your 700Dealer.com platform.

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



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

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



Click on the report you would like to view.

RED FLAG REPORT:

Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Resolution Method	Description	SSN
Red Flag Alerts									
Mad		141	51%	11	9/1/2023 1:00:46 PM				XXX-XX
Alex				Alert	9/1/2023 1:03:34 PM				XXX-XX
Emc				Clear	9/1/2023 4:25:53 PM		OOV		XXX-XX
Mig				Alert	9/1/2023 6:01:39 PM				XXX-XX
Rubi				Alert	9/1/2023 6:14:25 PM				XXX-XX
Cig				Alert	9/1/2023 6:20:54 PM				XXX-XX

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

IDENTITY VERIFICATION REPORT:

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

OUT OF WALLET REPORT:

Dealer Name	No of Applicants	Counts	Percentage	Created date	User Name
Applicants Passed					
	14	12	86%		
Authentication Abandoned					
		2	14%		
Applicants with Five Questions Presented					
		12	86%		

RISK-BASED PRICING NOTICE REPORT:

Dealer Name	App Date	Name	No of Applicants	No of notices Delivered	Print Local	Mail House	EMAIL	Queued Date	Credit Score
Totals			286	286	167	0	0	116	
	09/01/2023	Ale			09/01/2023				EFX(669)TU(638)XPN(649)
	09/01/2023	Anr			09/01/2023				EFX(864)TU(XPN)
	09/01/2023	Bre			09/01/2023				EFX(842)TU(864)XPN(837)
	09/01/2023	Chu					09/17/2023		EFX(481)
	09/01/2023	Cig					09/17/2023		EFX(549)TU(492)XPN(502)
	09/01/2023	Das			09/01/2023				EFX(824)TU(645)XPN(640)

ADVERSE ACTION REPORT:

Dealer Name	App Date	Name	No of Applicants	No of Letters Delivered	Print Local	Mail House	Queued Date	Credit Score
Totals			286	286	0	0	286	
	09/01/2023	Ale					09/17/2023	EFX(669)TU(638)XPN(649)
	09/01/2023	Anr					09/17/2023	EFX(864)TU(XPN)
	09/01/2023	Bre					09/17/2023	EFX(842)TU(864)XPN(837)
	09/01/2023	Chu					09/17/2023	EFX(481)
	09/01/2023	Cig					09/17/2023	EFX(549)TU(492)XPN(502)
	09/01/2023	Das					09/17/2023	EFX(824)TU(645)XPN(640)

OFAC REPORT:

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

You should have been sent your [700Dealer.com](https://www.700Dealer.com) login credentials in one of our welcome emails to you. If you cannot locate your credentials or have any other questions about the integration, please reach out to our 24/7 support team at: (866) 273-3848 (Option 4) or support@700Credit.com.