



USER GUIDE

DECEMBER 2024



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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.

ASN Software has integrated our credit, compliance, soft pull prescreen (QuickScreen), and driver's license authentication solutions (QuickScan) into their platform. This brief guide walks you through how to pull, view and print credit/prescreen reports, as well as initiate a QuickScan and view its results from within your ASN Software platform. If you have any questions, please feel free to reach out. If you have any questions, please call our 24/7/365 support desk at: (866) 273-3848 or email us at: support@700credit.com.

700Credit & ASN Software Integration

Pulling Credit in AutoDealer Plus, AutoDealer Light & PRco Power

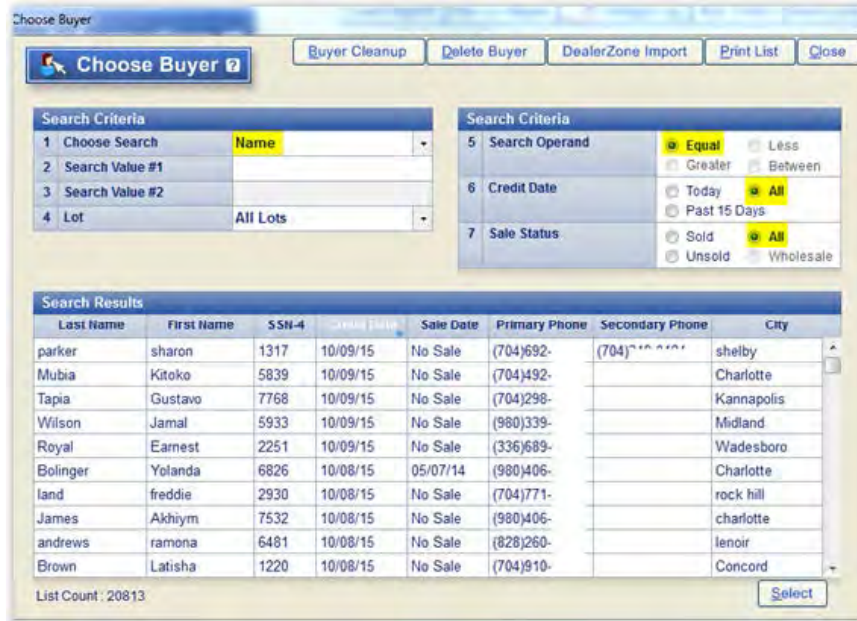
From within the Sales screen, click on the “Buyer” tab.



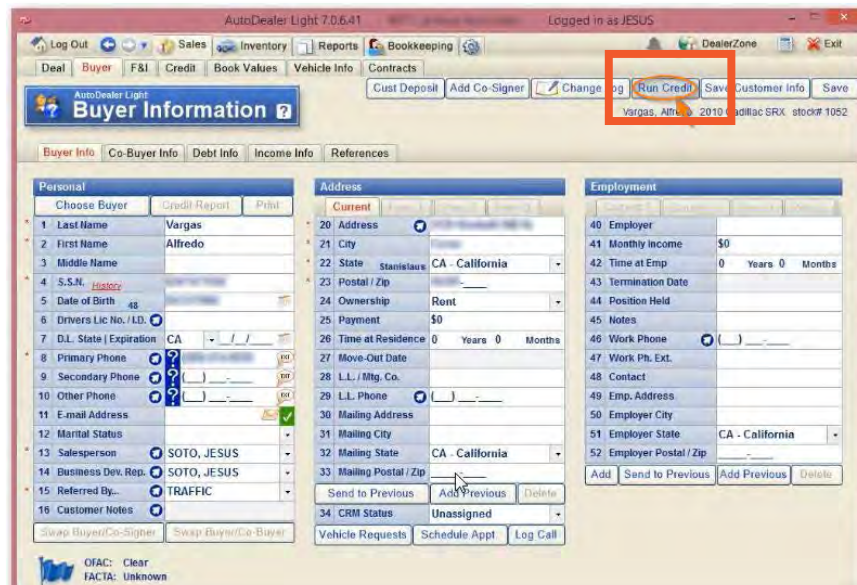
Click on “Choose Buyer” within the “Buyer” tab.



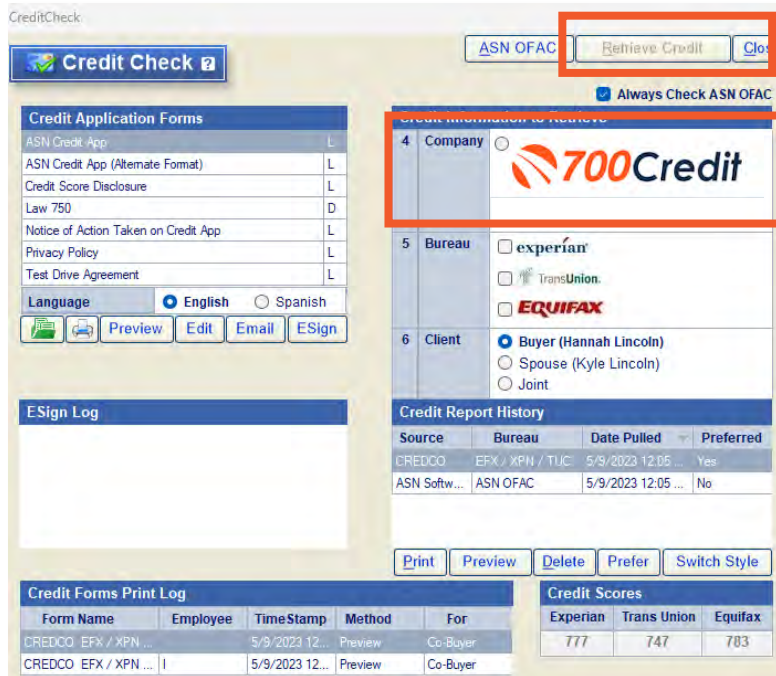
Pick your Search Criteria to generate a list of prior Customers, then choose a customer from the Search Results.



Here is the Buyer Tab when a customer is selected. Click on "Run Credit" on the upper right.



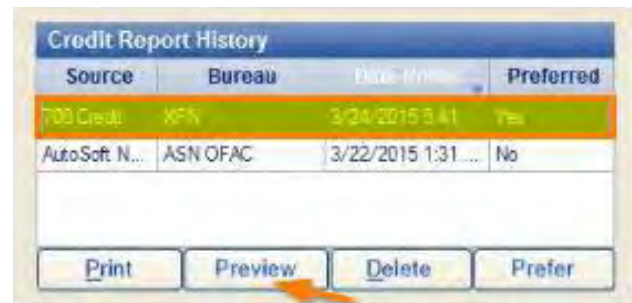
In the Credit Check window, please be sure to select **“700Credit”** as the Company (4.), choose the bureau(s) needed (5), then click **“Retrieve Credit”**.



A small confirmation box will appear **“Credit Report Successful”**. Click on **“OK”**.



You will see a new entry in the Credit Report History at the bottom right. Click on the **“Preview”** button to view the Credit Report.



If the format of the Credit Report looks like the ASN format, you can easily switch to 700Credit's custom format by clicking on the **"Switch Style"** button in the upper right hand corner.

ASN Software Format	(700Credit)
CREDIT BUREAU POINT SCORE	
Subject Score = 540	(XPN) FICO AUTO V8
Serious delinquency	
Proportion of balances to credit limits on bank/national revolving or other revolving accounts is too high	
Number of accounts with delinquency	
Lack of recent installment loan information	

Introduction to QuickScreen (Prescreen)

Welcome to 700Credit’s **QuickScreen** soft pull prescreen solution. QuickScreen is integrated with your platform, so it is easy to access and easy to pull. Since it is a soft pull solution, you only need a consumer’s name and address to pull their credit score and auto summary, with no adverse effect on their credit score.

QuickScreen gives you visibility into your customer’s credit profile before you work a deal, so you can work the right deal, right away, saving time and preventing a potentially uncomfortable situation for your customer. QuickScreen can also help you provide the customer with a payment estimate based on the car they are interested in. In addition, knowing the customer’s current car payment enables your team to have more meaningful budget conversation with the client, potentially shortening the sales process, getting you to the finish line faster.

QuickScreen returns the following data to the user:

- FICO Score
- Available Revolving Credit
- Auto Inquiries last 30 days
- Summary of Auto Trade Lines
- Including:
 - Current Monthly Payment
 - Current Auto Loan Interest Rate
 - Remaining Balance/Payoff
 - Payment History
 - Months Remaining on Auto Loans

QuickScreen Results

Result: Consumer Passed Quick Screen Criteria **Score:** 727 (Tier 1)
 Powered by TU: FICO AUTO 08

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

Auto Summary:				
Available Revolving Credit:		\$3,881.00		
Auto Inquiries last 30 days:		0		

Auto Trade Line 1				
Interest Rate:	6.47%	Original Terms:	60 Months	Monthly Payment
	\$12,886.00		0	\$252.00
Percent Paid:	100%	Remaining Terms:	0 Months	
Estimated Payoff:	\$0.00	Joint:	NO	
Loan Type:	Auto Loan	Trade Status:	Closed	Trade Open Date:
			11/11/2012	

Auto Trade Line 2				
Interest Rate:	4.66%	Original Terms:	61 Months	Monthly Payment
	\$16,045.00		0	\$296.00
Percent Paid:	100%	Remaining Terms:	0 Months	
Estimated Payoff:	\$0.00	Joint:	NO	
Loan Type:	Auto Loan	Trade Status:	Closed	Trade Open Date:
			07/21/2011	

Certificate Status:

Printed By:	N/A	<input type="button" value="PRINT NOW"/>
Confirmed By:	N/A	

QuickScreen can be used in several scenarios within your dealership:

- To qualify and prioritize inbound and internet leads.
- To mine for opportunities within your CRM.
- To prequalify in-store and service lane customers.

Prescreen Results

After clicking “Prescreen”, there are four possible responses:

- **Pass/Score Provided** - The applicant met the score cutoff selected by the dealer and the prescreen criteria of the bureau.
- **Fail/No Score** - The applicant did not meet the cutoff score selected by the dealer.
- **Decline** - The applicant did not meet 1 or more of the following: (The reason for the decline is not returned/identified for your review)
 - Credit score is below 500 - automatic decline per credit bureau
 - Minimum age of 21
 - No open bankruptcies
 - Minimum 1 satisfactory trade
 - 1 open credit trade line 36 months old or older
 - Applicant has opted out of prescreen credit offers
(<https://www.consumer.ftc.gov/articles/prescreened-credit-and-insurance-offers>)
- **No Hit** - The applicant could not be found.

Prescreen Response: Pass

A new window will appear that displays the customer’s credit score, credit tier, and any payoff information that is available on their credit history.

You will be able to print a Pre-Selected Certificate by clicking on the “Print Now” button that is circled at the bottom of the prescreen results image to the right.

The dealer/user must then click on “Yes” or “No” if the Pre-Approval Certificate has been delivered to the customer.

QuickScreen Results

Result: Consumer Passed Quick Screen Criteria **Score:** 727 (Tier 1)
Powered by TU: FICO AUTO 08

Consumer Information:

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

Auto Summary:

Available Revolving Credit: \$3,881.00 **Auto Inquiries last 30 days:** 0

Auto Trade Line 1 S R				
<small>Interest Rate:</small> 6.47%	<small>Original Amount:</small> \$12,886.00	<small>Original Terms:</small> 60 Months	<small>No of Late Payments:</small> 0	Monthly Payment \$252.00
<small>Percent Paid:</small> 100%	<small>Estimated Payoff:</small> \$0.00	<small>Remaining Terms:</small> 0 Months	<small>Joint:</small> NO	
<small>Loan Type:</small> Auto Loan	<small>Trade Status:</small> Closed	<small>Trade Open Date:</small> 11/11/2012		

Auto Trade Line 2 S P				
<small>Interest Rate:</small> 4.66%	<small>Original Amount:</small> \$16,045.00	<small>Original Terms:</small> 61 Months	<small>No of Late Payments:</small> 0	Monthly Payment \$296.00
<small>Percent Paid:</small> 100%	<small>Estimated Payoff:</small> \$0.00	<small>Remaining Terms:</small> 0 Months	<small>Joint:</small> NO	
<small>Loan Type:</small> Auto Loan	<small>Trade Status:</small> Closed	<small>Trade Open Date:</small> 07/21/2011		

Certificate Status:

Certificate Delivery Confirmation

Has the Pre Approval Certificate been delivered to the consumer?

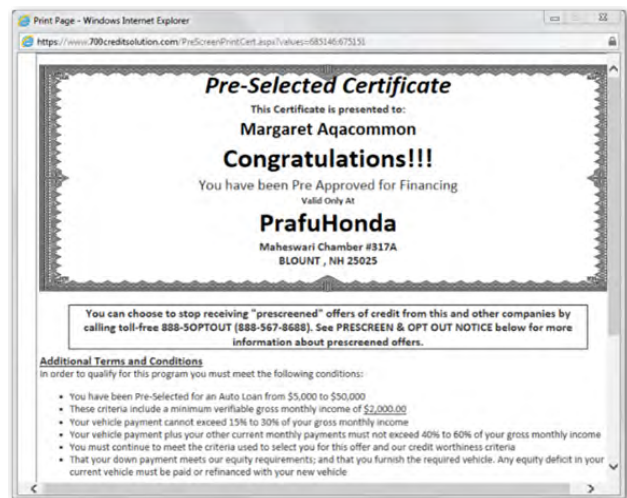
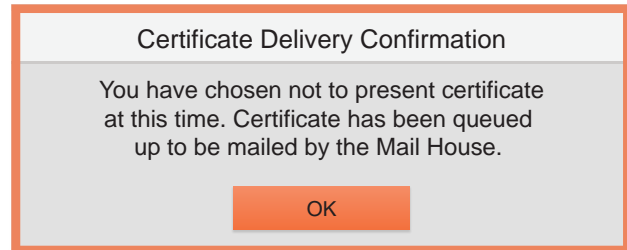
Yes
No

PRINT NOW

If for any reason, the dealer/user clicks “No”, then 700Credit will automatically send this certificate to our Mail House and the certificate will be mailed to the applicant.

The dealer will be charged for this mailing.

Please Note: Any certificates printed within 700Dealer.com to the dealership’s local printer will not be charged. The dealer can print to their local printer for free.



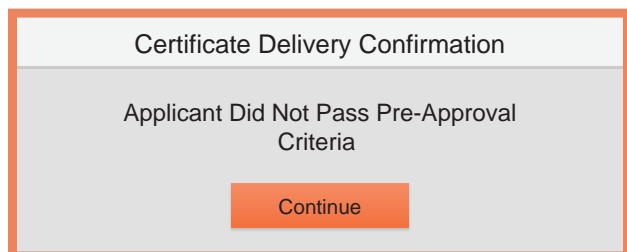
Prescreen Response: *Fail*

If the Prescreen inquiry returns as a “Fail”, the message will appear as:

In this case, no notice is required to be given to the consumer. In fact, the consumer doesn’t have to know the process has taken place.

Select “Continue” and the Applicant List is returned.

The Applicant List will show all “Fail” returns as **QS** in **RED**, and the score/Tier will appear in parenthesis.

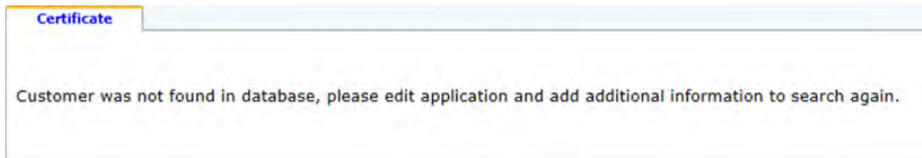


Prescreen Response: *Decline or No Hit*

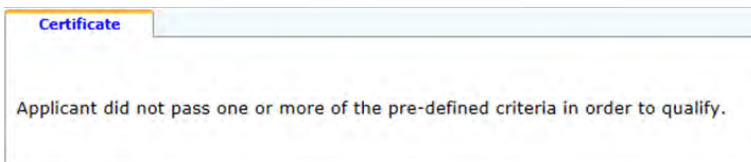
The other two possible return messages are “**Decline**” and “**No Hit**”. A “**No Hit**” signifies that no data was found on that particular consumer and a “**Decline**” means that data was found, however, the consumer did not meet the minimum criteria set up in the Configuration Guide.

In either case, no score will be shown in parenthesis in the Application List.

No Hit:

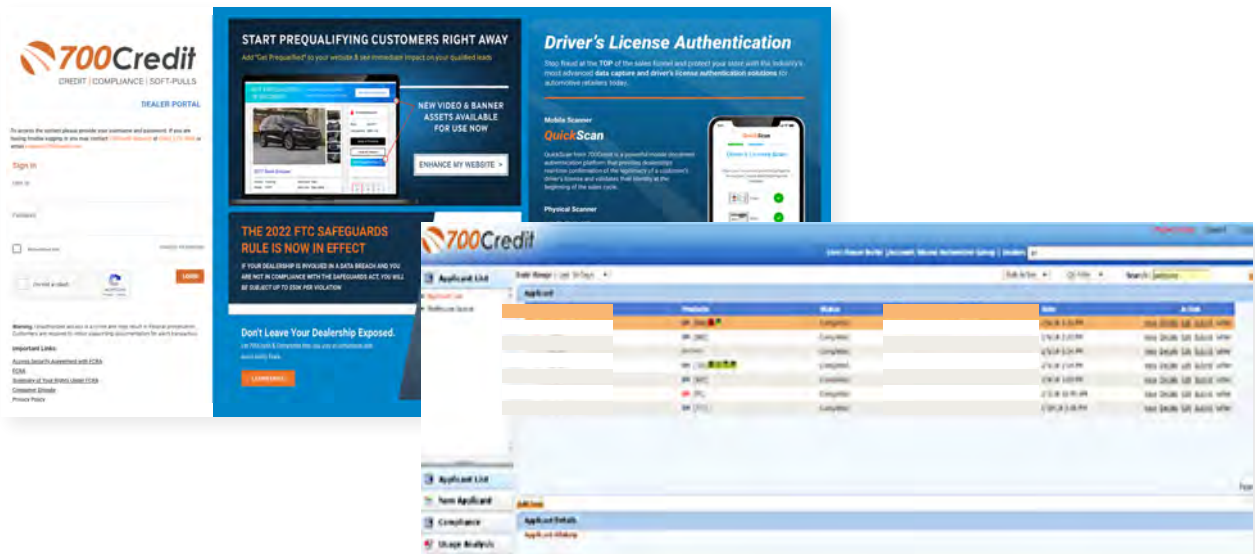


Decline:



Select “**Continue**” and the Applicant List is returned. The Applicant List will show all “**No Hit**” and “**Decline**” returns as **QS** in **GRAY** and a “**D**” will appear for a “**Decline**” and an “**NH**” will appear for “**No Hit**”. The screenshot below is from our 700Dealer.com platform, which every dealer has access to.

If you do not have your credentials to log in to this platform, please call our support desk immediately: **(866) 273-3848**.



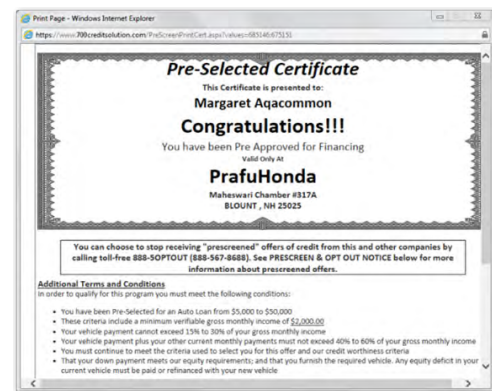
Firm Offer of Credit - Compliance Requirement

Because a prescreen (QuickScreen) is performed without consumer consent, dealers are required by law to send a “**Pre-Selected Certificate**” and must be delivered to all consumers who “**Pass**” the prescreen inquiry AND the dealer must be able to prove the offer was delivered. The dealer has three options for certificate delivery. They can:

- Print the certificate at their local printer in the dealership and drop in the mail to the consumer
- Email the certificate to the consumer
- 700Credit can print and mail the Certificate on your behalf for **\$1.05/letter**.

Because we are the compliance experts in this industry, our system automatically monitors all prescreens that are run, and if the dealership does NOT print or email the certificate within 15 days of running, our system will automatically generate and mail the certificate to your customer. Dealers will be charged \$1.05/letter if this event occurs.

To the right is an example of our certificate template which will be customized to your store - and your clients.



OpportunityAlerts!

OpportunityAlerts! are graphic icons that alert the dealer to potential opportunities in the soft pull results based on the color of the alert: Green/Yellow/Red.

A proprietary algorithm reads data from the QuickScreen results and presents the appropriate alerts accordingly. Alerts are available for the following data points:

- Credit Score (**S**)
- Interest Rate (**R**)
- Inquiries (**I**)
- Loan Term (**L**)
- Monthly Payment (**M**)
- Paid Percentage (**P**)

QuickScreen Results

Result: Consumer Passed Quick Screen Criteria **Score:** 727 (Tier 1)
Powered by TU: FICO AUTO 08

Consumer Information:

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

Auto Summary:

Available Revolving Credit: \$3,881.00 Auto Inquiries last 30 days: 0

Auto Trade Line 1 S R			
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:
6.47%	\$12,886.00	60 Months	0
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:
100%	\$0.00	0 Months	NO
Loan Type:	Trade Status:	Trade Open Date:	
Auto Loan	Closed	11/11/2012	
Monthly Payment			
\$252.00			

Auto Trade Line 2 S P			
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:
4.66%	\$16,045.00	61 Months	0
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:
100%	\$0.00	0 Months	NO
Loan Type:	Trade Status:	Trade Open Date:	
Auto Loan	Closed	07/21/2011	
Monthly Payment			
\$296.00			

Certificate Status:

Printed By: N/A
 Confirmed By: N/A

The **BENEFITS** of OpportunityAlerts! include:

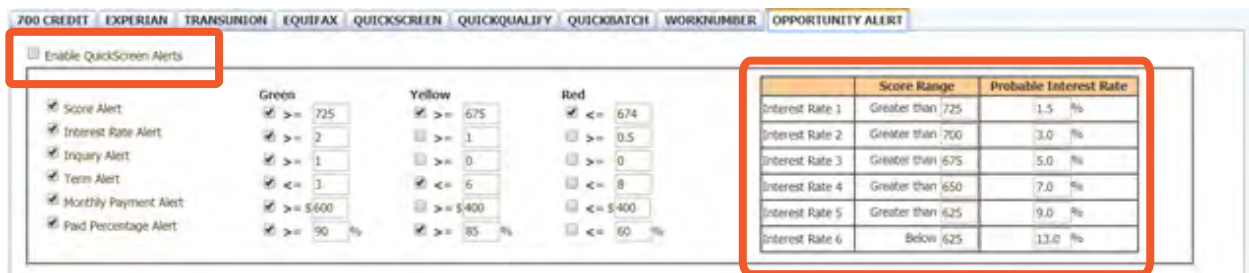
- Quickly identifies opportunities that exist in the QuickScreen results
- Makes the QuickScreen product easier to read and easier to use
- Helps the dealer to focus on the data that will help them work - and close - the best deal
- Adds value and complexity to our product that make it more difficult to compete against

Set-Up Process

To enable **OpportunityAlerts!**, navigate to the proper tab, as shown below, and check the “**Enable QuickScreen Alerts**” box (circled).

OpportunityAlerts! are triggered when the values returned from the QuickScreen hit the ranges that are defined in the “**OpportunityAlerts!**” tab in the Data Access menu in 700Dealer, as shown below. The values will be set at default ranges, however, once the dealer gets comfortable with alerts, they may want to customize the ranges to fit their specific store needs.

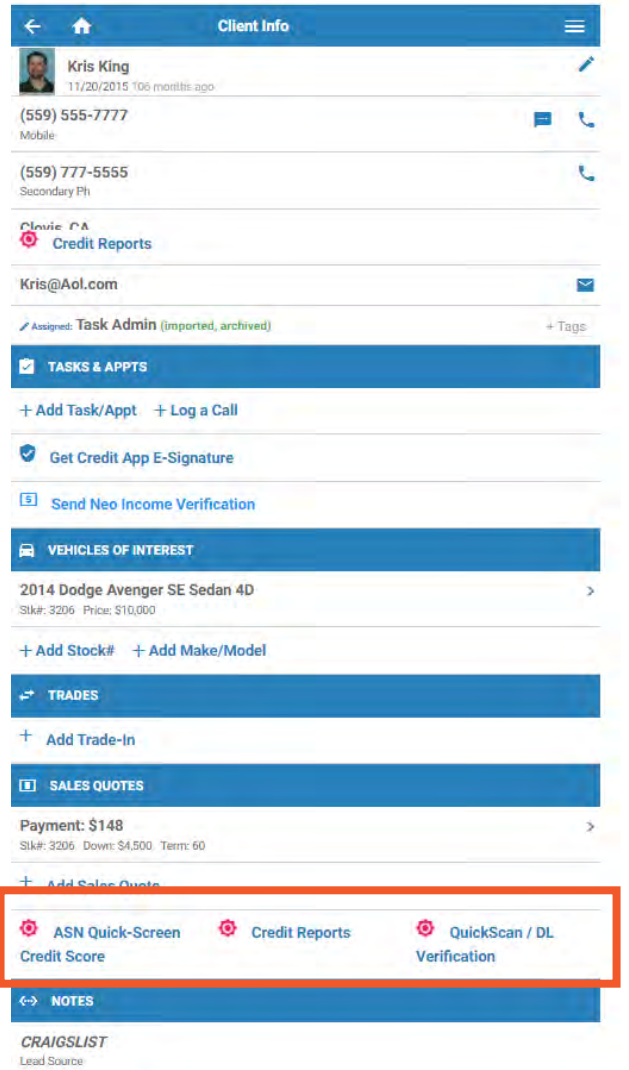
Below you will see the default values for Green, Yellow, and Red alerts. Dealers will need to fill out the box below, paying close attention to their score ranges and interests.



	Score Range	Probable Interest Rate
Interest Rate 1	Greater than 725	1.5 %
Interest Rate 2	Greater than 700	3.0 %
Interest Rate 3	Greater than 675	5.0 %
Interest Rate 4	Greater than 650	7.0 %
Interest Rate 5	Greater than 625	9.0 %
Interest Rate 6	Below 625	13.0 %

Pulling Prescreens & Credit in Your ASN Software CRM

Open “Client Info” screen in ASN CRM and scroll down to “ASN Quick Screen Credit Score” & “Credit Reports”.

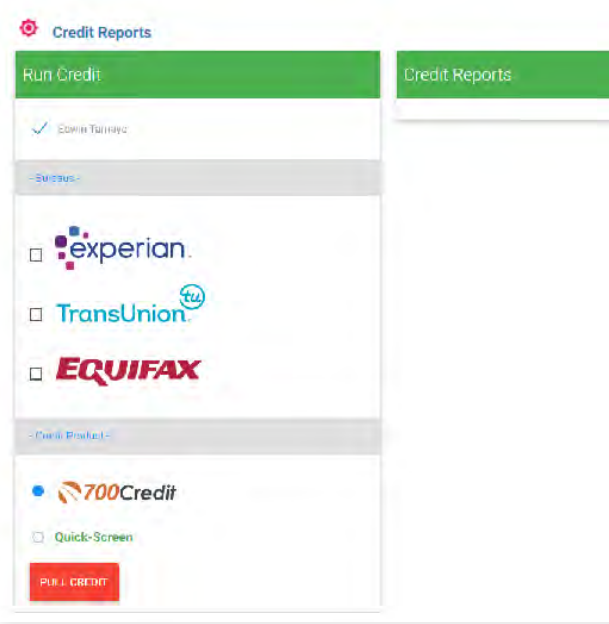


If pulling a prescreen, the user will see the following screen. Select “Request Pre Screen Now”.

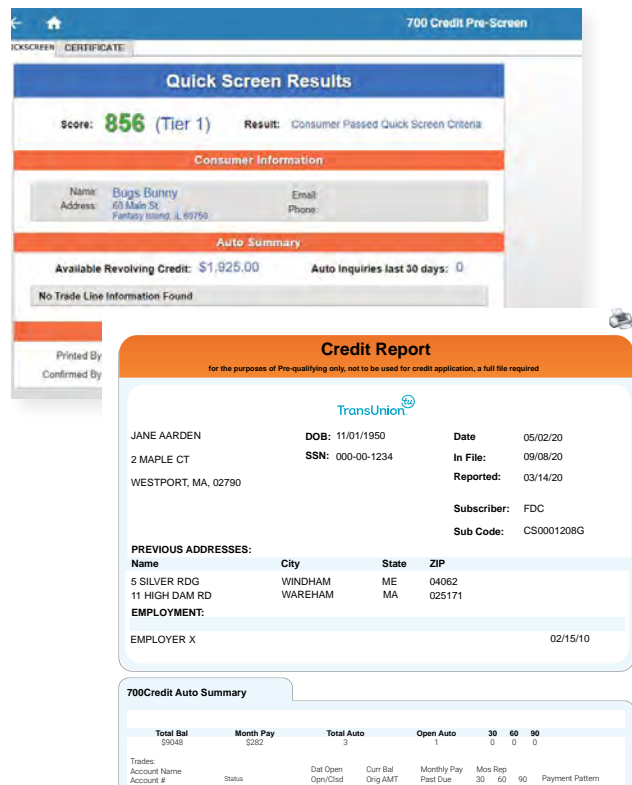


If the user is pulling credit, they will see the following screen.

Select which bureaus to use in the full credit application, ensure **"700Credit"** is selected, and then click **"Pull Credit"**.



Depending on the report pulled, either the Prescreen results or full credit application will show up on the following page.



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.

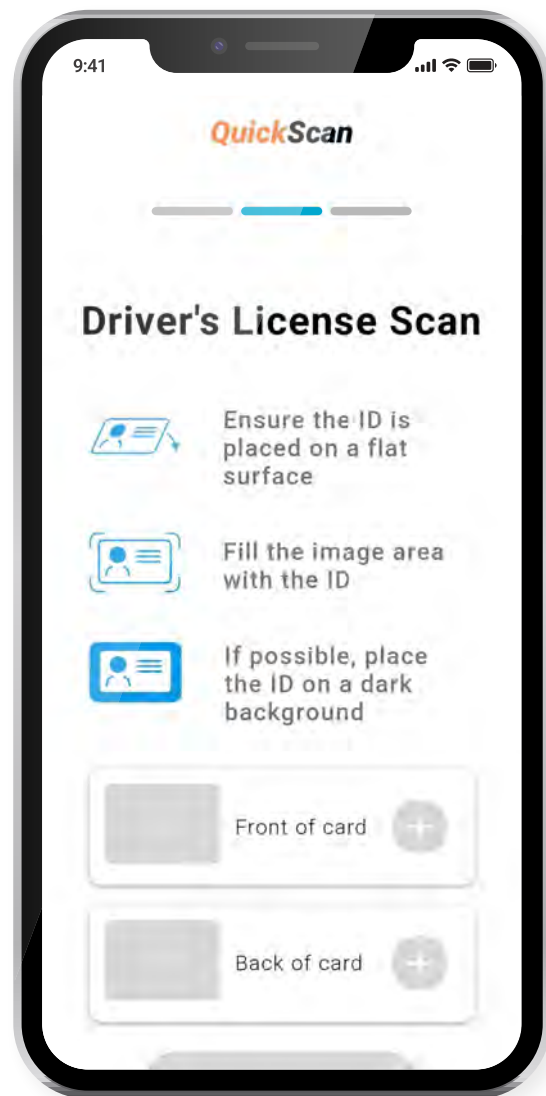
Although it can be used in-store, QuickScan can be particularly helpful when used to verify the identities of online car buyers.

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.

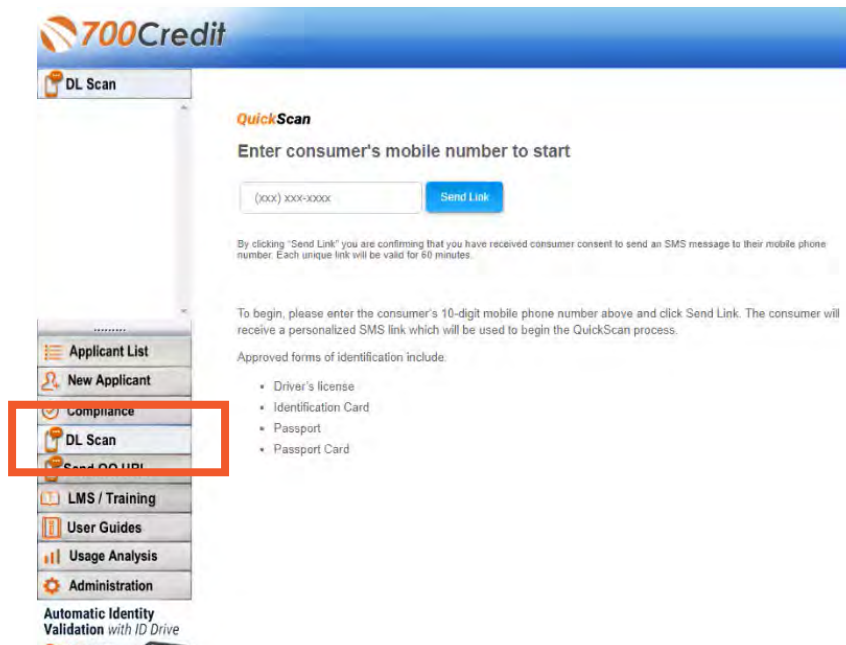


Initiating a QuickScan

Option One: 700Dealer.com

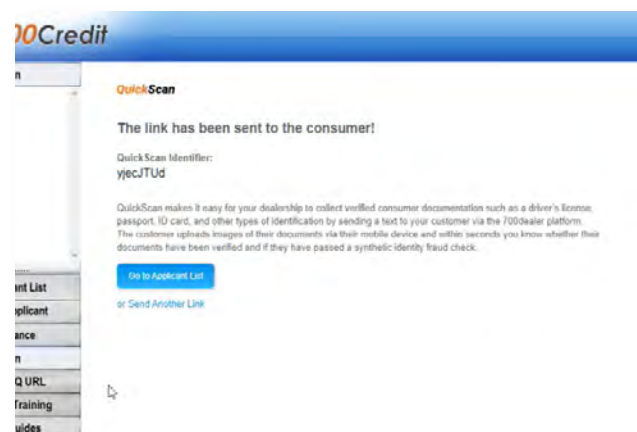
Dealer logs into 700Dealer.com and selects the “DL Scan” menu item in the left-hand navigation panel.

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.



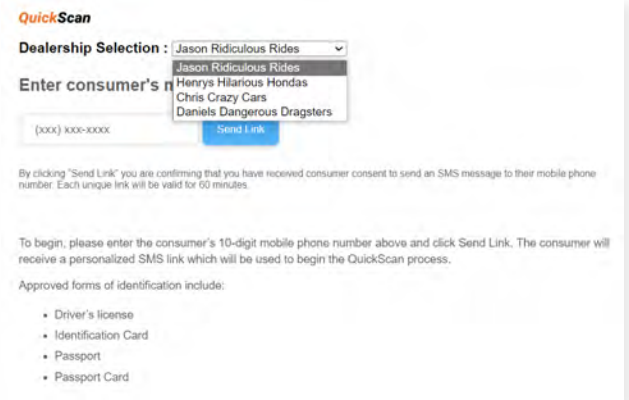
When a link has been sent to the consumer, this message displays, prompting the dealer to review the application list to find the QuickScan results.

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”.

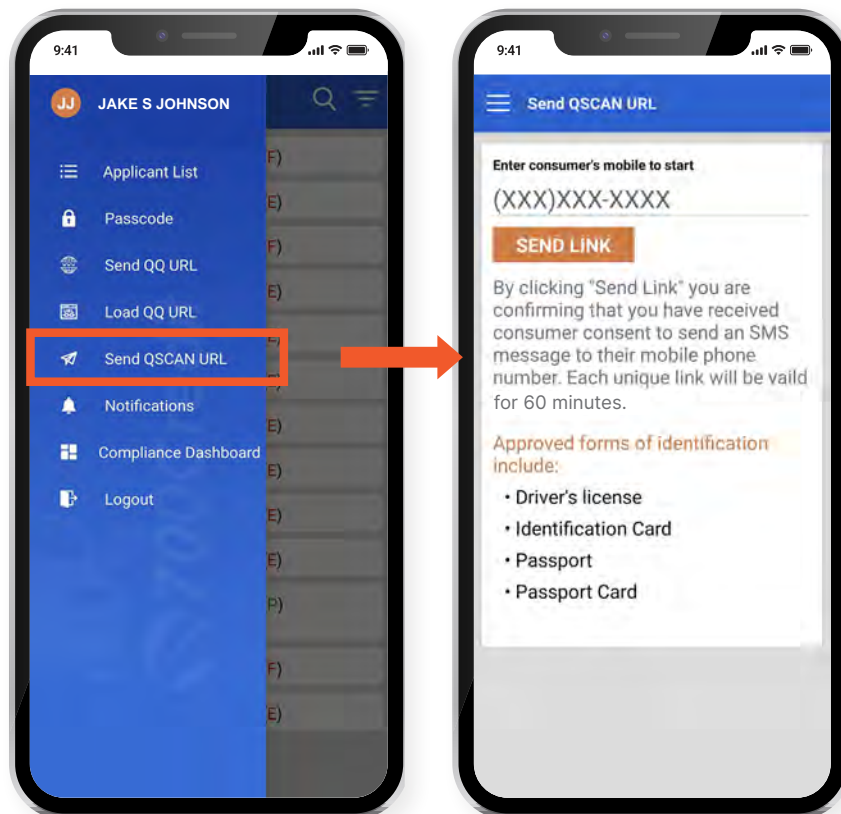
Note: Make sure to select the proper location that you are wanting to send the QuickScan link for. It does need to be under the respective location for compliance and legality reasons and also affects billing, so please be diligent with this feature.



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.

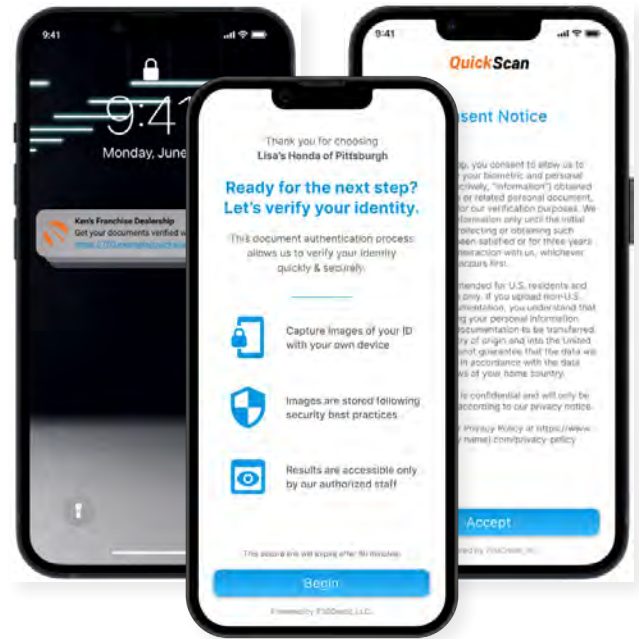
Enter the consumer’s mobile number, and click “Send Link”.



Consumer Experience

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

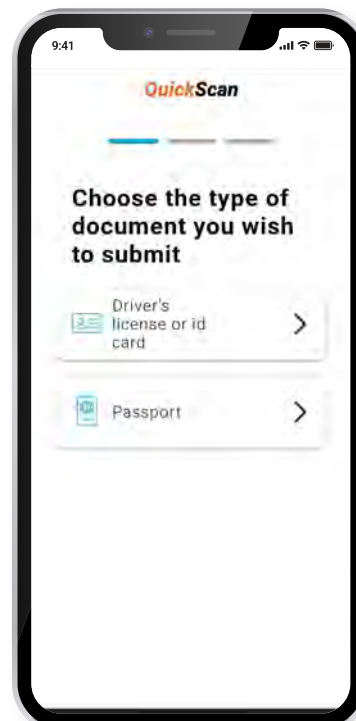
In order to proceed, the consumer must open the link and accept the terms and conditions.



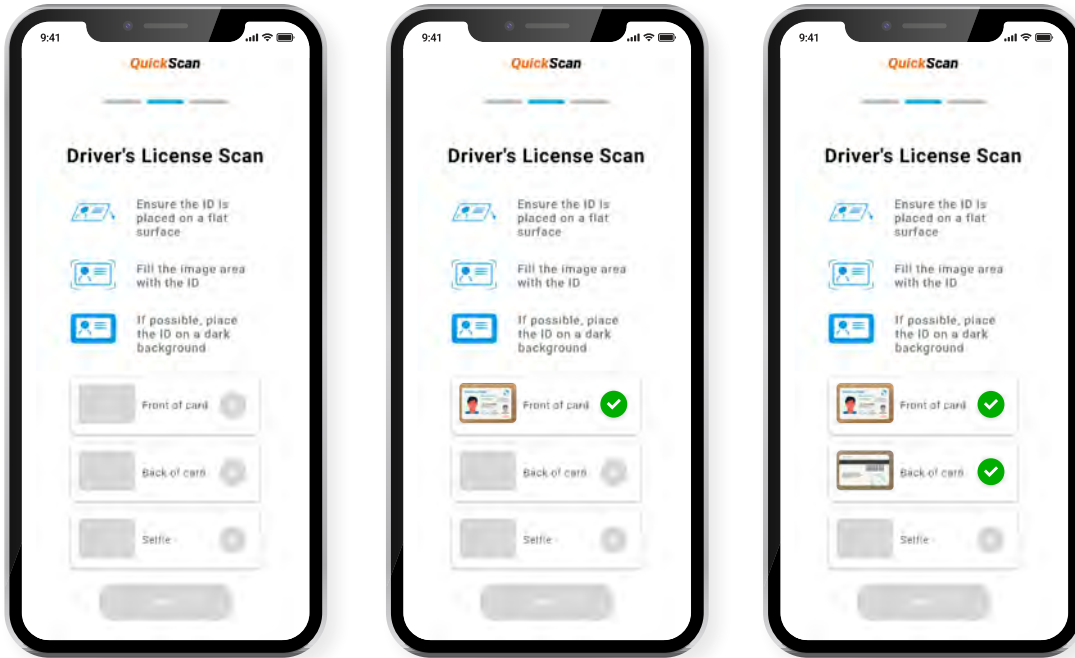
The consumer selects the type of document to be captured.

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

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

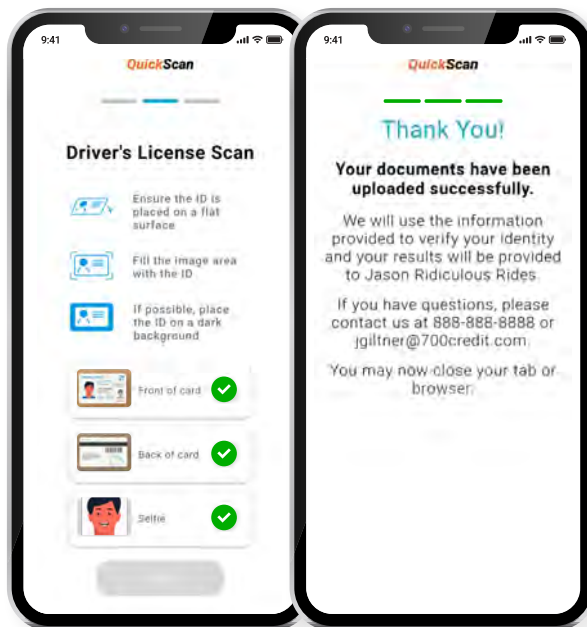


The consumer will be taken through the process uploading the 3 required images: front and back of document, and a selfie image. Click on the “+” attached to each image tab to open the drop-down and access the mobile phone’s camera.



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

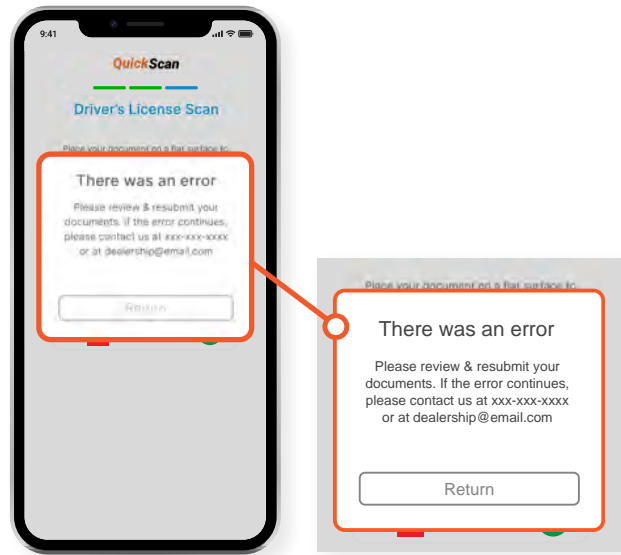
The dealer’s unique contact information will be displayed as the contact reference for the customer.



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

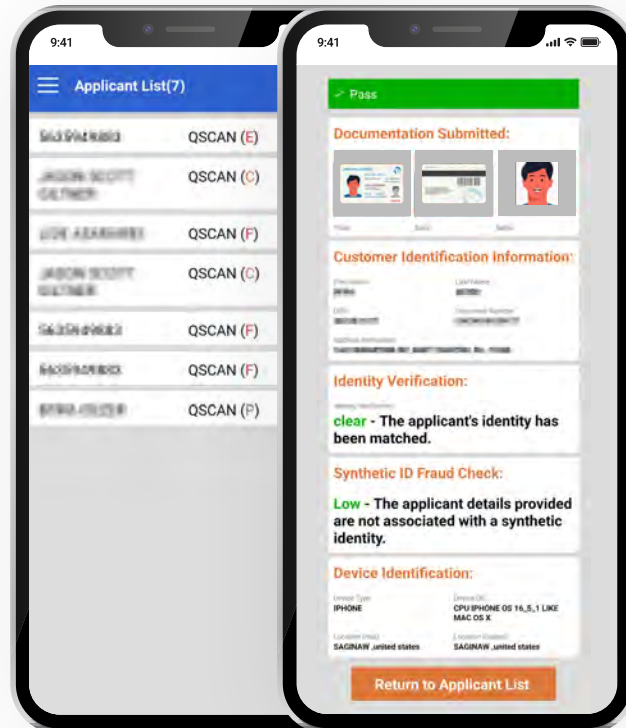
Hit **“Return”** to be redirected back to the beginning of the QuickScan process where the user is able to try again.

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



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].

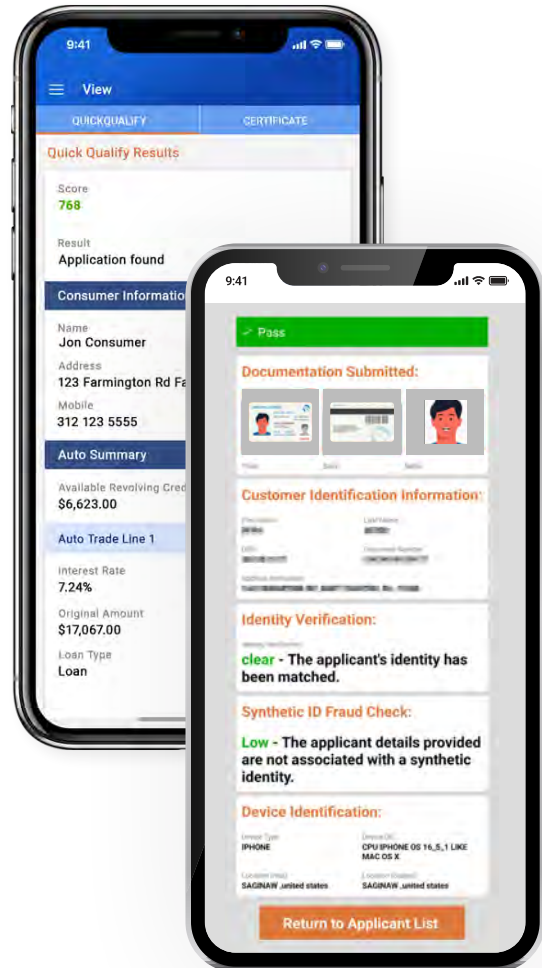


QuickMobile App (Dealer Mobile App)

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.



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.



(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 type	device os	location (real)	location (stated)
iphone 12	iOS 15.0.1	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
Results Summary

⚠
Caution


Reason for Caution:
DMV Verification Failed



Front



Back



Selfie

ID Information Verification ✔

First name	Middle name	Last name	Date of birth	Mobile number
CHRIS		AVERY	03/16/1973	5635949883
Address			Document Number	Expiration Date
228 SPRING ST SENDIA, GA 30276			1127828017	03/16/2070

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

Identity Verification ✔

Clear - The applicant identity has been matched.

Synthetic ID Fraud Check ✔

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

OFAC Check ✔

Pass - No match found

Device Identification ⊖

Device type	Device OS	Location (real)	Location (stated)
ANDROID	ANDROID 10	MUSCATINE, united states	

Close

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:

- Total Number of Applicants:** Breaks down the number/percentage between those that have completed a QuickScan, and those that have not.
- 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**.
- Identity Verification Cautions:** Keeps a record of the number of identity verification flags that have occurred.
- Synthetic ID Cautions:** Provides instant access to the number of synthetic ID alerts that have occurred.

The screenshot displays the QuickScan Monitor dashboard with a date range set to 'Month to Date'. The main panel shows the following data:

QuickScan Monitor		
Hover over a category for the definitions.		
	#	%
Total Applicants	205	
Applicants that completed QuickScan	160	78%
Applicants that did not completed QuickScan	45	22%

Overall Results for ID Document Verification		
Pass	102	64%
Caution	33	21%
Fail	25	16%
Error	0	0%

Identity Information Verification		
Total Identity Verification Cautions	13	8%

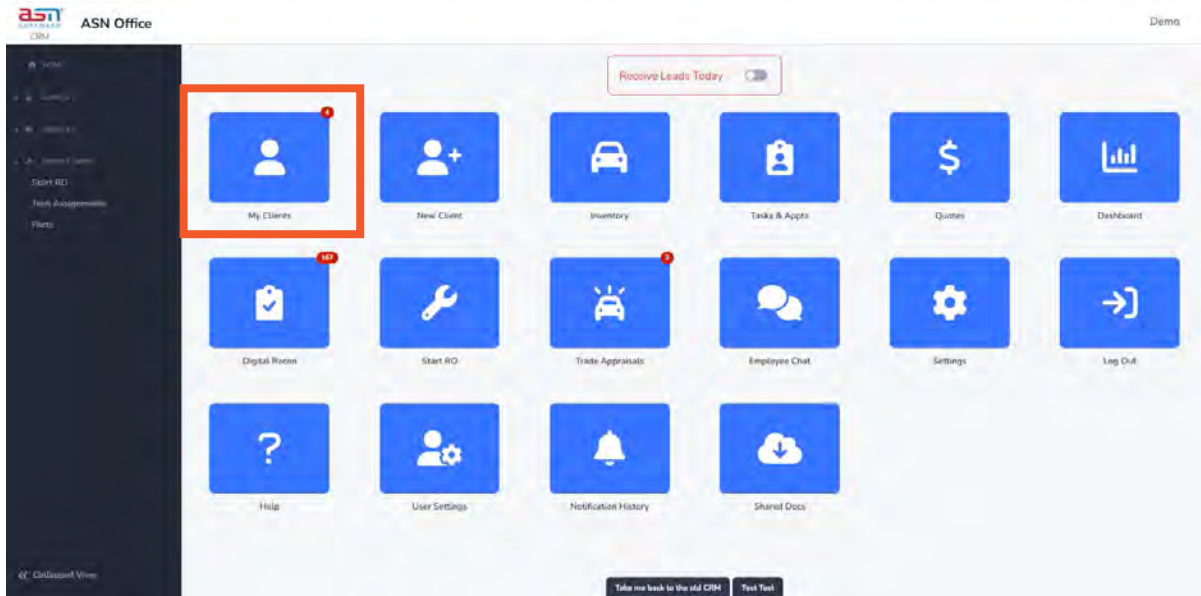
Synthetic Identity Alerts		
Total Synthetic ID Cautions	0	0%

Other visible panels include:

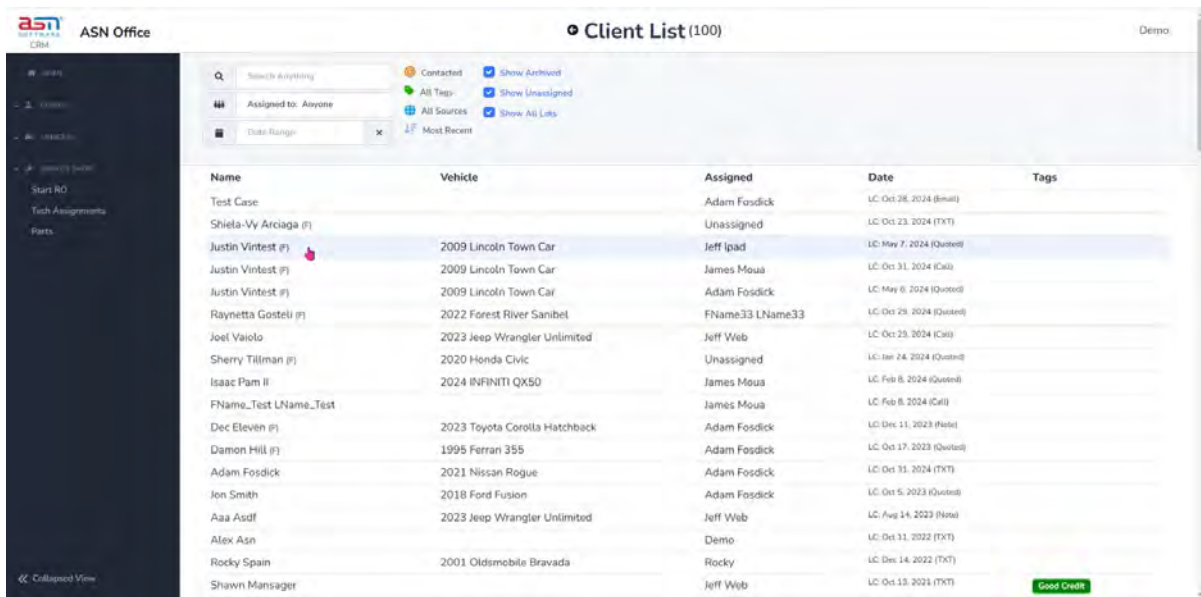
- Adverse Action Letter Program Monitor:** Total Applicants: 43; Letters Mailed: 34 (79%); Letters Queued to be Mailed: 4 (9%); Letter Delivered: 2 (12%); Adverse Letters Delivered/Scheduled: 38 (88%).
- Risk Based Pricing Notice Program Monitor:** Total Applicants: 43; Notices Mailed: 6 (14%); Notice Delivered: 2 (5%); 3PN Notices Delivered/Scheduled: 41 (95%).
- Red Flag Program Monitor:** Total Applicants: 46; Applicants With Red Flag: 38 (83%); Cautions: 9 (24%); Security Alerts: 1 (2%).
- 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%).

Initiating a QuickScan in ASN Software CRM

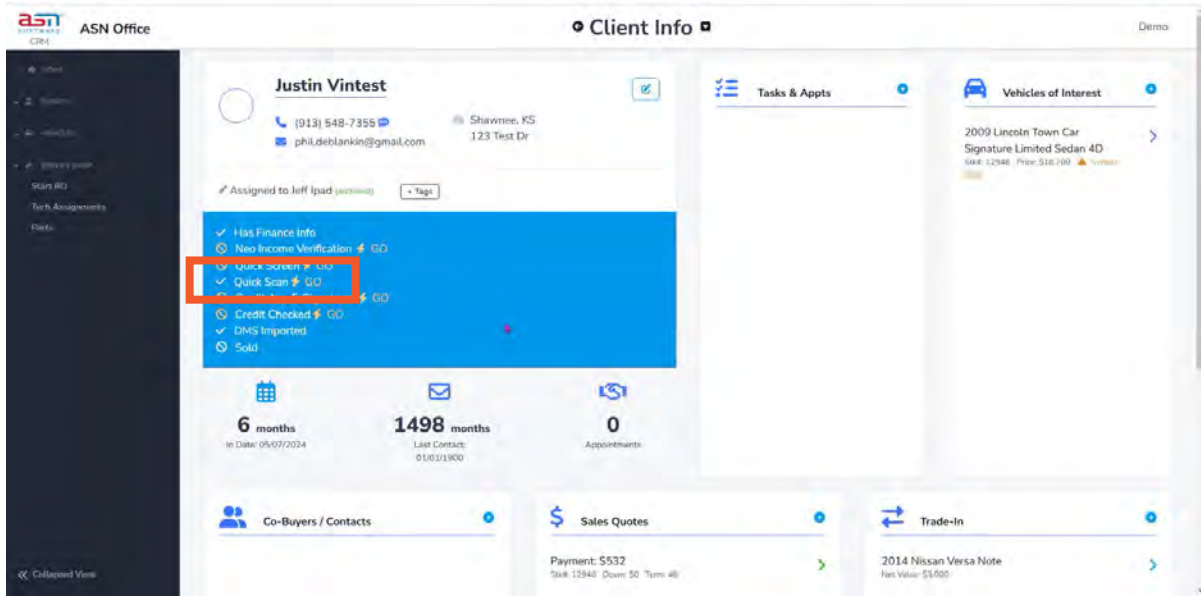
Starting in the ASN CRM dashboard, select the “My Client” icon.



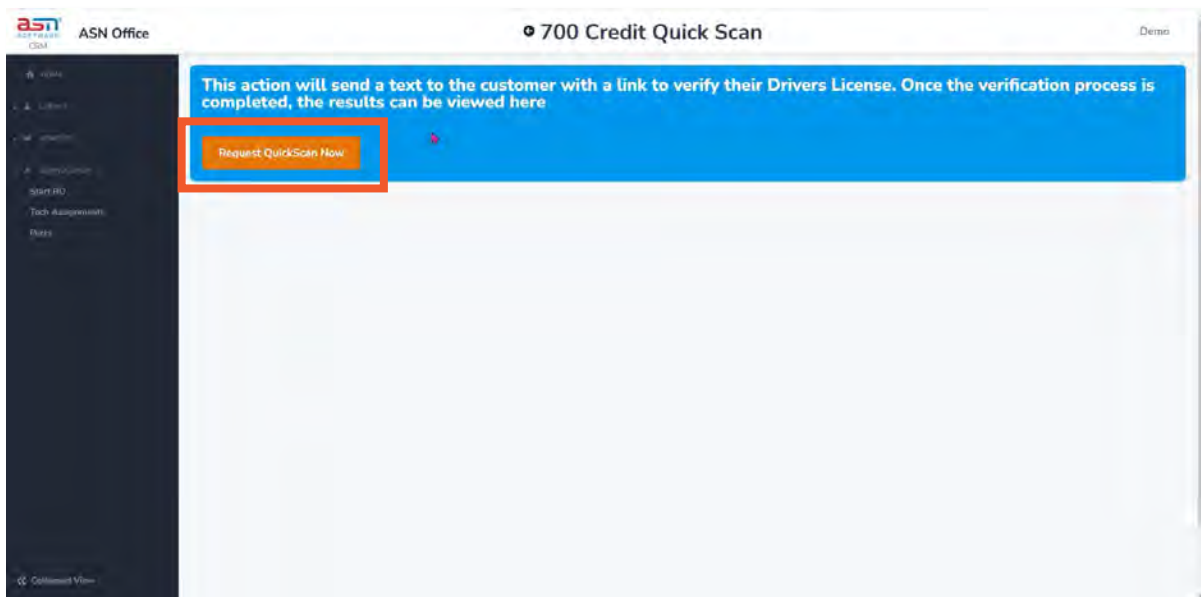
This will open the current client list in ASN Software’s CRM. To initiate/send a QuickScan link, locate a select the desired client from the list.



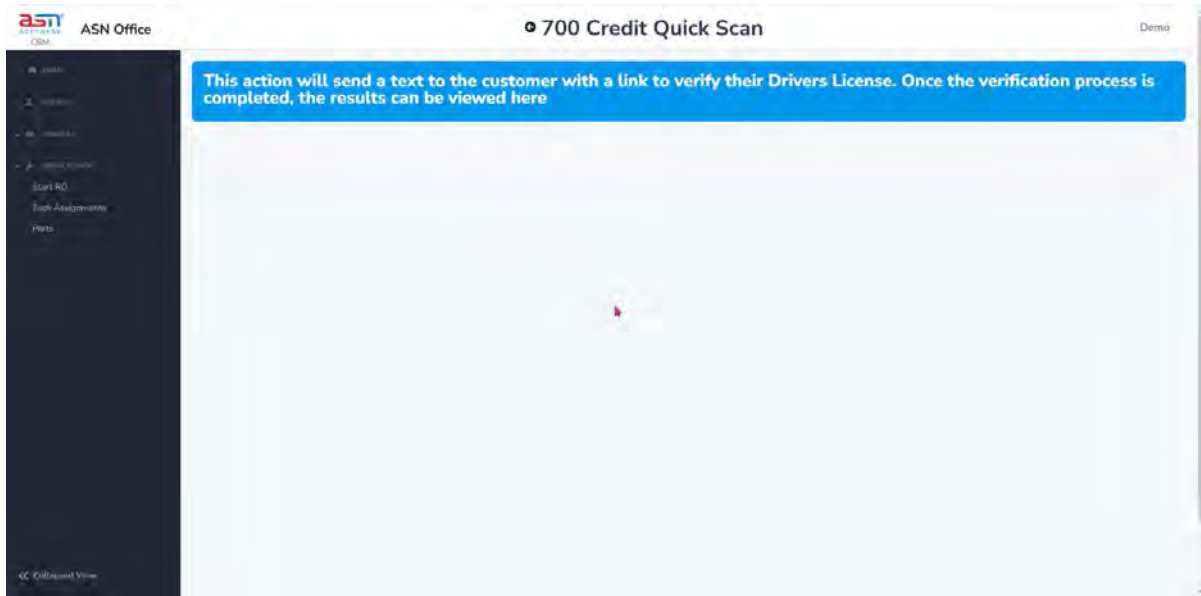
The client info page will open. Directly below the client’s basic PPI, locate the “QuickScan” bullet item, and then click the “GO” hyperlink.



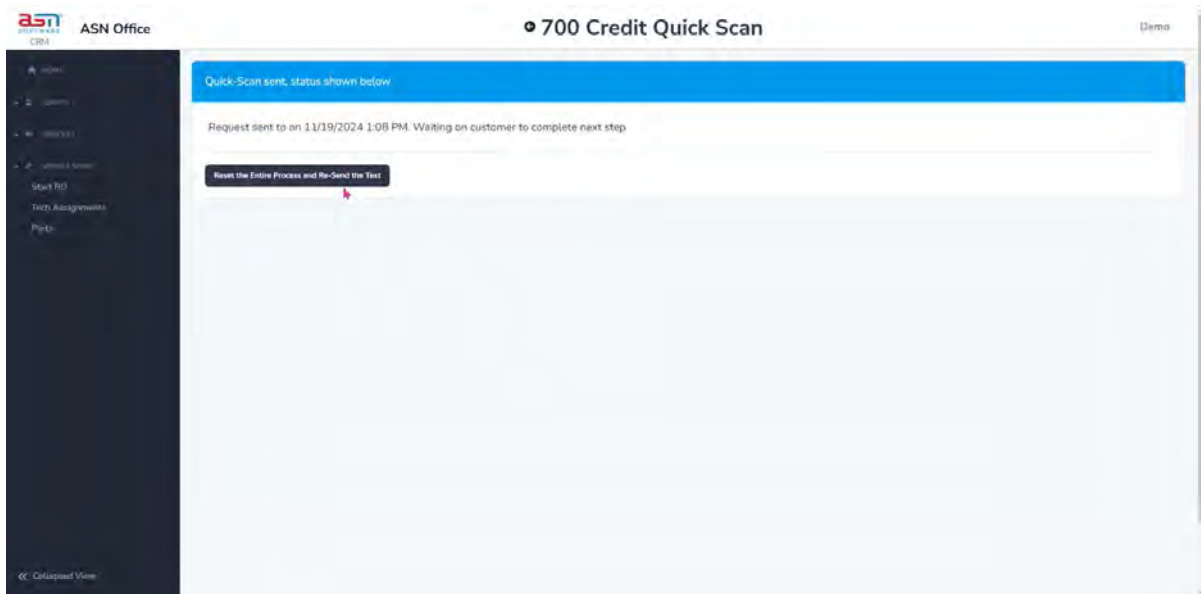
The dealer is brought to a new page and explained the process they are initiating. Once reviewed, click “Request QuickScan Now”.



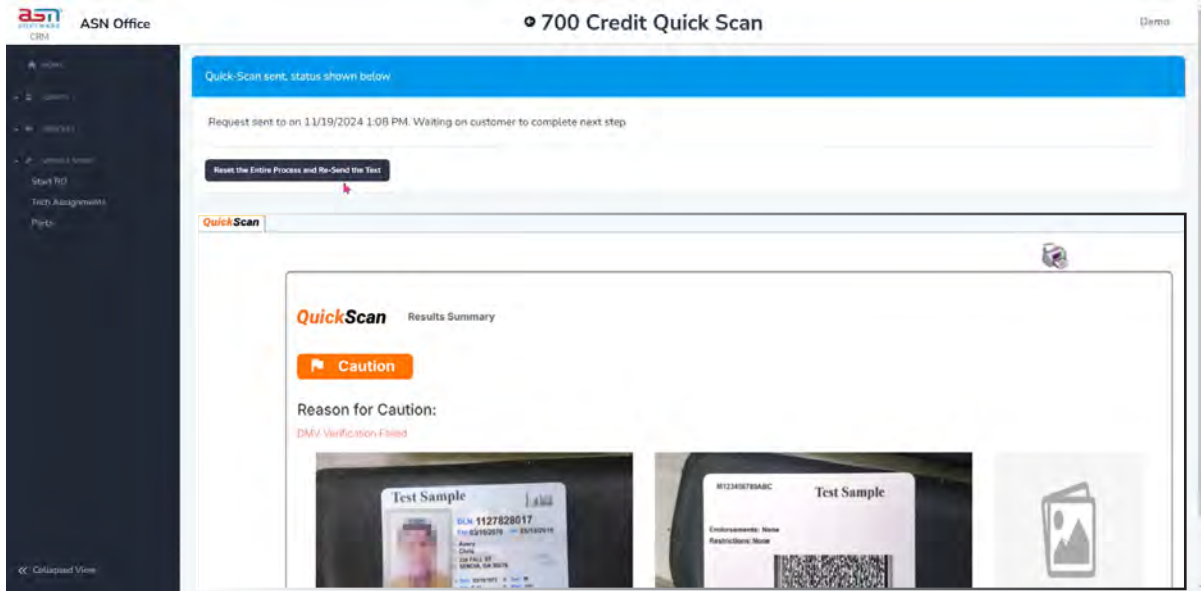
The dealer is presented a message letting them know the results will appear once the verification process has been completed.



Once the server has rendered to link as sent, the page will refresh with an updated "status" of the QuickScan link. Dealers have the option to resend the link as well.

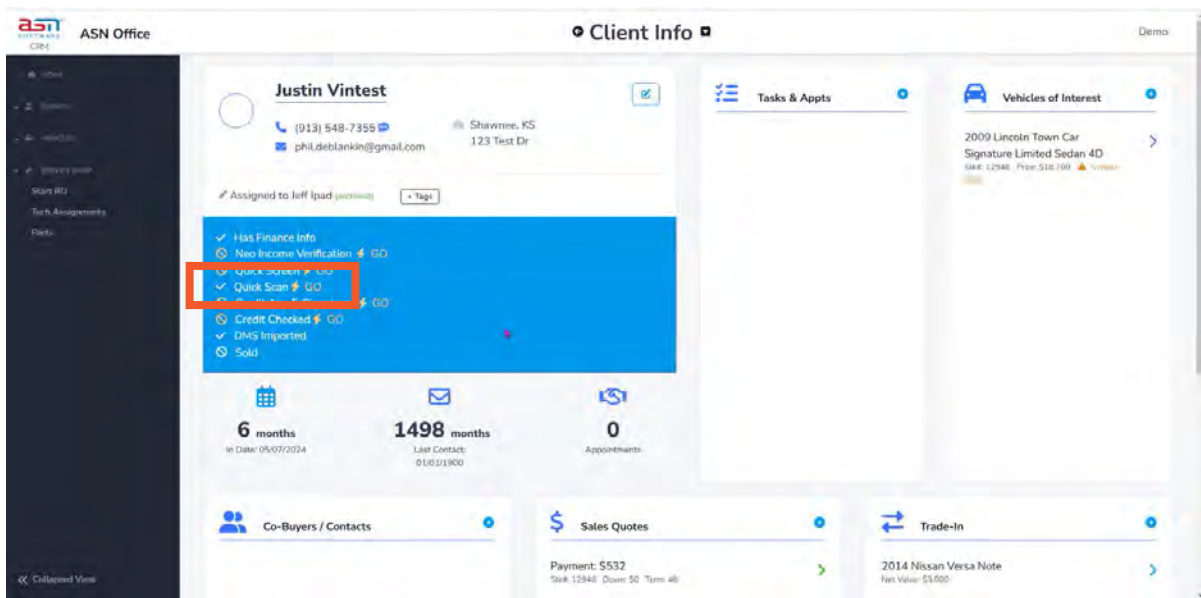


Once the consumer completes the process, the results appear on screen.

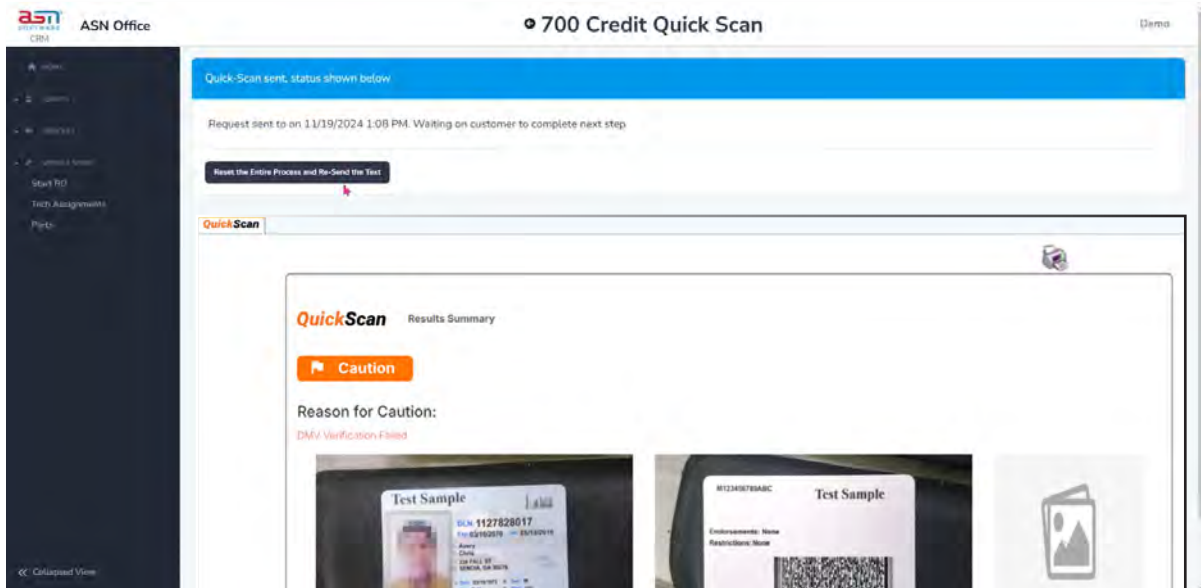


Viewing Previous QuickScan Results

To view previously ran QuickScan results, return to the consumer’s client info page and select the QuickScan “GO” hyperlink.



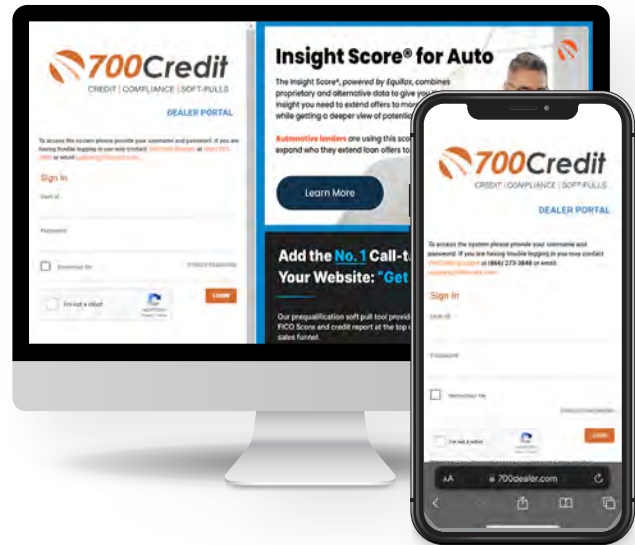
The dealer is brought to a new screen with the QuickScan results available to view.



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.

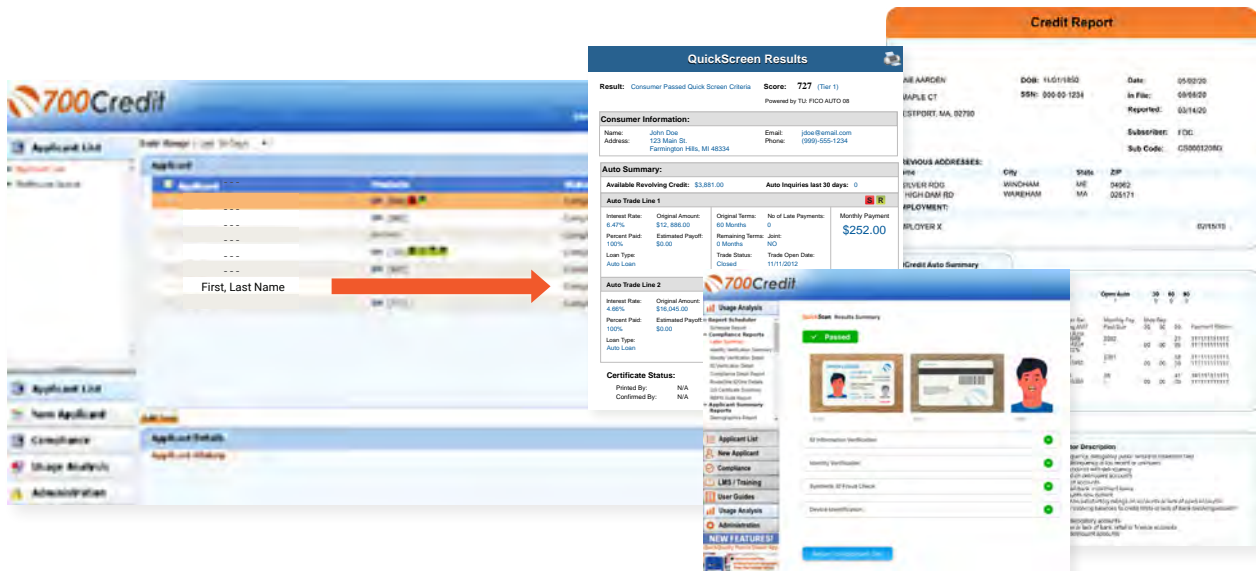
You should have received your username and password in a welcome email from our team. If you did not receive this email, or have misplaced it, please contact our support department at: support@700credit.com | (866) 273-3848.



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.

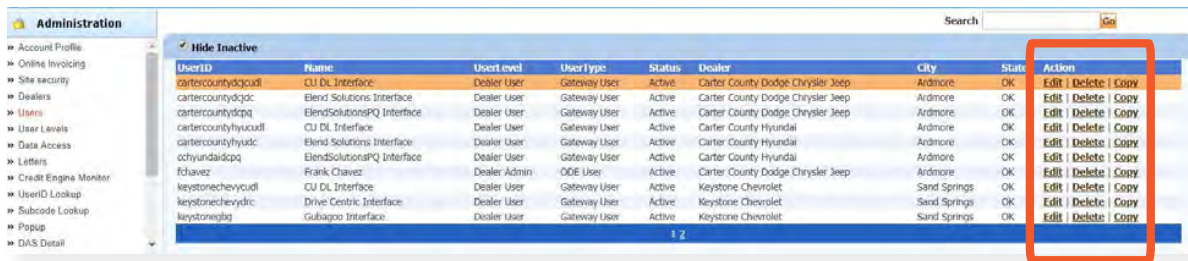
By clicking on any name in the list, you can view their full credit report, soft pull, prescreen (QuickScreen) results, full credit report, red flag, and a link to their compliance dashboard.



Managing Users

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

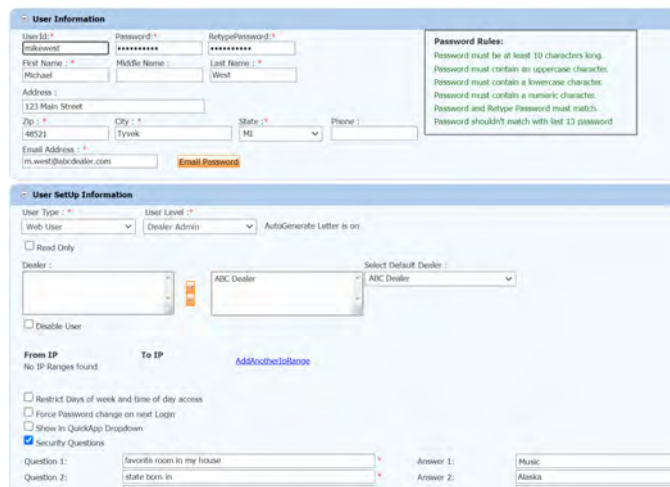
1. Log in to your 700Dealer.com platform using your provided credentials.
2. Click on the “Users” link in the left-hand navigation Administration panel.
3. If editing a user’s credentials, click the “Edit” link attached to the user’s “Action” column.
4. To delete a user, click the “Delete” link.
5. If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



UserID	Name	User Level	User Type	Status	Dealer	City	State	Action
cartercountydcjcdi	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
cartercountydcjdydc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cchavundaidpqq	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
keystonechevydcui	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevydcjdc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevydcjdpq	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] 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: [dropdown] Select Default Dealer: [dropdown]

Disable User: [checkbox]

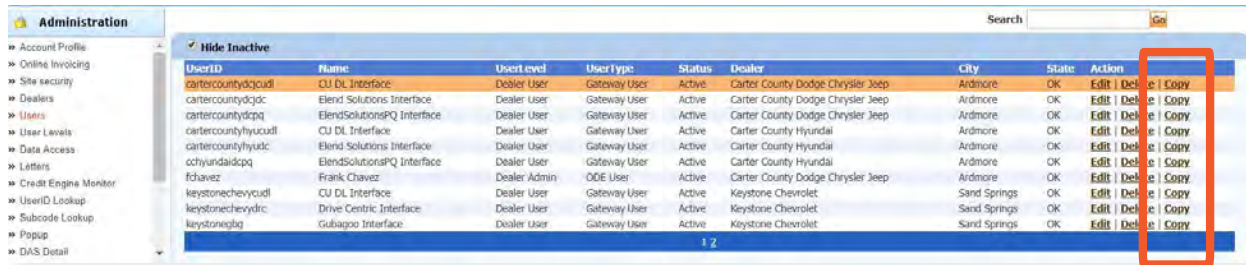
From IP: [text] To IP: [text] Add Another Range: [button]

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]

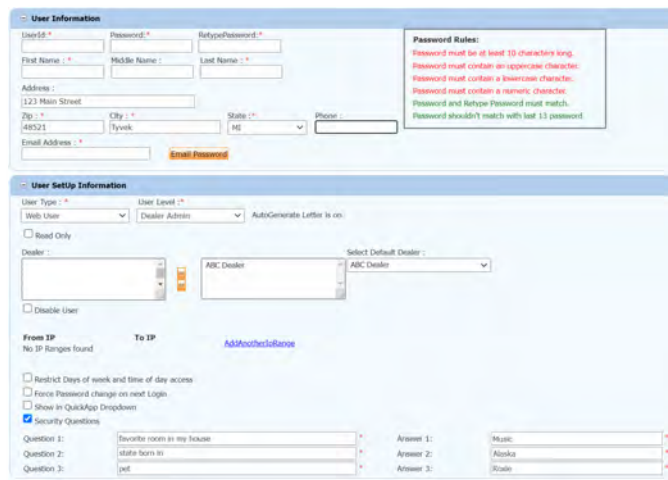
Question 1: [text] Answer 1: [text]
 Question 2: [text] Answer 2: [text]

Creating a New User



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.

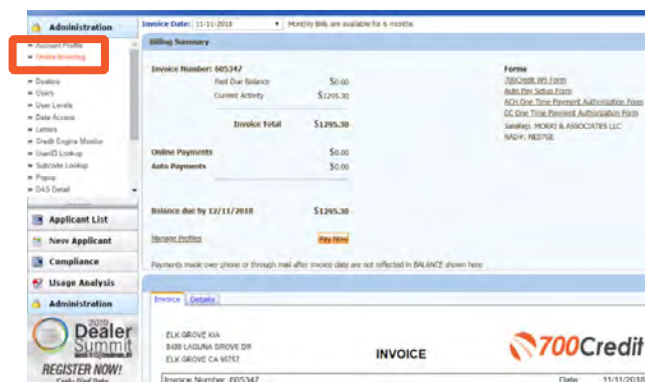
You can then fill in the new user's information into the user profile, as well as make any necessary changes.



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.



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	
Consumer Alerts		
Fraud Victim and Security Alerts	1	
Active Duty Alerts	0	
ID Verifications		
Complete	0	0%
Incomplete	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%

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 states. Please choose the state that was the most recent.

ALABAMA
 ARIZONA
 ARKANSAS
 CALIFORNIA
 COLORADO
 CONNECTICUT
 DELAWARE
 FLORIDA
 GEORGIA
 HAWAII
 ILLINOIS
 INDIANA
 IOWA
 KANSAS
 KENTUCKY
 LOUISIANA
 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

2. How often do you use your credit card?

NEVER
 RARELY
 SOMETIMES
 FREQUENTLY
 DAILY

3. How often do you use your debit card?

NEVER
 RARELY
 SOMETIMES
 FREQUENTLY
 DAILY

4. How often do you use your checkbook?

NEVER
 RARELY
 SOMETIMES
 FREQUENTLY
 DAILY

5. How often do you use your cash?

NEVER
 RARELY
 SOMETIMES
 FREQUENTLY
 DAILY

6. How often do you use your money order?

NEVER
 RARELY
 SOMETIMES
 FREQUENTLY
 DAILY

7. How often do you use your gift cards?

NEVER
 RARELY
 SOMETIMES
 FREQUENTLY
 DAILY

8. How often do you use your prepaid cards?

NEVER
 RARELY
 SOMETIMES
 FREQUENTLY
 DAILY

9. How often do you use your travel cards?

NEVER
 RARELY
 SOMETIMES
 FREQUENTLY
 DAILY

10. How often do you use your other cards?

NEVER
 RARELY
 SOMETIMES
 FREQUENTLY
 DAILY

11. How often do you use your other forms of payment?

NEVER
 RARELY
 SOMETIMES
 FREQUENTLY
 DAILY

12. How often do you use your other methods of payment?

NEVER
 RARELY
 SOMETIMES
 FREQUENTLY
 DAILY

13. How often do you use your other forms of payment?

NEVER
 RARELY
 SOMETIMES
 FREQUENTLY
 DAILY

14. How often do you use your other methods of payment?

NEVER
 RARELY
 SOMETIMES
 FREQUENTLY
 DAILY

15. How often do you use your other forms of payment?

NEVER
 RARELY
 SOMETIMES
 FREQUENTLY
 DAILY

16. How often do you use your other methods of payment?

NEVER
 RARELY
 SOMETIMES
 FREQUENTLY
 DAILY

17. How often do you use your other forms of payment?

NEVER
 RARELY
 SOMETIMES
 FREQUENTLY
 DAILY

18. How often do you use your other methods of payment?

NEVER
 RARELY
 SOMETIMES
 FREQUENTLY
 DAILY

19. How often do you use your other forms of payment?

NEVER
 RARELY
 SOMETIMES
 FREQUENTLY
 DAILY

20. How often do you use your other methods of payment?

NEVER
 RARELY
 SOMETIMES
 FREQUENTLY
 DAILY

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.

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.

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.

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, it shows the user's name as LEON SANCHEZ and a status of ID Verification Required. A Red Flag Score of 41 is shown with a 'High Risk' label and a corresponding color scale. Below this is a table summarizing various verification checks:

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

Below the table is a 'Hide Detail Report' button. The bottom section of the screenshot is titled 'Identity Verification Detailed Report' and includes a 'Red Flag Score Summary' with a risk level of High Risk and a status of ID Verification Required. It also shows scores for Validation (59) and Verification (71). The 'OFAC Search' section contains a table with one entry:

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

At the bottom of the detailed report, it states 'OFAC alert was cleared' and provides the user name 'FinanceExpress Interface' and the date and time '4/18/2023 1:53:57 PM'.

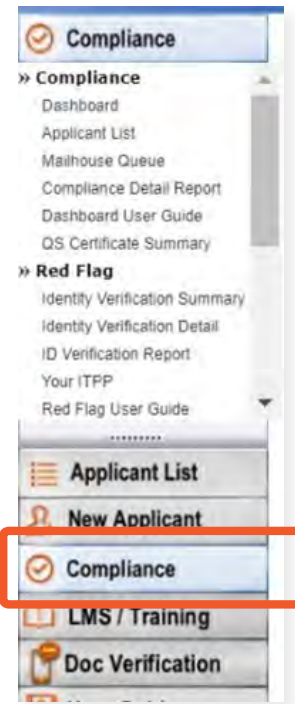
OFAC Search: Recommended Best Practices

- 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

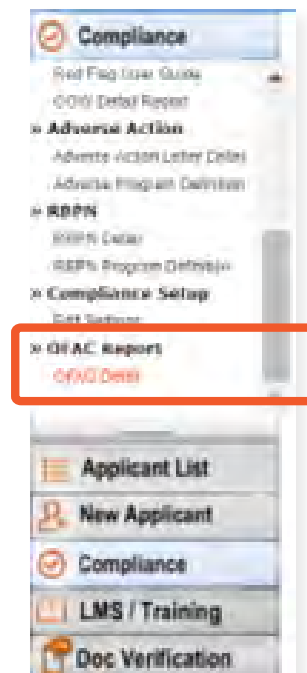
To access your audit reports, first log into your 700Dealer.com platform.

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



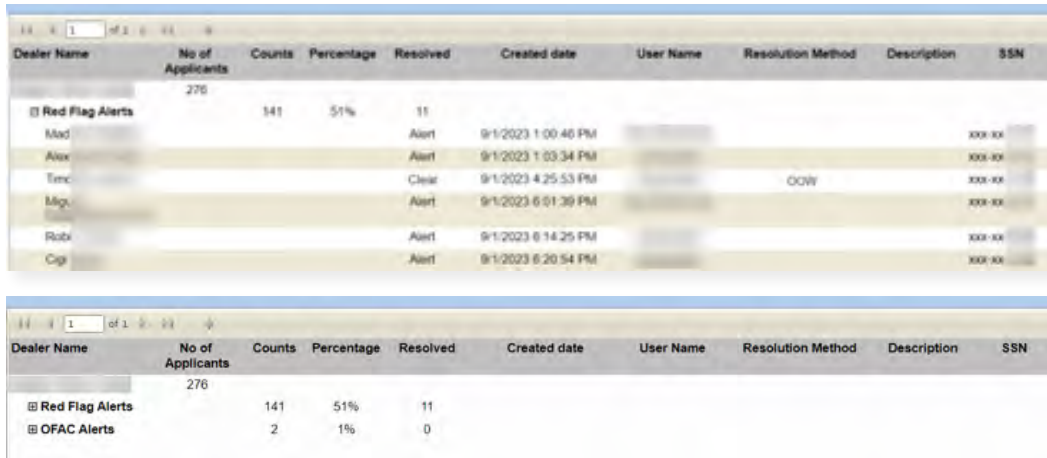
Using the scroll bar, scroll down to the “**Detail Report**” you would like to see:

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

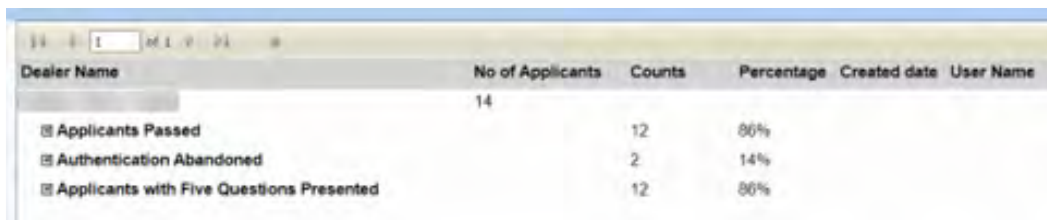
Dealer Name	No of Applicants	Counts	Percentage	Resolved
Red Flag Alerts				
	276	141	51%	11
OFAC Alerts				
		2	1%	0

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	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	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.