



PRODUCT BROCHURE

NOVEMBER 2024

TABLE OF CONTENTS

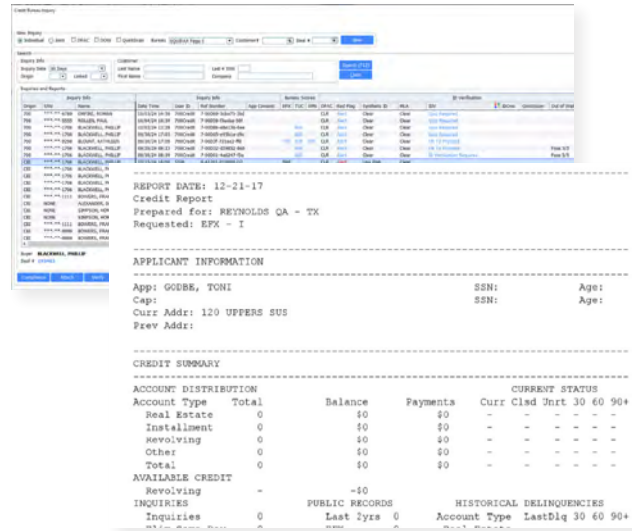
Credit Reports.....	2
Red Flag, OFAC, ID Verification & OOW.....	3
Mail-House Solutions.....	4
Pre-Screen Soft Pull Solution	5
Digital Deal Jacket Integration	6
CBI Application Integration	7
Prequalification Soft Pull Solution (QuickQualify).....	8
Finance Application Solution (QuickApplication).....	9

Credit Reports

Reynolds and Reynolds has partnered with 700Credit to provide credit reports and a complete compliance solution for ERA-IGNITE customers.

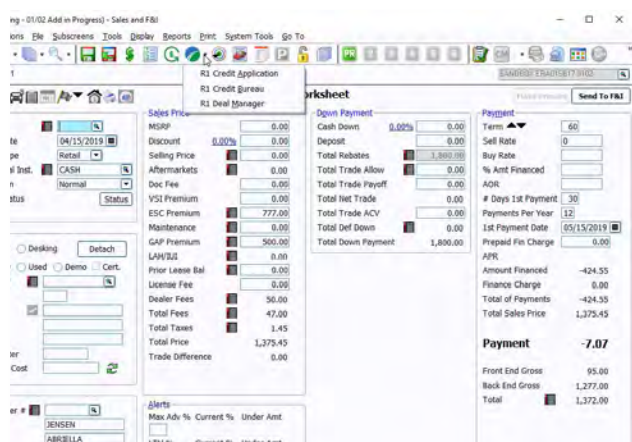
700Credit provides the following services to ERA-IGNITE customers:

- Dealers can seamlessly pull credit reports within Credit Bureau Inquiry (CBI) in ERA-IGNITE F&I
- Pre-Screen (soft pull) services integrated with the FOCUS platform
- Single sign-on access from Reynolds to RouteOne
- Provider of RouteOne's IDOne solution



Reynolds and Reynolds dealers benefit through:

- Fast, convenient access to all three credit bureaus through the CBI, RouteOne or Dealertrack interface.
- RouteOne integration
- Applicant history is stored on our servers and is available for retrieval indefinitely.
- Preferred pricing on credit and compliance.
- Our volumes with the three bureaus allow us to get the lowest rates possible from our partners and we pass the savings on to you.

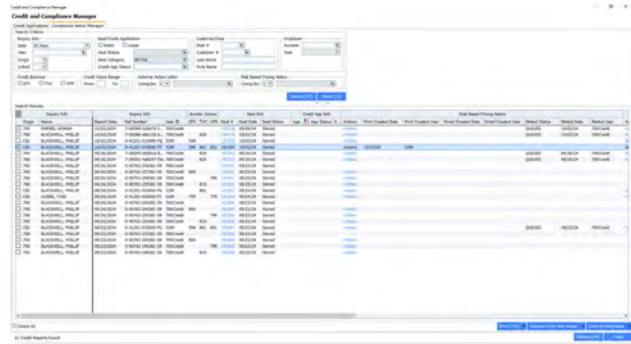


Mail-House Solutions

The 700Credit Mail House solution is seamlessly integrated with the ERA-IGNITE Credit and Compliance Manager module so it is easy to access and easy to use.

From the Compliance Notice Manager, dealers can:

- View all credit applications and the status of their compliance tasks
- RBPN and Adverse Action Letters, and Pre-Screen Certificates
- Sort applicants to easily identify incomplete tasks
- Execute individual or batch compliance related activities



* Most best practice recommendations for Adverse Action letters state you don't have to deliver notices to any consumer you sell a car to. In this solution, when a car is marked sold in the DMS the customer is automatically removed from the Adverse Action Mail House queue. Also tie in a score cutoff, only consumers with a Score below the cutoff will be considered for delivery of a notice.

How Dealers Benefit:

- Automates and simplifies compliance requirements for adverse action and risk-based pricing notices
- Dealers can view and monitor the status of their compliance activities from one location. Dealers can print, email, or mail AA and RBPN letters to customers
- Provides a compliance safety net – if you miss sending a letter, the Mail House platform will do it for you.

YOUR CREDIT SCORE AND THE PRICE YOU PAY FOR CREDIT
TEXSTAR FORD LINCOLN

YOUR CREDIT SCORE
Name: DOUGLAS TESTCASE
Source: TransUnion Score Card: FICO Auto 08 Score: 642 Date: 6/10/2020
Source: Equifax Score Card: FICO Auto V5F Score: 578 Date: 6/10/2020
Source: Experian Score Card: FICO AUTO V8 Score: 627 Date: 6/10/2020

UNDERSTANDING YOUR CREDIT SCORE
** What You Should Know About Credit Scores **
Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.

** How We Use Your Credit Score **
Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.

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

** How Your Score Compares To The Scores Of Other Consumers **

Percent of Consumers with scores in a Particular Range	6%	8%	8%	9%	12%	15%	17%	22%
	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

Score Ranges for TransUnion
0 250-499 500-549 550-599 600-649 650-699 700-749 750-799 800-900

Your Score: 642

For Equifax your credit score ranks higher than 1391 percent of U.S. consumers
For Experian your credit score ranks higher than 1391 percent of U.S. consumers

CHECKING YOUR CREDIT REPORT
** What If There Are Mistakes In Your Credit Report? **
You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate.

Pre-Screen Soft Pull Solution

Eliminate the guesswork when working a deal with Pre-Screen from 700Credit! Pre-Screen seamlessly integrates with your Reynolds FOCUS application so it is easy to access, easy to use.

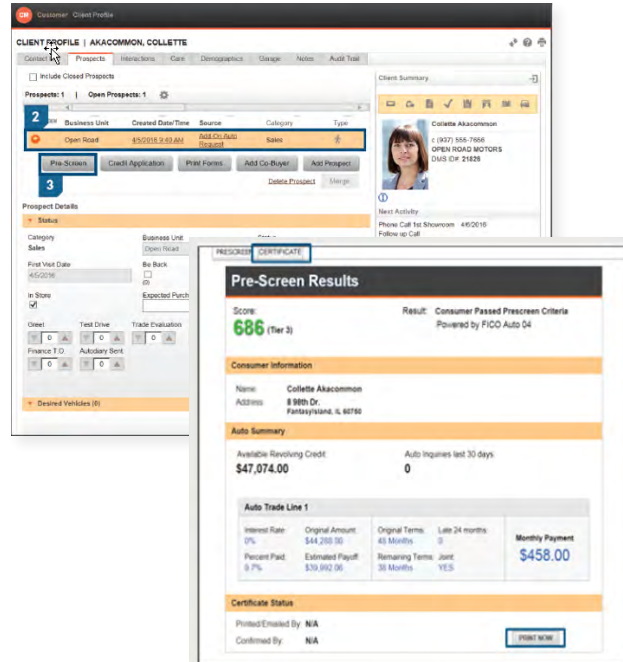
The Power of Pre-Screen Data:

When you run a Pre-Screen on a customer, the following data is returned to the dealer:

- Available Revolving Credit
- FICO® Score
- Auto Inquiries last 30 days

Summary of Auto Trade Lines Including:

- Current Monthly Payments
- Current Auto Loan Interest Rates
- Original loan term
- Number of late payments
- Remaining balance, term, and estimated payoff



Benefits to Running a Pre-Screen:

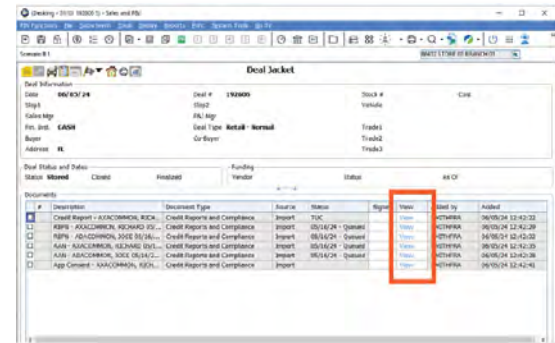
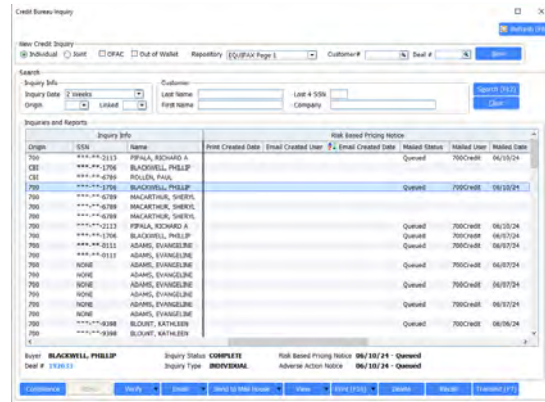
- Identify opportunities to upsell in the service lane.
- Minimizes the time spent with a customer by putting them in the right car, right away.
- No social security number or DOB needed from the customer so no hit on their credit file.
- Helps to prioritize leads from all inbound sources by identifying your best opportunities based on credit profile.
- Auto credit profile data is instantly appended to your CRM making it easy to access.
- Improves closing ratios.
- Helps hold deal gross.

Digital Deal Jacket Integration

All credit and compliance activities performed with 700Credit can now be automatically saved in the Reynolds Digital Deal Jacket. Documents are automatically uploaded to the Deal Jacket, labeled and made easy for users to locate the specific document they're looking for. No more paper deal jackets.

The documents are broken out by:

- Credit Report
- ID verifications results, including red flag status, OFAC and OOW status
- Adverse Action Notices (AAN)
- Risk Based Pricing Notices (RBPN)
- Driver's License Capture and Validations
- Prescreen Certificates / Firm offer of credit
- Consumer consent for credit app and Privacy Notice



Benefits of this integration:

- RBPN can be sent and signed in docuPAD or DEALsign then placed in the digital Deal Jacket.
- **Hard Stop:** Don't want a deal to proceed without Red Flag or OFAC being performed and successfully passed? Enable hard stop and ensure your deals are in compliance with regulations.
- Reduces the need for maintaining physical files that can be costly, particularly for large volume dealers that may have to maintain mass storage off-site.
- Eliminates time-consuming manual scanning of driver's licenses into the Deal Jacket potentially exposing personal private information data.
- Helps the dealership adhere to the retention requirements that the state and federal government imposes.
- Streamlines the process for reviewing deal documentation by making it easier to locate the specific document they're looking for.
- Provides secure access to documents reducing risk of misused, or stolen files.

CBI Application Integration

The Credit Bureau Inquiry (CBI) application is used to obtain credit bureau inquiries for customers and review the resulting credit reports. A Risk-Based Pricing Notice (RBPN) is included with each report. In addition, several options are available when the inquiry is requested, such as:

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

Origin	SSN	Name	Date Time	User ID	Ref Number	App Consent	EFX	TUC	XFN	OFAC	Red Flag	Synthetic ID	MLA	EDV	Risk Based Pricing
700	***-**-1706	BLACKWELL, PHILIP	11/05/24 14:11	700Cred	7-0004-52640-5ed		870	CLR	Alert	Low Risk	Clear	Clear	Clear	Clear	Pass A/S
700	***-**-4389	MACARTHUR, SHERYL	11/05/24 09:00	700Cred	7-0006-94514										
700	***-**-1706	BLACKWELL, PHILIP	11/05/24 13:12	700Cred	7-00014-02478e-v24										Fail A/S
700	***-**-1706	BLACKWELL, PHILIP	11/05/24 13:09	700Cred	7-0004e-48262-3ed										
700	***-**-4389	MACARTHUR, SHERYL	10/17/24 09:00	700Cred	7-0006-9414										
700	***-**-1706	BLACKWELL, PHILIP	10/30/24 15:39	700Cred	9-00210-91000-QT										Fail 2/S
700	***-**-1706	BLACKWELL, PHILIP	10/29/24 10:18	700Cred	7-0006-F026F-078		620	CLR	Alert	Clear	Clear	Clear	Clear	Clear	Fail 2/S
700	***-**-1706	BLACKWELL, PHILIP	10/28/24 12:49	700Cred	7-0006-56136-034		620	CLR	Alert	Clear	Clear	Clear	Clear	Clear	Fail 2/S
700	***-**-1706	BLACKWELL, PHILIP	10/28/24 12:38	700Cred	7-00027-48F45-080		620	CLR	Alert	Clear	Clear	Clear	Clear	Clear	Fail 2/S
700	***-**-8298	BLONDT, KATHLEEN	10/22/24 15:12	700Cred	9-00210-91000-QD										Fail 1/S
700	***-**-9298	BLONDT, KATHLEEN	10/22/24 08:56	700Cred	7-0004F-455199-13c		310	CLR	Alert	Caution	Clear	Clear	Clear	Clear	Fail 1/S
700	***-**-9298	BLONDT, KATHLEEN	10/22/24 08:40	700Cred	7-00052-118356-48B		310	CLR	Alert	Caution	Clear	Clear	Clear	Clear	Fail 1/S
700	***-**-9298	BLONDT, KATHLEEN	10/22/24 08:34	700Cred	7-0004e-38866-421										Fail 1/S
700	***-**-1706	BLACKWELL, PHILIP	10/22/24 07:57	700Cred	7-0004e-38866-421		599	CLR	Alert	Clear	Clear	Clear	Clear	Clear	Fail 1/S
700	***-**-1706	BLACKWELL, PHILIP	10/22/24 07:56	700Cred	7-0004e-38866-421		620	CLR	Alert	Clear	Clear	Clear	Clear	Clear	Fail 1/S
700	***-**-1706	BLACKWELL, PHILIP	10/21/24 13:19	700Cred	7-0004e-38866-421		380	CLR	Alert	Clear	Clear	Clear	Clear	Clear	Fail 1/S
700	***-**-1706	BLACKWELL, PHILIP	10/21/24 12:13	700Cred	7-0005F-96940-910		380	CLR	Alert	Clear	Clear	Clear	Clear	Clear	Fail 1/S
700	***-**-2305	MACARTHUR, SHERYL	10/17/24 09:28	700Cred	7-00048-28F20-48a		680	CLR	Alert	Product Not	Product N	Product N	Product N	Product N	Proceed With Caution
700	***-**-4734	BAKER, FRANKLIN	10/17/24 09:28	700Cred	7-00048-28F20-48a		611	CLR	Alert	Product Not	Product N	Product N	Product N	Product N	Proceed With Caution
700	***-**-2307	MACARTHUR, SHERYL	10/17/24 09:25	700Cred	7-00048-6A7050-3c5		681	CLR	Alert	Product Not	Product N	Product N	Product N	Product N	Proceed With Caution
700	***-**-4734	BAKER, FRANKLIN	10/17/24 09:25	700Cred	7-00048-6A7050-3c5		611	CLR	Alert	Product Not	Product N	Product N	Product N	Product N	Proceed With Caution
700	***-**-2307	MACARTHUR, SHERYL	10/17/24 09:21	700Cred	7-00034-6A056-05a		680	CLR	Alert	Product Not	Product N	Product N	Product N	Product N	Proceed With Caution
700	***-**-4734	BAKER, FRANKLIN	10/17/24 09:21	700Cred	7-00034-6A056-05a		611	CLR	Alert	Product Not	Product N	Product N	Product N	Product N	Proceed With Caution
700	***-**-2307	MACARTHUR, SHERYL	10/17/24 09:19	700Cred	7-0004F-921252-13e		725	CLR	Alert	Product Not	Product N	Product N	Product N	Product N	Proceed With Caution
700	***-**-4734	BAKER, FRANKLIN	10/17/24 09:19	700Cred	7-0004F-921252-13e										Proceed With Caution
700	***-**-2309	MACARTHUR, SHERYL	10/17/24 09:14	700Cred	7-0004e-C3F08-402										Proceed With Caution
700	***-**-4730	BAKER, FRANKLIN	10/17/24 09:13	700Cred	7-0004e-C3F08-402										Proceed With Caution
700	***-**-2309	MACARTHUR, SHERYL	10/17/24 09:13	700Cred	7-00025-5326a*403										Proceed With Caution
700	***-**-4730	BAKER, FRANKLIN	10/17/24 09:13	700Cred	7-00025-5326a*403										Proceed With Caution

Benefits of the integration into the CBI Screen/application are:

- Saves time by not having to jump into a third party system to view status.
- Provides a consolidated view of all activities even if they are performed on different platforms.
- Creates an easier, faster, and seamless deal process for the end user in IGNITE F&I.
- Quickly view the status of RBPN and Adverse Action Letters performed through 700Credit.

Prequalification Soft Pull Solution (QuickQualify)

The 700Credit prequalification platform is the #1 call-to-action for your 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. Your sales team will be empowered with the data they need to discuss qualified payment options based on current lender rates.

QuickQualify provides the following data:

- FICO Score
- Summary of Auto Trade Lines including:
 - Current Monthly Payments
 - Current Auto Loan Interest Rates
 - Remaining Balance/Payoff Payment History
 - Months Remaining on Auto Loans

Credit Report

JANE AARDEN DOB: 11/01/1950 Date: 05/02/20
 2 MAPLE CT SSN: 000-00-1234 In File: 09/08/20
 WESTPORT, MA, 02790 Reported: 03/14/20
 Subscriber: FDC
 Sub Code: CS000120RG

PREVIOUS ADDRESSES:

Name	City	State	ZIP
5 SILVER ROCK	WAREHAM		
11 HIGH DAM RD	WAREHAM		

EMPLOYMENT:
EMPLOYER X

QuickQualify Results

Result: Applicant Found Score: **618**
 Powered by EK: FICO AUTO V8

Consumer Information:

Name: Jane Doe Email: jdoe@email.com
 Address: 123 Main St. Phone: (999) 555-1234
 Farmington Hills, MI 48334

Auto Summary:

Available Revolving Credit: \$1,459.00 Auto Inquiries last 30 days: 0

Auto Trade Line 1	Interest Rate	Original Amount	Original Terms	No of Late Payments	Monthly Payment
	17.52785%	\$17,079.00	73 Months	N/A	\$382.00
	8.12%	\$3,224.00	6 Months	NO	

Percent Paid: Estimated Payoff: Trade Status: Trade Open Date:

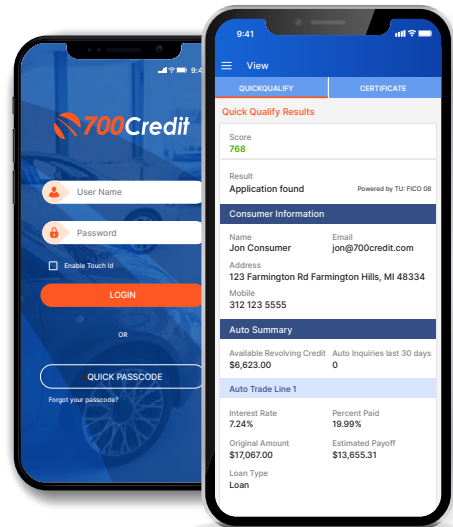
Auto Trade Line 2	Interest Rate	Original Amount	Original Terms	No of Late Payments	Monthly Payment
	4.68%	\$16,045.00	61 Months	0	\$296.00
	100%	\$0.00	0 Months	NO	

Percent Paid: Estimated Payoff: Trade Status: Trade Open Date:

Certificate Status:
 Printed By: N/A
 Confirmed By: N/A

QuickQualify provides the following benefits to dealers:

- Our platform delivers the data & analytics you need from applicant's full credit file and FICO® score, to analytics from specific banner placement on your website to maximize lead generation.
- With the consumer's credit information, you will shorten your sales cycle and improve ratios by putting your customer in the right car and finance product, right from the start.
- Respond immediately to new leads with our QuickMobile app, which provides new lead alerts, shows customer's credit scores and equity position, offers one button texting and much more!

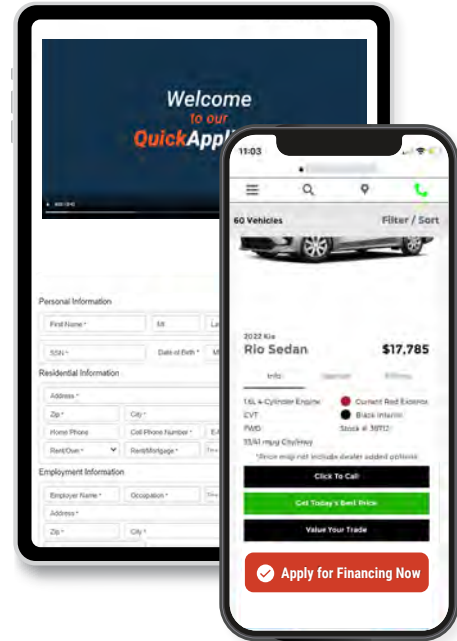


Finance Application Solution (QuickApplication)

Ensure Compliance with the 2022 FTC Safeguards Rule.

The 2022 FTC Safeguards Rule requires strict security measures for sensitive consumer data and discourages the use of paper credit applications. 700Credit's QuickApplication promotes compliance by eliminating the need for paper credit applications. Consumer consent is captured and delivered to the Reynolds Deal Jacket.

- QuickApplication is available in both English and Spanish, in single and multi-page versions. You can customize the application form and required fields, and also include an instructional video encouraging the consumer to complete the form.
- QuickApplication satisfies dealer requirement to retain signed credit applications for 5 years, and automatically delivers risk-based pricing notices and adverse action to those who fail to receive financing.
- Easily integrate QuickApplication with your CRM, Dealertrack, RouteOne, CUDL, AppOne or any other dealer system and simplify your credit inquiries.



How QuickApplication fits into your sales process:



Place a link to QuickApplication on your website, a text or email, or in a QR code on your rep's desk for quick easy access.

Once a consumer clicks the link and completes the application, they receive an email from the dealership. The dealer receives immediate access to their credit report.

The information is automatically stored and populated in the system of your choice.