



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 22,000 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.**

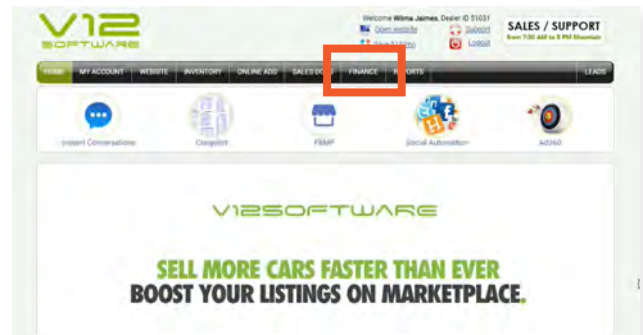
In-Store

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.

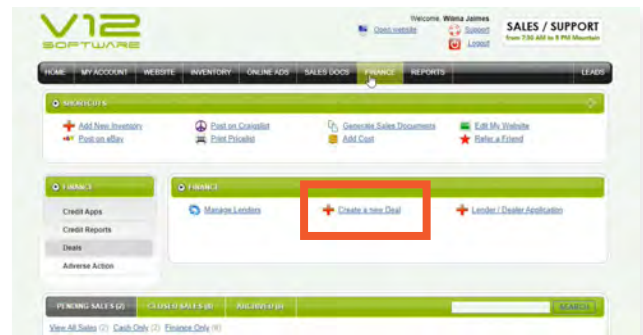
Auto Dealers Digital has integrated our credit and compliance solutions into their platform. This brief guide will walk you through creating a new deal and pulling consumers' credit within your Auto Dealers Digital platform. If you have any questions, please feel free to reach out to our support desk at: (866) 273-3848 or email us at: support@700Credit.com.

Creating a New Deal

From the home dashboard, select **“Finance”** in the top navigation bar.



From the Finance page, select **“+ Create a New Deal”**.



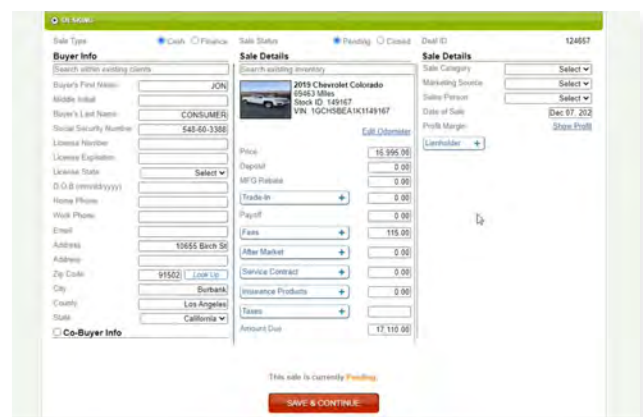
Scroll down the page until you find the **“Desking”** section.

In the **“Buyer Info”** column, begin entering in the consumer’s information (*first and last name, social security number, address, etc.*)

In the **“Sale Details”** column, search for the desired vehicle in the inventory utilizing the drop-down.

In the second **“Sale Details”** column, select the **“Sale Category”** from the drop-down, as shown to the right.

Once complete, click **“Save & Continue”**.



After saving the deal information, the user will be returned to the Finance page.

Scroll down until the **“Desking”** section is visible on screen. From here, users can review the information, return back to the form, or print the deal structure.



Deal ID: 124657 **Rate Status:** Pending **Sale Date:** 12/01/2022

Buyer: JON CONSUMER **Co-Buyer:** **Insurance:**

10655 Birch St DOB: License: Home Phone: Work Phone: Email: State: Email:

ANNUAL % RATE	FINANCE CHARGE	AMOUNT DUE	TOTAL OF PAYMENTS	TOTAL SALE PRICE <small>(Down -)</small>
N/A	\$0	\$17,110.00	N/A	\$17,110.00

Inventory: **Itemization of Costs:** **Payment:**

VEHICLE SOLD	Price	1 Payment Due Now	\$17,110.00
Stock Number: 148167	Cash Down: \$0.00		
VIN: 1GCHSBEAK148167	Deferred Payment: \$0.00		
Year: 2019	Mtg Rebate: \$0.00		
Make: Chevrolet	Trade In: \$0.00		
Model: Colorado	Payoff: \$0.00		
Mileage: 69,483	Fees: \$115.00		
	Taxes: -		
	Title Market: \$0.00		
	Service Contract: \$0.00		
	Insurance Products: \$0.00		
	Amount to Pay: \$17,110.00		

[GO BACK](#) [PRINT DEAL STRUCTURE](#) [PRINT DOCUMENTS](#)

January | Dashboard | Current Deal | Contact Us

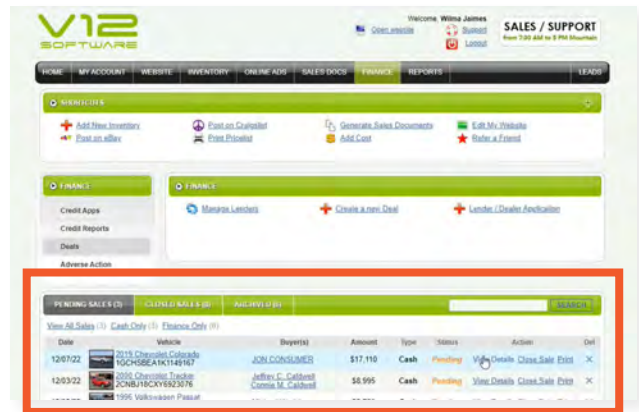
Pulling Credit

Once a deal has been created, users are able to pull credit on a consumer.

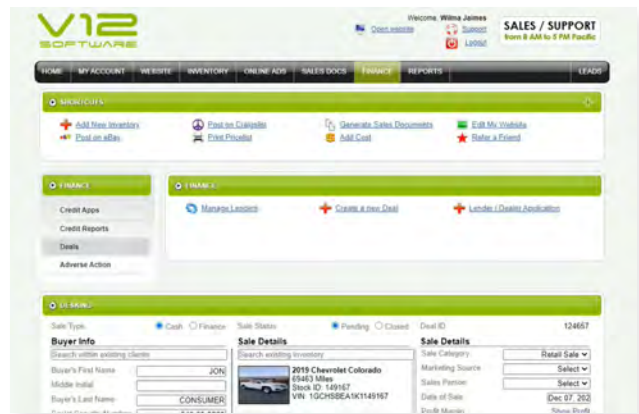
Begin by selecting the **"Finance"** tab in the top navigation bar.

Scroll down the page to find the **"Pending Deals"** section, as circled to the right.

Locate the consumer (deal) the user wants to pull credit on and select **"View Details"**.



Scroll down to find the **"Desking"** section.

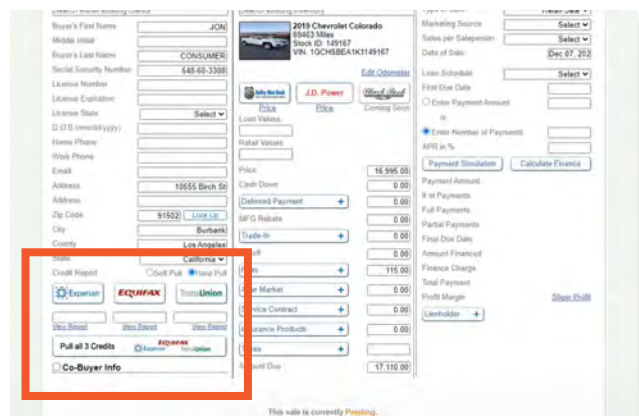


Locate the 3 major credit bureau's logos, as shown to the right.

Select the **"Hard Pull"** radio dial.

Click on the bureau logo to pull credit from a specific bureau, or select the **"Pull all 3 Credits"** button.

The consumer's credit score will appear under the logos. To view further details, select **"View Report"** under the score.

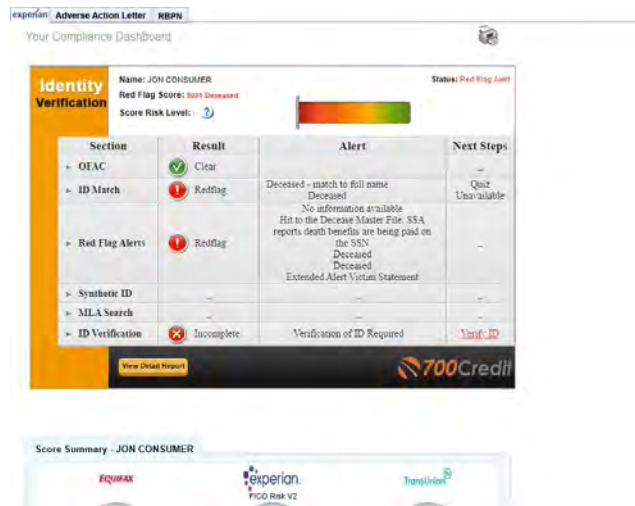


700Credit's HTML credit report will appear in a separate window.

From here, users can view the consumer's credit report, identity verification table, adverse action letter, and RBPN.

To view adverse action, RBPN, or a different bureau (if all three were pulled), utilize the tabs at the top of the iframe.

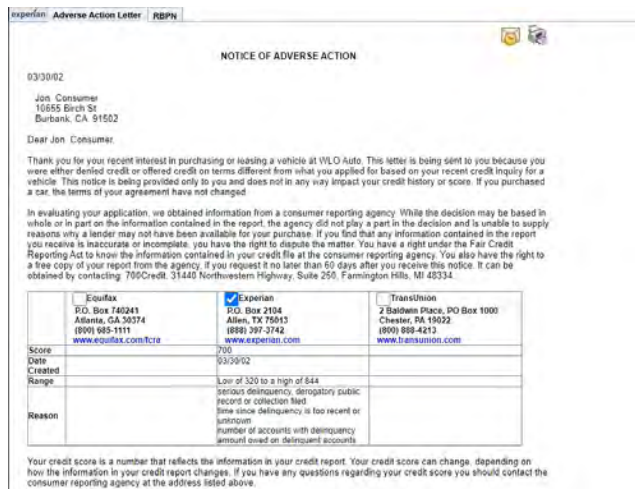
To print the report, select the printer icon in the top-right corner of the iframe.



Section	Result	Alert	Next Steps
OEAC	Clear		
ID Match	Redflag	Deceased - match to full name Deceased	Quit Unavailable
Red Flag Alerts	Redflag	No information available Hit to the Decease Master File. SSA reports death benefits are being paid on the SSN Deceased Deceased Extended Alert Victim Statement	
Synthetic ID			
MLA Search			
ID Verification	Incomplete	Verification of ID Required	Verify ID

To the right is an example of an adverse action letter.

To print or email, utilize the letter and printer icon in the top right corner of the iframe.



NOTICE OF ADVERSE ACTION

03/30/02

Jon Consumer
10855 Birch St
Burbank, CA 91502

Dear Jon Consumer:

Thank you for your recent interest in purchasing or leasing a vehicle at VLO Auto. This letter is being sent to you because you were either denied credit or offered credit on terms different from what you applied for based on your recent credit inquiry for a vehicle. This notice is being provided only to you and does not in any way impact your credit history or score. If you purchased a car, the terms of your agreement have not changed.

In evaluating your application, we obtained information from a consumer reporting agency. While the decision may be based in whole or in part on the information contained in the report, the agency did not play a part in the decision and is unable to supply reasons why a lender may not have been available for your purchase. If you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. You also have the right to a free copy of your report from the agency, if you request it no later than 60 days after you receive this notice. It can be obtained by contacting: 700Credit, 31440 Northwestern Highway, Suite 250, Farmington Hills, MI 48334.

Equifax P.O. Box 740241 Atlanta, GA 30374 800 985-1111 www.equifax.com/fcra	<input checked="" type="checkbox"/> Experian P.O. Box 2104 Allen, TX 75013 888 297-3742 www.experian.com	TransUnion 2 Baldwin Place, PO Box 1000 Chester, PA 19022 800 985-4213 www.transunion.com
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Score	700
Date Created	03/30/02
Range	Low of 330 to a high of 844
Reason	serious delinquency, derogatory public record or collection filed time since delinquency is too recent or unknown number of accounts with delinquency amount owed on delinquent accounts

Your credit score is a number that reflects the information in your credit report. Your credit score can change depending on how the information in your credit report changes. If you have any questions regarding your credit score you should contact the consumer reporting agency at the address listed above.

To clear ID Verification flags, select the **“Verify ID”** link within the table.

A pop-up will appear, asking the user various identity verification questions. Select **“Yes”** (if applicable) for each question and once complete, click **“Submit”**.

The user will be returned to the iframe where the alert will now be cleared.

Identity Verification Name: JON CONSUMER Status: Red Flag Alert
 Red Flag Score: 9901 Deceased
 Score Risk Level: [Progress Bar]

Section	Result	Alert	Next Steps
OFAC	Clear		
ID Match	Redflag	Deceased - match to full name Deceased	Quiz Unavailable
Red Flag Alerts	Redflag	No information available Hit to the Deceased Master File. SSA reports death benefits are being paid on the SSN Deceased Deceased Extended Alert Victim Statement	
Synthetic ID			
MLA Search			
ID Verification	Incomplete	Verification of ID Required	Verify ID

Score Summary - JON CONSUMER

700Credit

700dealer.com/idVerification.aspx?uld=6c974d68-4f80-42b9-8459-debec7612505&isCA=False&rst=lr112&rid=148883361

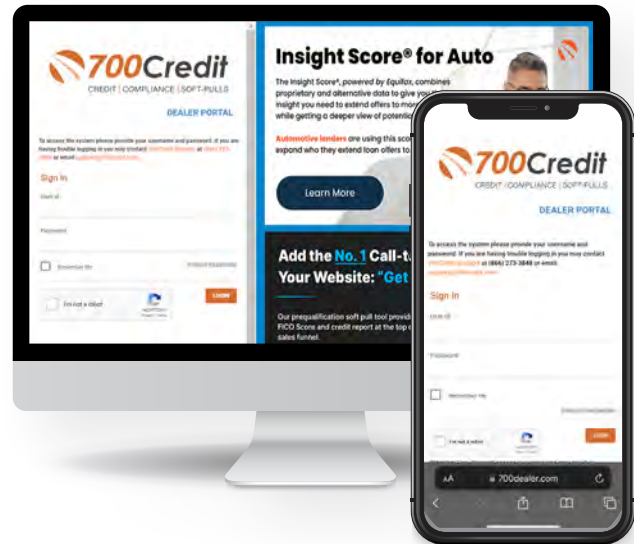
ID Verification Section	
Presented Government Issued Identification	
Id Documents appear unaltered	
Image & physical description consistent with applicant	
Id Information matches application	

Submit

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 | (886) 273-3848.



Viewing Your Leads

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

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

Applicant List

Applicant	Product	Status	Score
Jane Appen	...	Completed	...

First, Last Name →

Credit Report

JANE APPEIN DOB: 11/01/1958 Date: 05/02/20
 2 MAPLE CT SSN: 00900-1234 In File: 08/08/20
 WESTFORD MA, 02790 Reported: 03/14/20
 Subsector: FDC
 Sub Code: C30012080

PREVIOUS ADDRESSES:

Name	City	State	ZIP
8 SILVER HILL	WINDHAM	MA	02511
11 HIGH DAM RD	WINDHAM	MA	02511

EMPLOYER: EMPLOYER X 02/15/16

700Credit Auto Summary

Model	Year	Make	Model	Year	Make	Model	Year	Make
Ford	2015	Ford	2015	Ford	2015	Ford	2015	Ford

Score Summary

Score Card	Score	Code	Score Factor Description
FICO Score V2	700	00	...
AutoScan Score	800	18	...
Wingspan	475	0	...

Managing Users

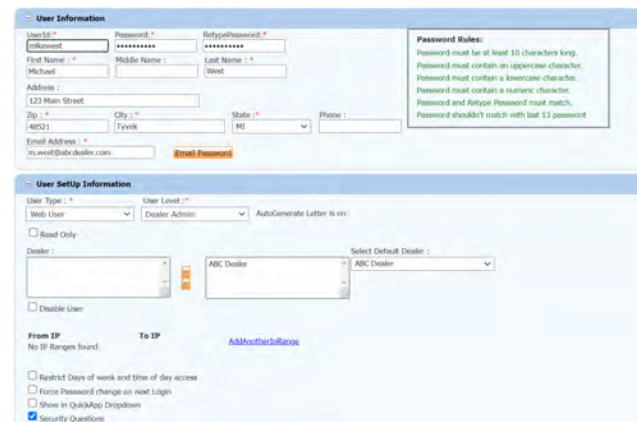
You can add, edit or delete users who have access to your customer, credit and lead information through the following process:

1. Log in to 700Dealer.com
2. Click on the **"Users"** link in the left-hand navigation bar
3. To edit a user's credentials, click the **"Edit"** link on the right
4. To delete a user, click the **"Delete"** link on the right
5. To create a new user, click on the **"Copy"** link on the right.



UserID	Name	User Level	User Type	Status	Dealer	City	State	Action
cartercountydjgoud	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyyhucudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyyhucudc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cchyundaicpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
keystonechevyudl	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevydic	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonegbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy

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



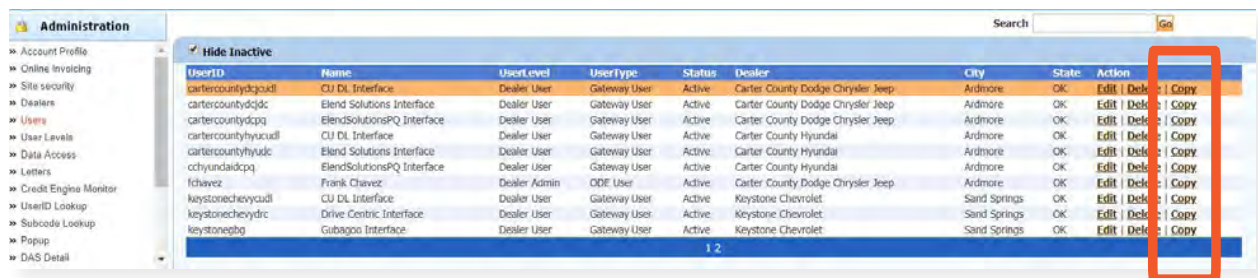
User Information

UserID: [text] Password: [password] RetypePassword: [password]
 First Name: [text] Middle Name: [text] Last Name: [text]
 Address: [text]
 Zip: [text] City: [text] State: [dropdown] Phone: [text]
 Email Address: [text] [Email Password](#)

User Setup Information

User Type: [dropdown] User Level: [dropdown] AutoGenerate Letter is on:
 Read Only
 Disable User
 Dealer: [dropdown] Select Default Dealer: [dropdown]
 Restrict Days of week and time of day access
 Force Password change on next Login
 Show in QuickApp Dropdown
 Security Questions

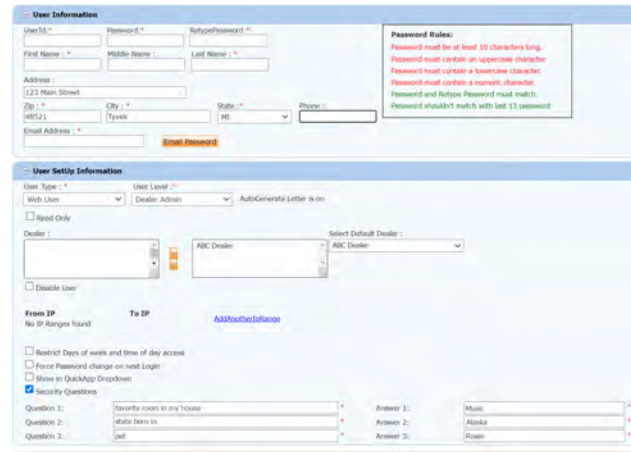
Creating a New User



UserID	Name	User Level	User Type	Status	Dealer	City	State	Action
cartercountydjgoud	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyyhucudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyyhucudc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cchyundaicpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
keystonechevyudl	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevydic	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonegbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy

To create a new user, it is easiest to find a similar user id, and select the **“Copy”** action, as highlighted in the previous step.

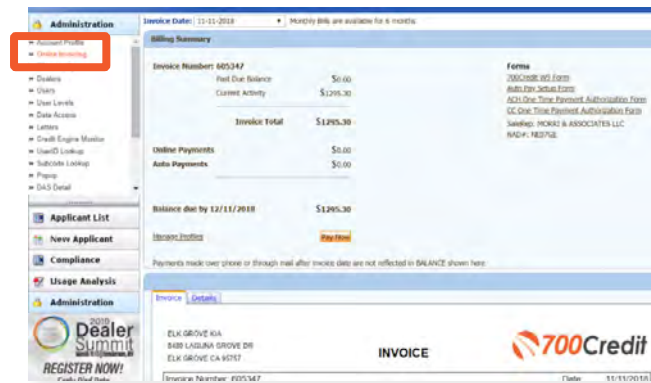
You can then fill in the new user information and make any changes in the setup necessary.



The screenshot shows two sections of a user creation form. The top section, 'User Information', includes fields for User ID, Password, and Retype Password, along with First Name, Middle Name, and Last Name. It also has fields for Address, Zip, City, State, and Phone. A 'Password Rules' box specifies: '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', and 'Password and Retype Password must match'. The bottom section, 'User Setup Information', includes 'User Type' (Web User), 'User Level' (Dealer Admin), and 'AutoGenerate Letter to me'. It has a 'Dealer' dropdown set to 'ABC Dealer' and a 'Select Default Dealer' dropdown. There are checkboxes for 'Spaid Only', 'Disable User', and 'From IP' (No IP Ranges found). Security questions are also present, with three questions and their corresponding answers.

Viewing Invoices

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



The screenshot shows the 'Administration' page with the 'Online Invoicing' tab selected in the left-hand menu. The main content area displays an 'Invoice Summary' for Invoice Number 805347, dated 11-11-2018. The summary shows a Total Due Balance of \$1,295.30 and an Invoice Total of \$1,295.30. It also lists Online Payments (\$0.00) and Auto Payments (\$0.00). The balance is due by 12/11/2018. The page includes a 'Payment Summary' table, a 'Forms' list, and a footer with the 700Credit logo and contact information.

Item	Amount
Total Due Balance	\$1,295.30
Invoice Total	\$1,295.30
Online Payments	\$0.00
Auto Payments	\$0.00
Balance due by 12/11/2018	\$1,295.30

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	6	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		
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

Red Flag Score: 99

Score Risk Level: Medium Risk ?

Status: Out of Wallet Required

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

700Credit

Out of Wallet (OOW) Questions

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

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

Out of Wallet Questions

Number of Questions: 5

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

PLUMOUTH
 ROCKLAND
 BARNSTABLE
 WESTBOROUGH
 NONE OF THE ABOVE DOES NOT APPLY

2. Which one of the following most closely describes you? (Select all that apply.)

KIDNEY
 BIRTH MARK
 EGGHEAD FISHBONE
 CRIMINAL TRAVEL HISTORY
 NONE OF THE ABOVE DOES NOT APPLY

3. The phone from which a mortgage loan is received (ZIP CODE). Please select the correct answer to which your records currently pertain (N/A). Enter only the regular three-digit area code unless otherwise specified. Do not include country code (1) or state and country if defined by province. If you have not had a mortgage account now or in the past, please select "N/A".

754-8445
 954-4540
 850-4530
 850-4539
 NONE OF THE ABOVE DOES NOT APPLY

4. How often within a year or so the year of the data below.

1945
 1948
 1953
 1964
 NONE OF THE ABOVE DOES NOT APPLY

5. Please select the county for the address in question.

ESEBA
 HARRISBURG
 HENRIETTA
 HUNTSVILLE
 NONE OF THE ABOVE DOES NOT APPLY

Risk-Based Pricing Notices

The Risk-Based Pricing Regulation affects dealerships whether or not they pull a credit report on their customers. The regulation is intended to improve the accuracy of credit information by alerting those consumers who may have negative information existing on their credit file.

Consumers are provided their score, how their score ranks nationally and some educational information on how to obtain a copy of their report and what to do if they find inaccurate information.



- Compliance is automated for this regulation.
- Generated instantly with every credit report pulled.
- Dealers can print or email from within the view credit report window.
- Any consumer that the notice was not printed or emailed to, will be mailed their notice by the 700Credit mailhouse. Ensures people who never make it to the Finance office will receive a copy.
- Included in the Compliance Dashboard report to monitor activity.
- RBP Audit report available that shows every consumer who's credit file was access and how and when each consumer received their notice.

RBPN: Recommended Best Practices

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

Adverse Action Notices

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

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



Adverse Action: Recommended Best Practices

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

OFAC Search

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

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

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

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

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

Identity Verification

Name: DAVID W CAMPBELL
 Red Flag Score: 46
 Score Risk Level: High Risk
 Synthetic ID Level: Low Risk

Status: OFAC Resolution Required

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

Next Steps
OFAC Instructions

Identity Verification Detailed Report

Red Flag Score Summary

Risk Level: High Risk
 Red Flag Score: 46
 Validation Score: 53
 Verification Score: 67

Status: OFAC Resolution Required

OFAC Search

Result	Alert
Alert	CAMPBELL, David (a.k.a. CAMPBELL LICONA, David Eliar; a.k.a. PEREZ PAZ, Jorge Eduardo; a.k.a. VIELO DAN; a.k.a. DON DAVID), Nicaragua; DOB 15 Mar 1967; alt. DOB 20 Oct 1967; alt. DOB 02 Jun 1964; POB San Pedro Sula, Honduras; nationality Honduras; Numero de Identidad 0501-1967-02094 (Honduras); Gender Male; (I linked To: MS-13) DAVID W CAMPBELL [TCO] Match Score:12.50

OFAC Instructions

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

Input Name: IICHOE CSAC
 Date Time: 9/4/2023 9:26:19 AM

OFAC Report

Search Result	Search Criteria	# of Hits	Temp ID
1	IICHOE CSAC	1	CX00GFSM01A2

Name: IlJU CHO
Score: Not Available
Program: DPRK2
Aliases: a.k.a., Il Woo CHO
 a.k.a., Ch'ol CHO
 a.k.a., Ch'ol JO
Addresses: Korea, North

Information: To get more information on what to do if you have OFAC Hits, go to the below link provided by the user who submitted:
http://www.us-treas.gov/resource-center/faqs/sanctions/Pages/faq_compliance.aspx#match

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

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

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

Search Page

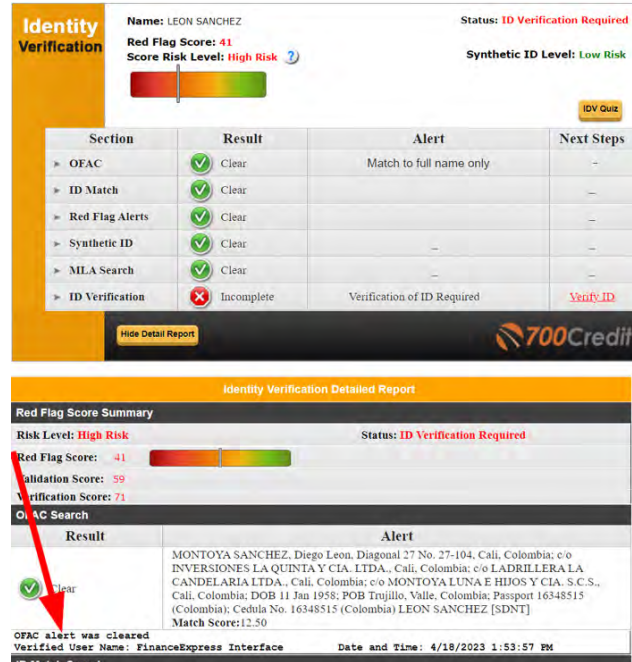
FEATURED FAQs

RECENTLY ADDED FAQs

OFAC Cleared

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

The override reasons will also be captured.



Identity Verification

Name: LEON SANCHEZ Status: ID Verification Required

Red Flag Score: 41 Synthetic ID Level: Low Risk

Score Risk Level: High Risk ?

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

Identity Verification Detailed Report

Red Flag Score Summary

Risk Level: High Risk Status: ID Verification Required

Red Flag Score: 41

Validation Score: 59

Verification Score: 71

OFAC Search

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

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

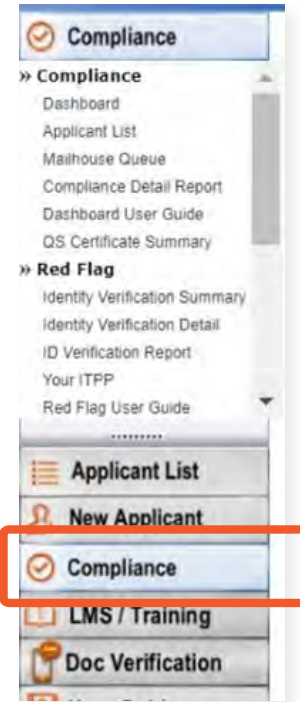
OFAC Search: Recommended Best Practices

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

Viewing Audit Reports

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

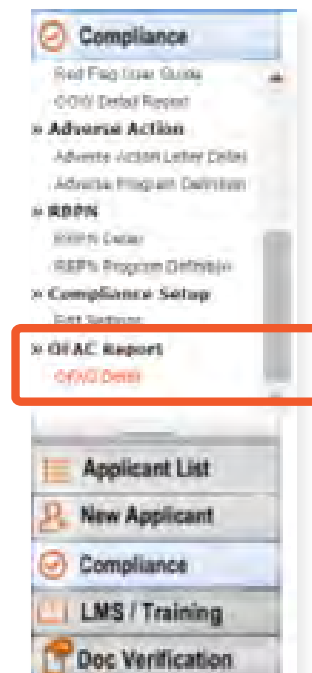
Locate the **“Compliance”** menu item in the left-side navigation panel.



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

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

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



RED FLAG REPORT:

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

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

IDENTITY VERIFICATION REPORT:

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

OUT OF WALLET REPORT:

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

RISK-BASED PRICING NOTICE REPORT:

Dealer Name	App Date	Name	No of Applicants	No of notices Delivered	Print Local	Mail House	EMAIL	Queued Date	Credit Score
Totals			286	286	167	0	0	119	
	09/01/2023	Ale			09/01/2023				EFX(666)TU(638)XPN(640)
	09/01/2023	Anr			09/01/2023				EFX(864)TU()XPN()
	09/01/2023	Bre			09/01/2023				EFX(842)TU(884)XPN(837)
	09/01/2023	Chu						09/17/2023	EFX(481)
	09/01/2023	Clg						09/17/2023	EFX(549)TU(492)XPN(502)
	09/01/2023	Dae			09/01/2023				EFX(624)TU(645)XPN(640)

ADVERSE ACTION REPORT:

Dealer Name	App Date	Name	No of Applicants	No of Letters Delivered	Print Local	Mail House	Queued Date	Credit Score
Totals			286	286	0	0	286	
	09/01/2023	Ale					09/17/2023	EFX(669)TU(638)XPN(649)
	09/01/2023	Anr					09/17/2023	EFX(864)TU()XPN()
	09/01/2023	Bre					09/17/2023	EFX(842)TU(884)XPN(837)
	09/01/2023	Chu					09/17/2023	EFX(481)
	09/01/2023	Clg					09/17/2023	EFX(549)TU(492)XPN(502)
	09/01/2023	Dae					09/17/2023	EFX(624)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 questions, you may send us an email or give us a call at the following:

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

