

# PRODUCT BROCHURE NOVEMBER 2024

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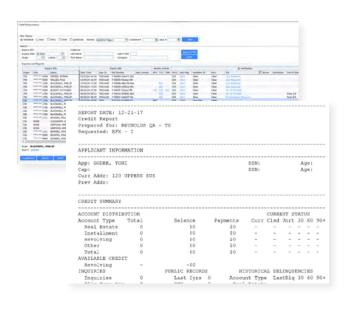


### **Credit Reports**

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



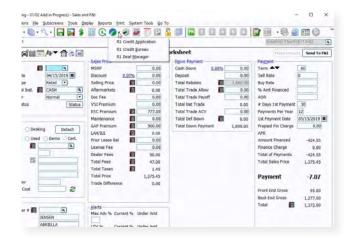
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### EQUIFAX

#### 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.







### Red Flag, OFAC, ID Verification & OOW

Reynolds and Reynolds has seamlessly integrated the 700Credit Red Flag and Out of Wallet solutions into the ERA-IGNITE DMS. The integration provides an easier-to-read format with all the critical verifications and alerts in one location.

- OFAC Check
- Red Flag & Synthetic Score
- Red Flag Validation
- ID Verification
- OOW Questions

Note: 700Credit is also supplier of RouteOne's IDOne and IDOne PLUS.

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### **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

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\* 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 riskbased 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.

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### **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.

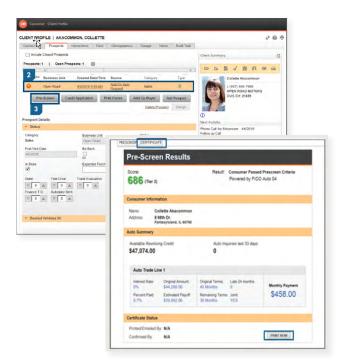
#### The Power of Pre-Screen Data:

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

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#### **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.

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#### 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.



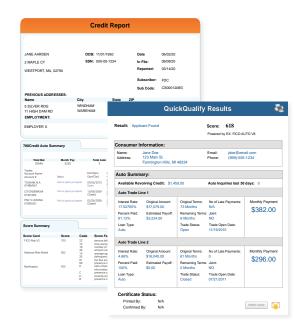


## Prequalification Soft Pull Solution (QuickQualify)

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.

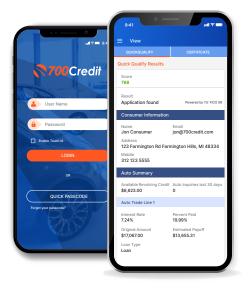
#### QuickQualify provides the following data:

- 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



#### 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 maxmize 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!





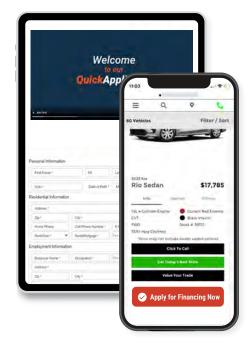


## **Finance Application Solution (QuickApplication)**

#### 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.

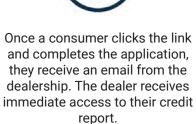
- QuickApplication is available in both English and Spanish, in single and multi-page versions. You can customize the application form and required fields, and also include an instructional video encouraging the consumer to complete the form.
- QuickApplication satisfies dealer requirement to retain 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.





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

