



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.

KGI Dealer Solutions has integrated our credit and compliance solutions, as well as the save-only push feature into their platform. This guide will walk you through how to pull/view credit reports and push the data to RouteOne, CUDL, AppOne or Dealertrack from within your KGI Dealer Solutions 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.

700Credit & KGI Dealer Solutions Integration

System Set-Up

1. Get the KGI700Credit add-on software

You can find this download in the updates folder of Dealer Solutions Software or use this direct link: <http://kgi.co/files/kgi700credit.dfp>.

For help with this call: (866) 644-7258 or email: support@kgisolutions.com.

Once you install this software you will click your **WEB** button on your vertical toolbar to the far left in Dealer Solutions. Then you will see **Pull Credit with 700Credit**. When you click that the first time it will ask if you want to create a desktop shortcut. Say **YES**.

2. Make sure you have your 700Credit Username and Password

You should receive an email from 700Credit containing your username and password to use when pulling credit reports through Dealer Solutions. Credit pulling needs to be a VERY secure process so your password is required EVERYTIME you open the interface. We may have your username and password on file as well.

If you cannot locate your 700Credit credentials, please reach out to our 24/7 support desk at: (866) 273-3848 or email us at: support@700Credit.com.

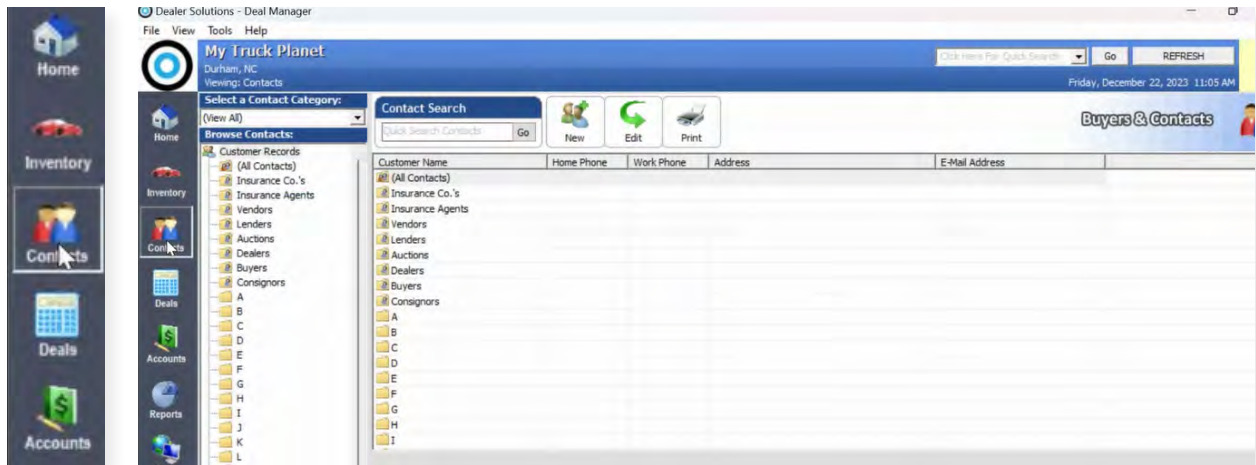
3. Start pulling reports!

Once you have the software add-on and your 700 Credit account username and password you can open it up and start generating reports. The right-side frame of the program preloads to our help page should you need assistance in the future.

Pulling Credit in KGI Dealer Solutions

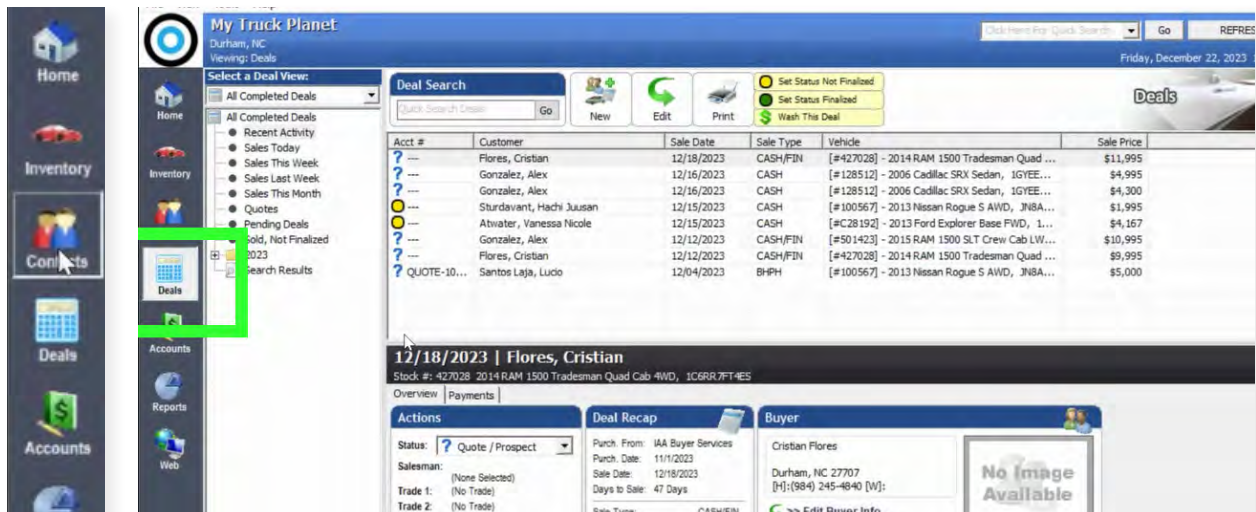
The first step to pulling credit in Dealer Solutions is locating the customer or deal that you want to perform a credit check through. If locating through the contact attached to the deal, select the **“Contacts”** tab in the left-hand navigation bar.

The dealer is provided a mass list of all customers. Locate the applicant and open their deal profile. If looking to create a new contact, select the **“New”** button located next to the **“Contact Search”** bar.

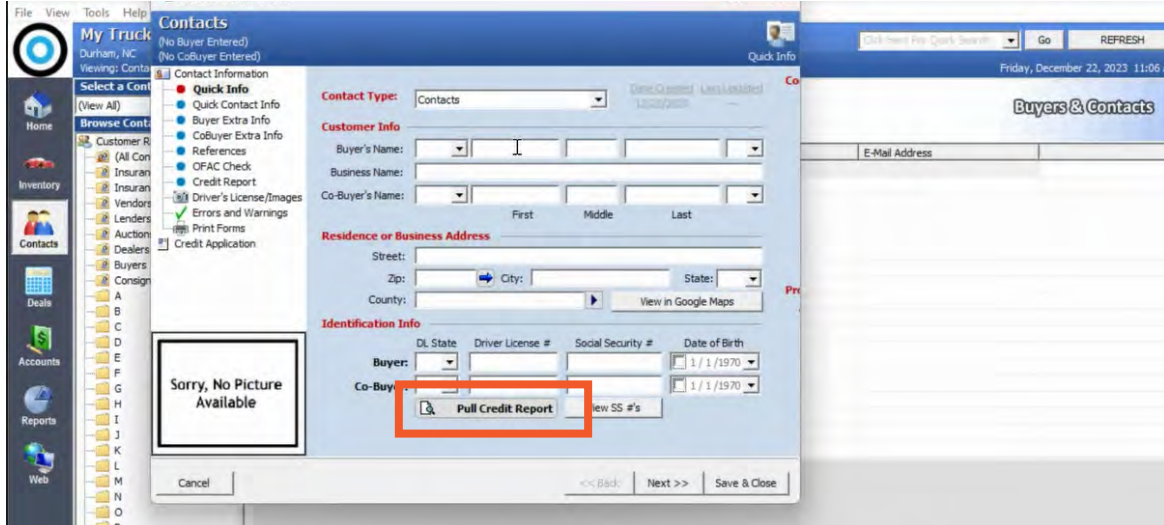


If locating through the list of deals, select the **“Deals”** tab in the left-hand navigation bar. The dealer is provided a mass list where they will locate the applicant’s name and open their deal jacket.

They can also choose to create a new deal/customer, located to the right of the **“Deal Search”** bar.

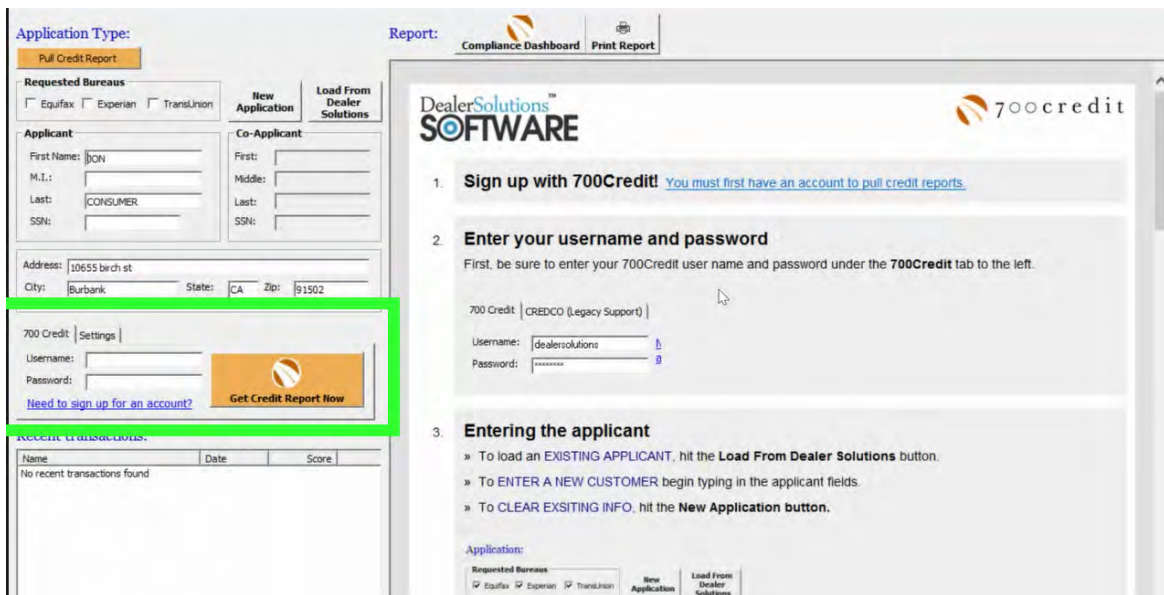


The example below shows if the dealer is creating a new customer record. Fill in the required applicant information (name, address, driver's license, and SSN). To initiate a credit pull, select the **"Pull Credit Report"** button, circled below.



The user is brought to the screen below, where they are prompted to choose which bureaus they want to pull credit through and then provide their 700Credit username and password.

Once complete, the dealer can click the orange **"Get Credit Report Now"** button, prompting a hard credit pull on the consumer.



700Credit’s HTML credit report and identity verification table will generate within the iframe. Using the tabs at the top of the report, dealers can view the full credit report, Risk-Based Pricing Notice, and Adverse Action Letter.

Be sure you have your username and password submitted (See step 1), then locate and click the blue hyperlink across the top of the report, labeled **Your Compliance Dashboard**. This will take you to 700Credit’s compliance dashboard which provides you with tons of features for credit reports, red flags, and more!

The screenshot displays the 700Credit compliance dashboard. On the left, there is a form for 'Applicant' information, including fields for First Name (BOGGS), M.I. (B), Last Name (BENNY), and SSN (****4300). Below this is an address field (123 MAIN ST, FANTASY ISLAND, TX 76750) and a login section with 'Username: dealer@700credit.com' and a 'Get Credit Report Now' button.

The main content area is titled 'Red Flag Id Summary' and shows the following details:

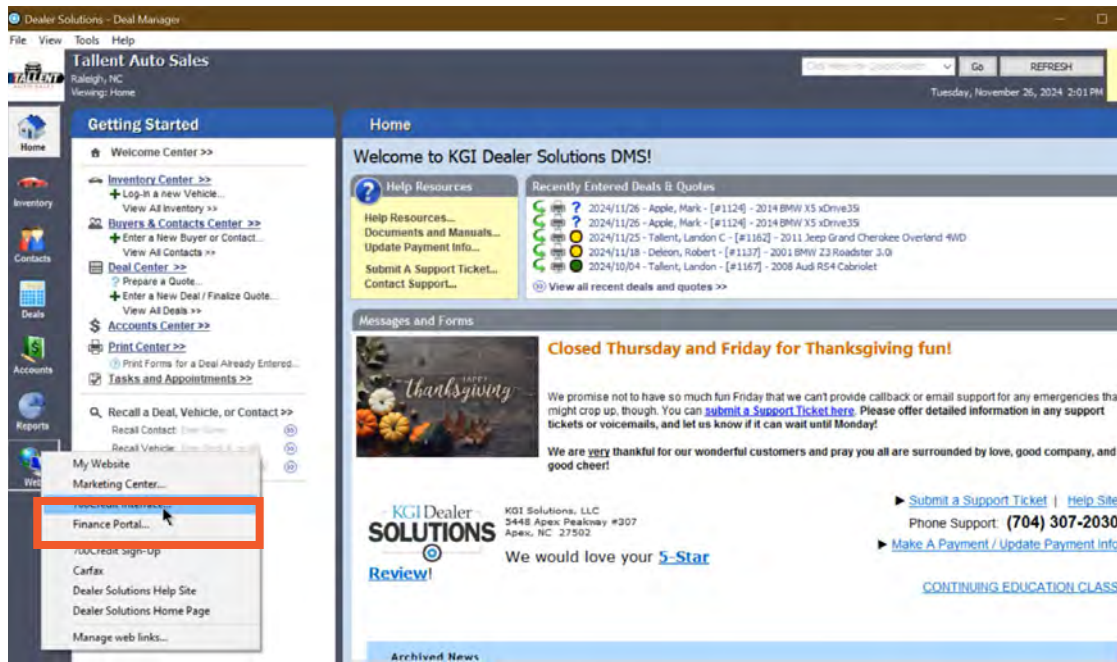
- Name: BOGGS B BENNY
- Risk Level: Low 2
- Red Flag Score: Low
- Status: Del. of Wallet Required
- Link: [View Detail Report](#)
- Link: [Del. of Wallet Question](#)

Below this summary is a table with the following data:

Section	Result	Alert	Next Steps
DFAC	CLEAR		
ID Match	ALERT	-City/State - Zip mismatch -Valid SSN - SSN not found	Del. of Wallet Question
Red Flag Alerts	Warning	-No information available	
Manual ID Verification	INCOMPLETE	-Must Perform Manual Verification of Identification	View IDV LV

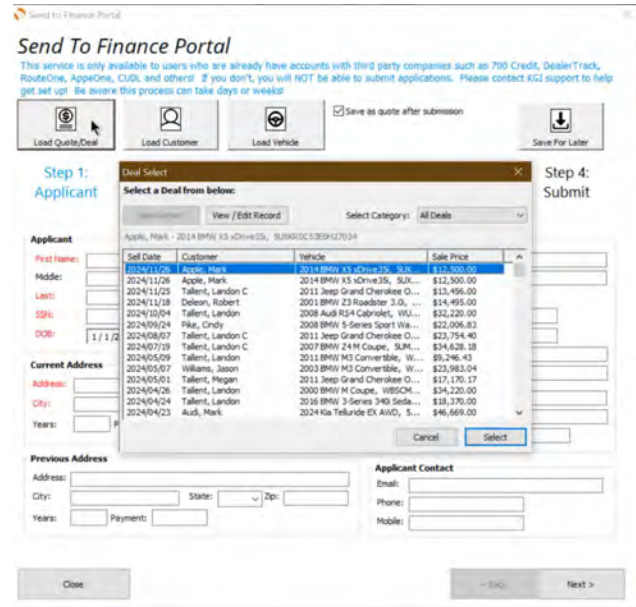
Save-Only Push Feature

To initiate the save-only push feature within KGI Dealer Solutions, select the **“Web”** menu item in the left-hand navigation bar. From the options presented, select **“Finance Portal”**.

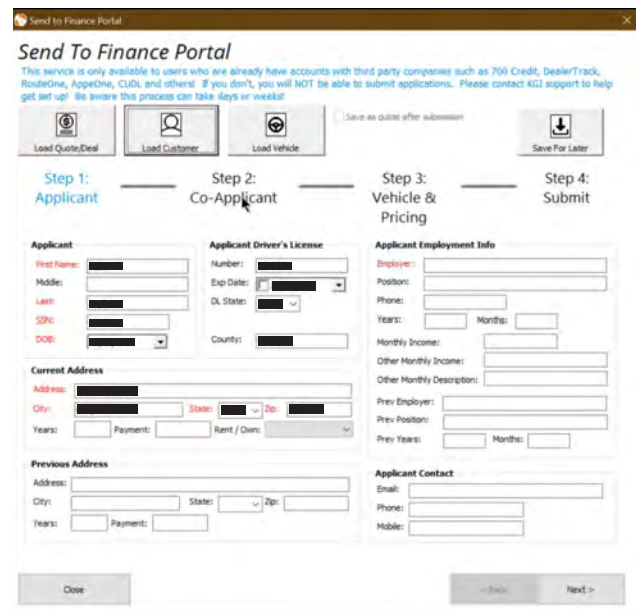


The dealer is brought to the Finance Portal Application screen. The user can either manually type in all required information, or load in a pre-existing quote/deal or customer.

When loading in a quote/deal/customer, a pop-up window will appear, allowing the dealer to choose the desired customer from the list provided. Once highlighted, click **“Select”**.



Once all required applicant information has been provided, click **“Next”**.



The user is then provided the opportunity to add a co-applicant. If applicable, provide all required information and click **“Next”**.

Send To Finance Portal

This service is only available to users who are already have accounts with third party companies such as 700 Credit, DealerTrack, RouteOne, AppOne, CUDL and others! If you don't, you will NOT be able to submit applications. Please contact KGI support to help get set up! Be aware this process can take days or weeks!

Save as quote after submission

Load Quote/Deal Load Customer Load Vehicle Save For Later

Step 1: Applicant Step 2: **Co-Applicant** Step 3: Vehicle & Pricing Step 4: Submit

Is There a Co-Applicant?

Yes No

Co-Applicant

First Name: Middle: Last: SSN: DOB: 1 / 1, 2007

Applicant Driver's License

Number: State:

Co-Applicant Contact

Email: Phone: Mobile:

Co-Applicant Address

Address: City: State: NC Zip: Years: Payment: Rent / Own:

Co-Applicant Previous Address

Address: City: State: Zip: Years:

Applicant Employment Info

Employer: Position: Phone: Years: Months: Monthly Income: Other Monthly Income: Other Monthly Description:

Close < Back Next >

Step 3 asks the user to provide the vehicle & pricing information. Click **“Next”** when complete.

Send To Finance Portal

This service is only available to users who are already have accounts with third party companies such as 700 Credit, DealerTrack, RouteOne, AppOne, CUDL and others! If you don't, you will NOT be able to submit applications. Please contact KGI support to help get set up! Be aware this process can take days or weeks!

Save as quote after submission

Load Quote/Deal Load Customer Load Vehicle Save For Later

Step 1: Applicant Step 2: Co-Applicant Step 3: **Vehicle & Pricing** Step 4: Submit

Vehicle

Loan Type: Vehicle Is New:

Year: 2014 Make: BMW Model: X3 xDrive35i

VIN: SJMR0C33EDH27034 Stock Number: 1124

Color: Silver

Trade-In

Year: Make: Allowance: Payoff: Monthly Payment:

Comments:

Price

Cash Price: 12500.00 Taxes: 386.97 License & Reg: Service Contract: 0.00 Gap: 0.00 Total Other: 524.00 Down Payment: 2420.97 Net Trade: 0.00 **Am't Financed:** 10000.00

Requested Months: 48

Close < Back Next >

The final step of the save-only push features requires the user to provide their 700Credit username and password, and select where to push the credit data (Dealertrack, RouteOne, CUDL, or AppOne).

Select **“Next”** to complete the push process.

The screenshot shows a window titled "Send To Finance Portal" with a close button in the top right corner. Below the title bar, there is a heading "Send To Finance Portal" and a paragraph of text: "This service is only available to users who are already have accounts with third party companies such as 700 Credit, DealerTrack, RouteOne, AppOne, CUDL and others! If you don't, you will NOT be able to submit applications. Please contact KGI support to help get set up! Be aware this process can take days or weeks!".

Below the text are four buttons: "Load Quote/Deal", "Load Customer", "Load Vehicle", and "Save For Later". To the right of the "Load Vehicle" button is a link: "Save as quote after submission".

A progress bar shows four steps: "Step 1: Applicant", "Step 2: Co-Applicant", "Step 3: Vehicle & Pricing", and "Step 4: Submit". The "Submit" button is highlighted in blue.

The 700Credit logo is displayed, with the tagline "CREDIT | COMPLIANCE | SOFT-PULLS". Below the logo is a paragraph: "Using 700 Credit's service, it's possible to send contact and/or deal information to several Finance Portals for which you already have an established relationship. For details on getting set-up, please contact KGI support!".

There are two input fields: "700 Credit Username:" with the value "700CreditUser" and "Password:" with a masked value "*****". Below the password field is a checkbox labeled "Save password for current user".

Four buttons are arranged in a 2x2 grid: "Submit to DealerTrack", "Submit to RouteOne", "Submit to CUDL", and "Submit to AppOne".

At the bottom of the window are three buttons: "Close", "< Back", and "Next >".

Tips & FAQs

1. What's my username and password?

700Credit provides you with a username and password. You will need to contact them. We may have it on file as well if you are unable to reach 700Credit. Be sure the OWNER calls for this information. We will not give it out to anyone else.

2. How does this integrate with Dealer Solutions?

If you use Dealer Solutions DMS, then your pulled entries from this program will be saved into your DSS contacts automatically, and you will see a list of recent transactions so you can view reports easily for up to 90 days!

3. Do NOT leave this program open and unattended.

Be sure to close out of this program after it has been used as it has very secure and private customer data. Once you close this program your password is removed and social security numbers are not accessible.

4. This program can run on ANY PC, even without Dealer Solutions.

If you have a computer in the dealership that does not have Dealer Solutions Software but would need to pull credit this program will work. It will NOT save contacts to DSS though.

5. What is the recommended screen resolution?

1366 x 768 px or larger is the optimal window size. This will remove any side scroll bars within the program.

6. How can I open this program from within Dealer Solutions Software?

If you have a computer in the dealership that does not have Dealer Solutions Software but would need to pull credit this program will work. It will NOT save contacts to DSS though.

7. How to make www.700Dealer.com a trusted site.

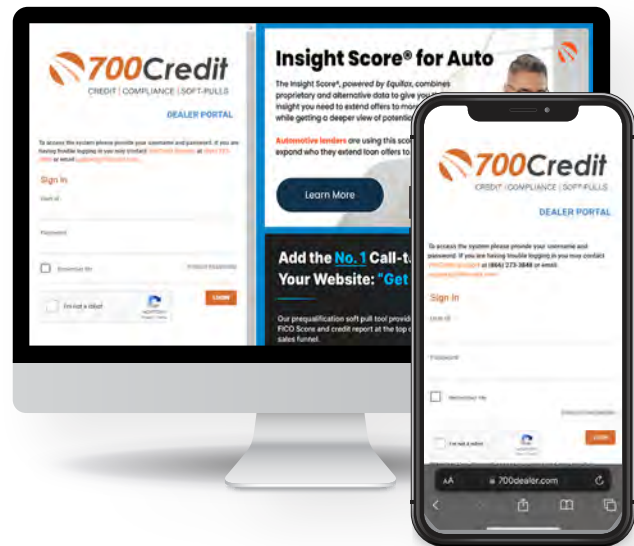
Currently this program runs separately from Dealer Solutions but we do have an easy way to add it to your WEB button located on the left vertical bar of DSS. Follow these steps:

- Open Internet Explorer
- Click **Tools > Internet Options**
- Click the **Security** tab then the **Trusted Sites** icon and the **Sites** button
- Type in <https://www.700dealer.com> and click **Add**
- Close out of the windows and you are done!

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.

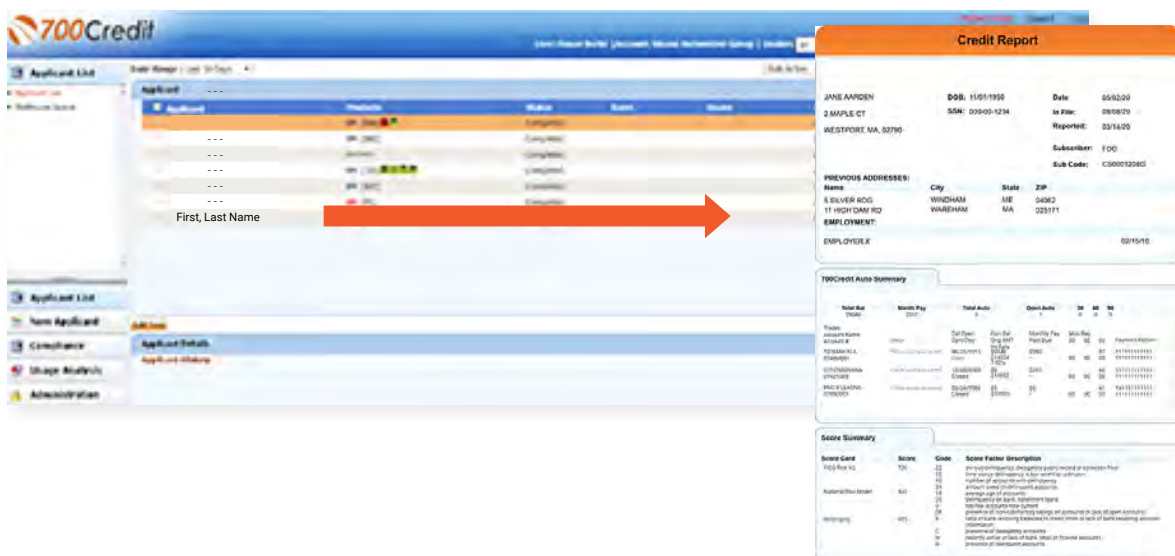
You should have received your username and password in a welcome email from our team. If you did not receive this email, or have misplaced it, please contact our support department at: support@700credit.com | (886) 273-3848.



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.



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
keystonechevydc	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
keystonechevydc	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 image shows two sections of a user creation form. The top section, 'User Information', includes fields for Username, 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 in on'. It has a 'Dealer' dropdown set to 'ABC Dealer' and an 'Enable User' checkbox. There are also fields for 'From IP' and 'To IP', and a 'Security Questions' section with three questions and their respective answers.

Viewing Invoices

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

The image shows a screenshot of a web application's 'Administration' interface. On the left is a navigation menu with 'Online Invoicing' highlighted in a red box. The main content area shows an 'Invoice Summary' for Invoice Number 805347, dated 11-11-2018. The summary includes: 'Net Due Balance \$0.00', 'Current Activity \$1295.30', 'Invoice Total \$1295.30', 'Online Payments \$0.00', and 'Auto Payments \$0.00'. It also states 'Balance due by 12/11/2018 \$1295.30'. Below the summary is a 'Payment Details' section with a 'Pay Now' button. At the bottom, there is an 'Invoice' header with the 700Credit logo and contact information for ELK GROVE KIA.

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	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

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 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
 BARNSTAPLE
 HENNINGSDALE
 NONE OF THE ABOVE DOES NOT APPLY

2. Which one of the following credit cards do you have? If there is not a match, you should select NONE OF THE ABOVE.

KINGS
 FIRST BANK
 CASHBACK
 CREDIT TRAVEL MINT
 NONE OF THE ABOVE DOES NOT APPLY

3. The phone has a prepaid or pay-as-you-go service plan. Please select the service provider name to which your monthly payment is made. Enter only the regular monthly amount unless you have provided a comment. We reserve the right to change the service provider if you have not had a pay-as-you-go service plan in the past, please select "NONE OF THE ABOVE DOES NOT APPLY."

T-MOBILE
 VERIZON
 SPRINT
 AT&T
 NONE OF THE ABOVE DOES NOT APPLY

4. How often do you visit the state of the above address?

NEVER
 RARELY
 FREQUENTLY
 MONTHLY
 NONE OF THE ABOVE DOES NOT APPLY

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

ESSEX
 HAMPDEN
 MIDDLESEX
 NORFOLK
 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.
- 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.

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

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.

Identity Verification
 Name: LEON SANCHEZ
 Status: ID Verification Required
 Red Flag Score: 41
 Score Risk Level: High Risk
 Synthetic ID Level: Low 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

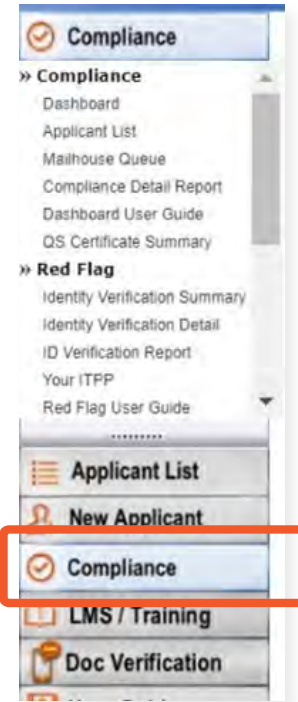
OFAC Search: Recommended Best Practices

- 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.

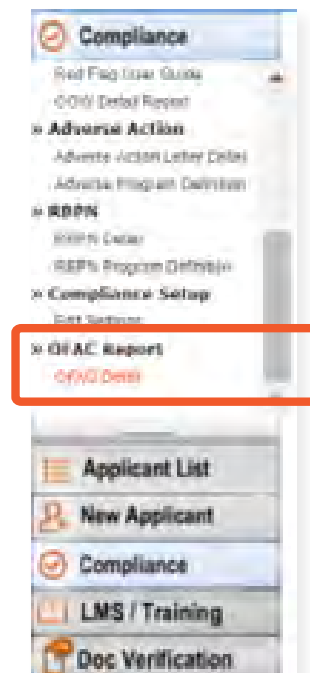
Locate the **“Compliance”** menu item in the left-side navigation panel.



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 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.

