

# USER GUIDE MARCH 2025



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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 230+ 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

**OFAC Search** 

- Red Flag ID
- Risk-Based Pricing Notices
- Privacy Notices
  Out of Wallet Ouestions

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<sup>™</sup> 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.

CDK's digital retailing solution, Express Storefront<sup>®</sup>, has integrated our credit, compliance, prequalification & driver's license authentication solutions into their platform. This brief guide walks you through creating a new deal, the consumer/dealer experience working the deal/ prequalifying the consumer, pulling/viewing credit information & requesting/viewing driver's license information. 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.





#### Introduction to QuickQualify

**QuickQualify** is a soft pull prequalification solution which places a soft inquiry on the consumer's file, that does not require a consumer's SSN or DoB - only name and address required. For each consumer that fills out the prequalification form and gets preapproved, dealers receive:

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

You can use this information to put the consumer in the right vehicle with the right financing, right away!

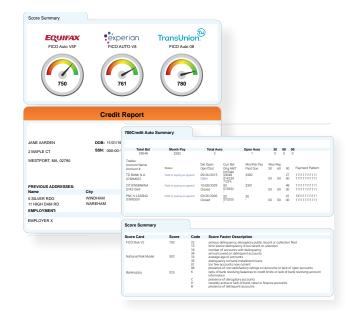
#### **Credit Report Option**

With our QuickQualify platform, dealers have the option of either getting the soft pull prequalification results as shown above, or you can opt to receive a full credit file from all three bureaus: **Equifax**, **TransUnion**, and **Experian**.

We **STRONGLY** suggest you set up your prequalification bureau to match the bureau and scorecard that matches your credit bureau used in your F&I Office.

**Note:** This report can only be used for information purposes and **CANNOT** be used to fund the deal.

esult: Appli	cant Found		Score: 618 Powered by EX: FICO A	UTO V8
onsumer l	nformation:			
Name: Address:	Jane Doe 123 Main St. Farmington Hills, MI	48334	Email: jdoe@em Phone: (999)-555	
uto Summ	ary:			
Available Rev	volving Credit: \$1,45	59.00	Auto Inquiries last 30	) days: 0
Auto Trade L	ine 1			
Interest Rate: 17.52765% Percent Paid: 81.12% Loan Type: Auto	Original Amount: \$17,079.00 Estimated Payoff: \$3,224.00	Original Terms: 73 Months Remaining Terms: 6 Months Trade Status: Open	No of Late Payments: N/A Joint: NO Trade Open Date: 11/19/2015	Monthly Payment \$382.00
Auto Trade L	ine 2			
Interest Rate: 4.66% Percent Paid: 100% Loan Type: Auto	Original Amount: \$16,045.00 Estimated Payoff: \$0.00	Original Terms: 61 Months Remaining Terms: 0 Months Trade Status: Closed	No of Late Payments: 0 Joint: NO Trade Open Date: 07/21/2011	Monthly Payment \$296.00



Above is an example of our HTML Credit Report. This image was split for display purposes but will normally provide dealers with a complete, single view.





# QuickMobile App (Dealer Mobile App)

Dealers are also able to receive immediate access to QuickScan lead information through the 700Credit **QuickMobile App**.

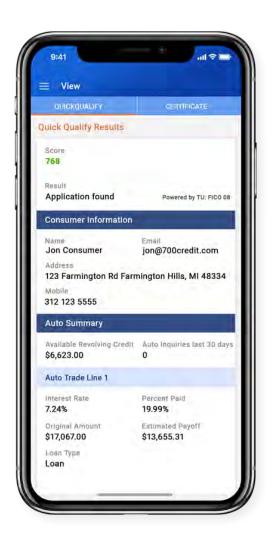
Specifically designed for dealers to manage their soft pull leads (*QuickQualify and QuickScan*) from a single, safe platform. It protects your consumer's information with a **secure login screen** and available at anytime on your own mobile or tablet device. .

- 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 settting 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.











# 700Credit & CDK's Digital Retailing Integration

**700Credit's soft pull, prequalification solution** has been seamlessly integrated with **CDK's modern digital retailing platform, Express Storefront**<sup>®</sup>, enabling dealers to provide their customers more accurate payment quotes, while also gathering/storing important visibility into their credit file.

**Note:** The narrative of this user guide will revolve around the assumption that the consumer is located within the showroom, working the deal alongside the salesperson.

#### **Creating a Deal**

Starting in the CDK dealer-facing digital retailing dashboard (salesperson), select the 'Back to Storefront' button, located in the top-right corner of the interface.

SALES EXPRESS	Q dataset for a constant of a distance		Back to Storefront 1. Jason Swiech
SHBOARD CUSTOMERS SHOWROOM	TRADE-INS DOCUMENTS PRICING RATINGS AGENTS REPO	OPTS SETTINGS SUPPORT	
Jason Swiech	All Express Orders Last 30 Days ~		
-	115	112	1
Edin Profile 3	All Orders	Open Orders &	Completed
Quick Links	Recent Orders		Messages
Clustomers Sitewicom Trace ins	2023 DMW 2 Series Stock 23dtl Customer: Viking Test - Agent Jim Wilson	78 поило аде	Ken Years The dealer has requested a payment
Documents Service & Protection Plans	2023 BMW 3 Series Plup-In Hybrid Stock D56719	3V (oùr) âge	Bill User

From the storefront's home page, click 'Check In'.

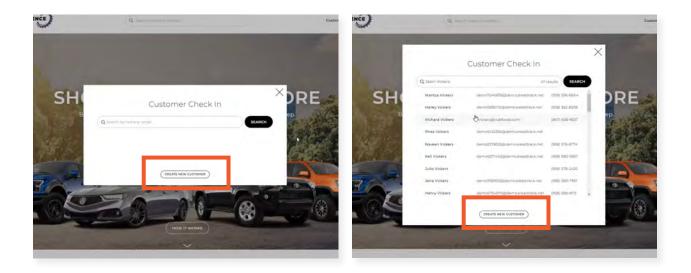






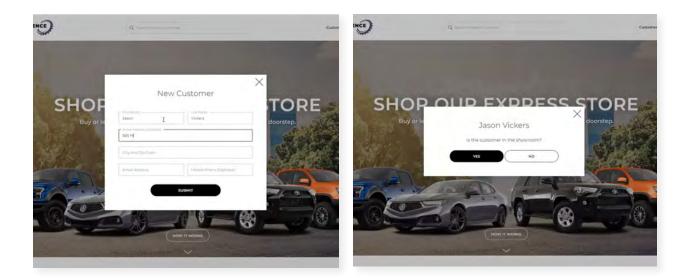
A pop-up window will appear, prompting the dealer to search for the customer's name within the database. This will ensure they are not creating a duplicate deal.

Once their full name has been entered in the search bar and it is confirmed this is a new customer being added, select the 'Create New Customer' button, located at the bottom of the pop-up.



Enter consumer's personal information into the form (*first/last name, street address, city, zip code, email address and phone number*). Once complete, click **'Submit'**.

The dealer is asked if the customer is in the showroom with the them. Answer 'Yes' or 'No'.







The salesperson is brought to the customer's new profile where they are able to see all the personal information previously gathered in the process. They can also view the "**checklist**", which is a list of other actions the salesperson can preemptively take to speed up the sales process.

**Example:** A dealer may send a link to the consumer requesting images of their driver's license, as this is eventually needed later on in the sales process (*highlighted below*).

EXCELLENCE	Q s	earth model (Harithin)		Customer: Jason V. • • In showroom
		JASON '	VICKERS	
	CUSTOMER DETAILS			
	Customer Since Friday, July 14, 2023	Address 585 Main St. Miami, FL 33134	Sales Agent Jason Swiech	
	Email jv894398434398@gmail.com	Source Roadster	Last Interaction	
	Phone (724) 309+7475		_	
	VEHICLES		ل CHECKLIST	
	Deals Orders Purchased		Driver's License Start Share Link with Customer	Not Started 🔹
			Auto Insurance Start Share Link with Customer	Not Started .
			Credit Application Start Share Link with Customer	Not Started

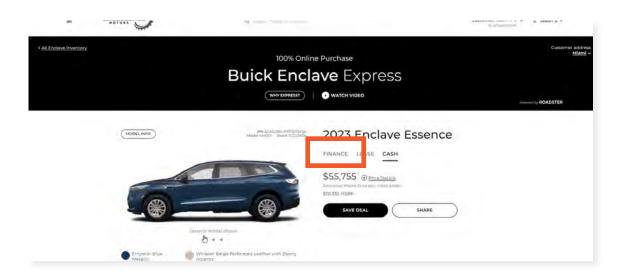




### **Consumer Experience Working the Deal**

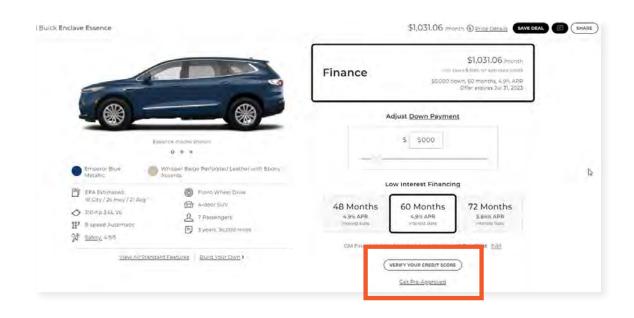
Now that the consumer's deal has been started, they can continue further working the deal, including getting prequalified and submit a credit application.

First, locate and select the vehicle of interest from the storefront. Open the Vehicle Detail Page (VDP), and select the 'Finance' tab, as circled below.



Work with the consumer to set the desired finance variables, such as intial down payment, monthly terms, ect. As these terms are change, the estimated monthly payment will adjust accordingly.

Once set, the consumer must verify their credit score. Select the 'Verify Your Credit Score' button.







700Credit's soft pull prequalification form will appear on screen as a pop-up window.

Provide the consumer's necessary information into the form (*first and last name, address, and email address*).

Agree to the terms and conditions, check 'I'm not a robot', and press 'Submit'.



Once the consumer's credit score has been confirmed, the salesperson will be directed back to the deal being worked. Scroll down to the 'Summary' section, and select 'Continue' (as circled below).

2023 Buick Enclave Essence	\$1,142.48 /month (1) Price Details SAVE DEAL (1) SHARE
	Delivery ① \$1,063 Have your car delivered to 33134
	It looks like this vehicle isn't at Excellence Motors. Contact your dealer for more information. >
Essence model shown	Summary
Emperor Blue Metallic     Metallic     Morenteeling     EPA Estimated: 18 City / 26 Hwy / 21 Avg     G     4-door SL     310-hp 3.6L V6     9-speed Automatic     9-s	Finance payment ③ <u>Price Details</u> Finance payment ④ <u>Price Details</u> IV \$1,142.48 '/month Incl. taxes & fees, on approved credit Standard Features
View All Standard Features   Build You	SHARE DETAILS CONTINUE COPY LINK TO CLIPBOARD





This will then bring the salesperson to a further detailed view of the deal's summary, allowing them a final look at the details of the deal. Confirm all details are correct, and select **'Submit**'.

PERSONAL INFO	DRMATION	2023 Buick Enclave Essence	Exp. Jul 21, 2023	
	rt and leave your deal. We'll keed your address to calculate the same tan for your	310-hp 36L V5 9-speed Automatic Fronti-Wheel Drive	Whater Brige Whater Brige Perforated Lushber with Ebony Accents	
		Stock P2253454 Model 4NB56 VIN SCAERBKWXP3253454		
Con Nava	Last famil	Base Model	\$49,045	
Jasno	Vickers-	Premium Colors and Trims	5495	
- Shin kenne person		Emperor Blue Metallic	\$405	
585 Main 52		Manufacturer Destination Charge (1)	\$1.395	
and Same and Onit Nomber		MSRP (Sticker Price)	\$\$0,035	
		Dealer-Installed Equipment	\$2,320	
Miami Fi 33134		- Tint	5395	
		+ Lift	51,925	
v894308434398@gmail.com	7243097475	Excellence Motors Price	\$\$5,755	
		Sales Tax ([	\$5,419	
Contact Preference	D	Estimated Registration & Fees ();	\$61G	
I prefer to communicate via		Service & Protection Plans	\$5,898	
Text O Email O Phone		+ Extended Service Contract	\$4,999	
C Inter C Pilote		+ Maintenance	\$899	
I have read and agree to the Terms.	id that I may be contacted by Excellence Motors. <u>It Service</u> and <u>Privacy Policy</u> . Standard text	Total Purchase Price	565,688	
message rates apply		PINANCESUMM	ARY.	
SUBMIT		Down Payment (1)	-\$5,000	
		Total Amount Financed	560,668	
Next slive Purchase				

Now that the deal has been fully created, the dealer is presented with a step-by-step process of the final tasks, including gathering images of the consumer's driver's license, and submitting a credit application.

Please complete any pending tasks below at your seriliest convenience so we can finalize your order.       Silo-hp 3.6L VE         If you have any questions, please Message Your Conciences       Silo-hp 3.6L VE         Pending Tasks (7)       Silock p3253454       Model 4NB56       VIN SCAERBKWXP3255         I) Driver's Libonse (front)       Upload File       Stock p3253454       Model 4NB56       VIN SCAERBKWXP325         I) Driver's Libonse (front)       Upload File       Stock p3253454       Model 4NB56       VIN SCAERBKWXP325         I) Driver's Libonse (front)       Upload File       Stock p3253454       Model 4NB56       VIN SCAERBKWXP325         I) Driver's Libonse (front)       Upload File       Stock p3253454       Model 4NB56       VIN SCAERBKWXP325         I) Driver's Libonse (front)       Upload File       Stock p3253454       Model 4NB56       VIN SCAERBKWXP325         I) Driver's Libonse (front)       Upload File       Stock p3253454       Model 4NB56       VIN SCAERBKWXP325         III C C C c dit Application       Start Application       Start Application       Manufacturer Destination Charge (I)         III Proof of Valid Insurance       Upload File       Model Equipment       Time	Exp. Jul 21, 202 Embersor Blue Metallik Performer Blug Performation schereiter schereiter Schere
If you have any questions, please <u>Massage Your Concience</u> 30-hp 36L Ve       9-soled Automatio       Windows	Whisper Builde Perforated Leather with Ebony Accents GAERBKWXPJ253454 \$49,045
Pending Tasks (7)     Upload Flie     Stock P2253454     Model 4NB36     VIN SGAERBKWXP225       (i) Driver's Lioense (from)     Upload Flie     Base Model     Base Model       (ii) Credit Application:     Start Application     Emperor Blue Metaillic       (ii) Driver's Lioense (from)     Upload Flie     Manufacturer Destination Charge (i)       (iii) Driver's Lioense (from)     Start Application     Manufacturer Destination Charge (i)       (iii) Driver's Lioense (from)     Upload Flie     Manufacturer Destination Charge (i)       (iii) Driver's Lioense (from)     Upload Flie     Manufacturer Destination Charge (i)	with Ebery Accents GAERBKWXPJ253454 \$49,045
Image: Section Sectio	\$49,045
O Cet an Estimate for Your Trade-In Vehicle     Get a Value     • Emperor Blue Metallic       O Credit Application     Start Application     • Emperor Blue Metallic       Manufacturer Destination Charge ()     Manufacturer Destination Charge ()       O Proof of Valid Insurance     Upload File       • Tot     • Tot	\$495
Credit Application     Start Application     Start Application     Start Application     Manufacturer Destination Charge ()     MSBP (Sticker Price) ()     Sequences of Valid Insurance     Upload File     Tot	
O Proof of Valid Insurance     Uoload File     Valid Insurance     Uoload File     Tot	5495
Proof of Valid Insurance     Upload File     Dealer-Installed Equipment     Tint	\$1,395
- Tint	\$50,935
• Tiot	\$2,320
	\$395
Pay Refundable Deposit     Make Payment     Lift	\$1,925





In the case the salesperson is requesting a credit application from the consumer, the screen below will appear.

Provide the necessary consumer information, agree to the terms and conditions, and click **'Submit'**.

If the consumer has not had the chance to finish completing the application, they can click 'Finish Later' and open back up at a different time.

#### Credit Application

Select Your Application Type

 Personal
 Business

#### Applicant Information

Jacob	Please enter your	current logal name.	Margine Marries	
Dens of Blitts MM-DD, critic	1	SHOY THE		
Down Londono		- Dimestanino la State		*
1/894398434398(bgmail.com		7243097475		
Discourse		Ville Posta		

Provide 2 Years of Residence History Most recent first.

0000		ABC	
aine		709 Main St	
Alartu	Plonda 👻	33154	United States
1258551212		20	4
upst persion location		Rear Income Sou	1045
			+ ADD ANOTHER JO

FINISH LATER





# **CDK's Digital Retailing Dealer Portal**

#### **Viewing Lead Information**

From the 'Dashboard', locate the desired consumer by 1) utilizing the search bar at the top of the interface, or 2) scrolling through the 'Recent Orders' list.

SALES EXPRESS Excellence Motors	$\mathbf{Q}_{i}$ desires to a currently of encode		Back to Storefront 💷 Jason Swiech 🗸
ASHBOARD CUSTOMERS SHOWROOM	TRADE INS COCUMENTS PRICING RATINGS AGENTS	REPORTS SETTINGS SUPPORT	
Jason Swiech	All Express Orders Last 30 Days		
	116	113	1
Edit Profile )	All Orders	Open Orders	Completed
Quick Links	Recent Orders		Messages
Customers Shawroam Trade-Ins	Customer: Jason Vickers Agent: Jason Swie	ech inter	Sason Vickers The dealer has requested a payment.
Dasuments Service & Protection Plans Pricipa	2023 Hyundai Elantra Stock H2121 Customer: andytest roweag Agent: Fred Ja	mes. No minutes aga	Ken Years The cealer has requested a payment.
Customer Ratinas Agent Acidaunts Dealer Reports	2023 BMW 2 Series Stock 2380 Customer Viking Test Apent Jim Wilson	20 hours ago	Bill User
Dealer Settings	Customer Viking Test. Agent Jim Wilson		Brad Sanders

The user is brought to the consumer's deal profile. View the credit application by selecting the 'View' hyperlink inside the 'Credit Profile' section.

DASHBOARD CUSTOMERS	SHOWROOM TRADE INS	DOCUMENTS PRICING P	ATINGS AGEN	TS REPORTS SETTINGS	SUPPORT		
← <u>Back to list</u> Jason Vickers Email 1/09/4390/43/98/Romail.com	Prione (724) 309-7475 Text proferry	uddateen Miamit PL 33134	Source Roadster	CDM Elisbower 07544199-7122-ee11-bC	Salog Agent Jason Swiech 🛩	VIEW IN STOREFRONT	TOMED INFO
Trade-In No trades to view		Credit Profile t Application: Completed 🗸 pliance: Completed 🗸	-	E Documents Drivers License, Completed ✔ VIEW	-	Schedule Waiting for bastomer Input	
SAVED DEALS ACTIVE	ssence	5	Q.	ACTIVITY	Message Cus	tomer Add Internal Note	
Finance: \$1,142 /month + 60 mo		iaw Price Deteris	D	(0, 34) 21, 2023 Years G	Results Received - Jas redit Profile ag Results Received - Indit Profile		index





CDK credit applications include multi-factor identification features, such as the pop-up shown to the right which sends a **6-digit access code** to the consumer's mobile phone.

Enter their phone number and click 'Send Access Code'. The consumer will provide the code to the be entered into the pop-up and continue forward.

	Unlottk Credit	Profile		
To prote	ct the customer's personal informat	tion we will tex	t an access	- 83
code to	Jason Swiech: +17243097475	~ wł	nich allows us	- 11
to confi	m your identity.			
	SEND ACCESS CO	DOF		- 11

Dealer now has access to view the data; including, full credit application, the credit report and score, what bureaus the report was pulled through, red flag, OFAC, and Out of Wallet Questions.

← Back to customer Credit Profile for Jason Vi	ckers		All Actions 😁
			Created: 7/14/23, 2:12 is minutes a
Results and Status			29
Credit Application	Credit Application		
Cumpleted 20/14/2023	Name (LUT Addition)	parto lo el mi	Spirit Streamy Name
REQUEST UPDATE	Jason Vickers	07/29/1963	198-19-8198
	#:d07856	Friends Withering	Criner's Libersie Ham
(2) Credit Report	SB5 Main St. Miami, FL 33134 US	(724) 309-7475	FL 172551252
Credit Heport Laberari Stero 700		(412) 555-1212	
5		(real sectors)	
Ø Red Flag		ju8943984343980gmail.com	
Score 631	Home Address		
Out of Wallet	Eto terra Augorania	E contracte Type	+ score-billion 25
Not Recommended	585 Main St. Miami, FL 33134 US	OWN	1500 / month
SEND QUESTIONS	Marris PC 20154 US	Havy Long	
		20 years, 5 months	
Ø OFAC	Work History		
No Match Found			
	ABC	Conf. Little	12 Admini, Income
	789 Main St	Sàles	10000 month
	Miami, FL 33134 US	20 years, 5 months	





As the dealer/salesperson scrolls down within the 'Credit Profile', they are able to see further details on the consumer's credit report. Utilize the tabs at the top of the 'Credit Report' section to pan between different bureaus and risk-based pricing notices.

**Note:** In this case, only Experian has been pulled by the user. In the case multiple bureaus have been pulled, credit information will be displayed alongside the currently displayed scores, as circled below.

Results and Status	1								VIEW RAW REPO	RT PRINT
Credit Application	Credit Report									
	EXPERIAN RISK	BASED PRICING	DISCLOSURE				₿.			
<ul> <li>Credit Report</li> </ul>	Score: 700									
Eventary - Score 760	Auto Loans		9 Total	1	6.0997	3 C(050	d.	Original \$141,53	0.00 · Balance \$46,695.0	00
Red Flag     sport 63	Lender	Opened	Closed	Late	30   1	io   90	Days	Original	Monthly	Balanc
	CAPONEAUTO	Feb 29, 2020	Active		0	0   0		\$15,047,00	\$375,00	\$7,906.0
Out of Wallet	CAPONEAUTO	Oct 31, 2019	Activo		× 1	0   0		\$32,583,00	\$650.00	\$21,982.0
SEND QUESTIONS	EXETER FI	3an 31, 2019	Active		•	0 0		525,572.00	\$583.00	\$16.807.0
OFAC     Molection Fourier	RLLY	Oct 31, 2013	Active		9 F	9   9		50,00	50.00	\$9.0
	FLAGSHIRCR	Jan 31, 2019	Feb 29, 2020		<i>p</i> [	010		\$19,142,00	\$0.00	50/
	110	-								-

Where a red red flag is found on a consumer, an explanation of the flag will appear in red font in the area circled below. In the example below, no red flag was run.

Results and Status								VIEW RAW REPORT	PRINT
Credit Application	Credit Report								
REQUEST UPDATE	EXPERIAN	BASEL PROTING	01503.050@#			D			
② Credit Report	Score: 700								
Qappylar - Sconi 1900	Auto Equits		9 Total	64	Dpen · · 3	Cloned	Original \$141,530.00	<ul> <li>Balance \$46,635,00</li> </ul>	
Red Flag     Isano 531	Lender	Opened	Closed	Late 3	o   eo	90 Days	Original	Monthly	Balan
	CAPONEAUTO	Feb 29, 2929	Active	3	0   0	1.9	\$15,040,00	5375.00	\$7,905
Out of Wallet Net Recommences	CAPONEAUTO	roct 31, 2019	Active		010	1.0	\$32,663.00	\$650.00	\$21,987
SEND QUESTIONS	EXETER F)	Jan 31, 2019	Active	-	1 9	[ 9	\$25.572.00	\$583.00	\$16.807.0
Ø OFAC No Maton Pour	ALLY	Oct 31, 2013	Active		010	(	\$0.00	50.00	50
	FLAGSHIPCP	Jan 31, 2019	Feb 29, 2020		010	1.0	518342.00	50.00	50





# **Requesting an Additional Hard Pull**

In the case a dealer/salesperson would like to request a new credit inquiry on a consumer, begin within the home dashboard.

Locate the consumer whose information you want to view, either through the search bar at the top of the interface, or directly from the mass list.

COK SALES EXPRESS Excellance Mators	Q. Toportina a processing of factors	•	Back to Storefront 🥼 Jason Swiech
ASHBOARD CUSTOMERS SHOWROOM	TRADE-INS DOCUMENTS PRICING RATINGS AGENT	S REPORTS SETTINGS SUPPORT	
Jason Swiech	All Express Orders Last 30 Days ~		
	116	113	1
	All Orders		Completed
Edit Pridlig 2	All Orders	Open Orders	Completed
Quick Links	Recent Orders		Messages
Customers	2023 Bulck Enclave Stocic P3253454	. · · · · · · · · · · · · · · · · · · ·	Jason Vickers. The dealer has requested a payment
Showrooth	Customer Jason Vickers Agent: Jason Sv	wiech	The dwarer has requested a payment.
Trade-Ins			
Documents-			Ken Vears
Service & Protection Plans	2023 Hyundai Elantra Stock: H2121 Customer andytest roweag Assent Fred.	10 mieutes ago	The dealer has requested a payment.
Pricing	sussome/ andytest roweag agent Fred.	James	
Customer Ratings			Bill User
Abent Accounts			

This will open up the consumer's deal profile where the user can view or request a new credit application (given it's been provided by the consumer), by selecting '**View**' under the '**Credit Profile**' section.

← <u>Back to list</u> <u>Jason Vickers</u> Encu Iv®v Iv®v Iv®v	Prione (724) 309-7475		anasion Aliami, FL 33134	Sturren Roadster	CRM Custor 07b4419e-	7122-seil-50	Sales Agent Jason Sweeth 👻	VIEW IN STOREFRONT EDIT CUSTO Statuli Open •	DMER INFO
Trade-In No trades to view	ä	Credit Proj Credit Application Compliance: Comp	Completed 🖌		E Docun Driver's Licens VIEW	nents ie: Completed 🗸	- 24	Schedule Waiting for customer input	
SAVED DEALS	ORDER PAST	ORDERS		R		ACTIVITY			
2023 Buick Enclave E Stock: P1253454 O							Message Cust	tomer Add Internal Note	
Finance: \$1,142 /month + 60 mo	: \$5,000 down 49	s APR - View Price Det	ais	Ð	p; Juj 21, 2023	Vlaw Cr	ealts Received - Jass		, nav
Vehicle ETA				,	ot Started	1111	g Results Received - : edit Profilig	Jáson Vickers	000





CDK credit applications include multi-factor identification features, such as the pop-up shown to the right which sends a **6-digit access code** to the consumer's mobile phone.

In the pop-up window, enter their phone number and click 'Send Access Code'. The consumer will provide the code to the dealer who will enter to proceed with viewing the application.

IT Profile foi	r Jason Vickers			Created: 7/)4 4 n
		Unlock Credit To protect the customer's personal informatio code to Jason Swiech' +17243097475 to confirm your identity.		
1.	<b>Support</b> Report à Problem	SEND ACCESS COL Express Storefront® Home	Have a Question? Call US 1-833-568-5968	

This will then provide access to the consumer's 'Credit Profile'. Locate the 'All Actions' tab in the top-right corner of the credit profile. From the drop-down menu, select 'Run Credit Inquiry'.

**Note:** The dealer/salesperson is only allowed to run a credit application on a consumer **IF** the information has already been provided by the consumer.

	All Actions # Created 17/14/23, 202 # is implaces as		ckers	redit Profile for Jason Vio
			1	esults and Status
All Actions ~	poloni formati annatan 1993-1947 1995-1997 1997 1997 1997 1997 1997 1997 1997	ранала ратт 0.129/1983 (724, 509-5475 (724, 509-5475 (842) 553-592 кака разузаб63483960;gmai.com	Credit Application Server (Fee, Matsue ) Jaco Vicers Jaco Vicers Status Status Marcy, R. 33134 (3) Home Address	Credit Application Demonstrate for 4. 3220 Credits Report Demonstrate Demonstrate Demonstrate Report Demonstrate Report Demonstrate Report Re
Run Credit Mquiry BETA Request Additional Documents View Credit Inquiry History	inner Martin 1900 / maetin	Dirent Dirent 20 yabat 5 manmai	SEG Main St. Hearn, FL 33034 Q3. Work History	Out of Wallet no transmission seno questions





From here, a pop-up window will appear, allowing the consumer to check off which bureaus they want to use to perform the credit inquiry. Once selected, click **'Run Inquiry'**.

+= Each to customer		×
Credit Profile for Jason Vick	Run Credit Inquiry	
	Select the options you would like to run	1.00
	Run Inquiry For	
	Customer	
Results and Status	Hard Pull	
· · · · · · · · · · · · · · · · · · ·	Equilax	100 C
<ul> <li>Credit Application Campoind 20184 2023</li> </ul>	Transunion	and the second se
BEQUEST NPDATE	Evenian Line run 20114, 2023 (Costameri	1994 Carlos Alberta
Credit Report	Compliance/Fraud?	FL-17258)252
External Asia Title	Office/of Foreign Asset Control (QFAC)     Laist ron Jul 14, 2025 (Clustomer)	
<ul> <li>Red Flag</li> <li>Even 51</li> </ul>	eed Flag	
Court of Wallet	RUN INQUIRY	Here Johnson 1806 / mesodar
SEND QUESTIONS	20 years 3 months	

After the new credit inquiry has been run, the additional score will appear with the bureau name in the following two places within the interface.

Results and Status								VIEW RAW REPOR	I PRINT
Credit Application	Credit Report			_					
	EXPERIAN RISH	OBASED ADICING	CISCLOSVAE	-					
Credit Report	. 🗢 Muto Loans		9 Total		0 Open	3 Olceed	Original \$143.53	0.00 · Balance \$46,695.0	
Red Flag     Some 531	Lender	Opened	Closed	Late	30   60	90 Days	Original	Monthly	Balan
	CAPONEAUTO	Feb 29, 2020	active		x   0	1 .	\$15,041.00	\$875.00	\$7.906
Out of Wallet Net Recommended	CAPONEAUTO	Oct 31, 2019	Active		0   0	1 •	\$32,663,00	\$650.00	521982 (
SEND QUESTIONS	EXE <sup>N</sup> ER FI	Jan 31, 2019	Active		0   0	1.0	\$25,572.00	\$583.00	\$16,807
OFAC	ALLY	Oct 31, 2013	Active		010	1.9	\$0.00	\$0,00	30.0
	PLAGSHIPCP	360 31, 2019	Feb 29, 2020		0   0	1.0	518,142,00	\$0,00	50)
	ALLY	JAN 31, 2016	Nov 30, 2019		9   2	) •	531,385,00	\$0,00	50,0
	PMCC	38/131, 2016	Active		0   0	1 0	\$0.00	50.00	507
	PMCC	Oct 3), 20(3	ACOVE		010	1.9	\$0.00	50,00	512
	CAPONEAUTO	Oct 31.201	Oct 31 2013		010	1.0	518.727.00	\$0.00	50)





### 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.

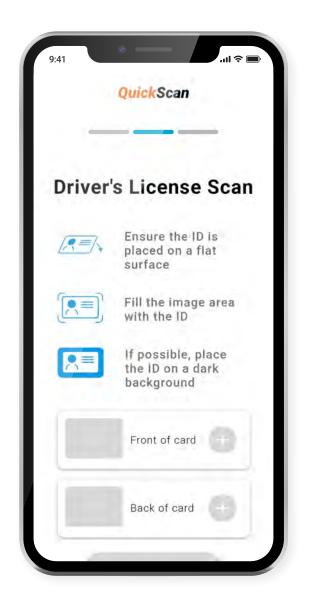
Although it can be used in-store, QuickScan can be particularly helpful when used to verify the identities of online car buyers.

#### **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**

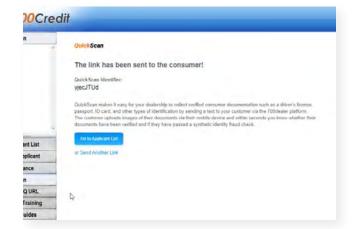
Dealer logs into 700Dealer.com and selects the "DL Scan" menu item in the left-hand navigation panel.

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.

PDL Scan	
S	QuickScan
	Enter consumer's mobile number to start
	(xxx) xxxx-xxxxx Stend Link
	By clicking "Send Link" you are confirming that you have received consumer consent to send an SMS message to their mobile phone number. Each unque link will be valid for 69 minutes.
-	To begin, please enter the consumer's 10-digit mobile phone number above and click Send Link. The consumer w receive a personalized SMS link which will be used to begin the QuickScan process.
Applicant List	Approved forms of identification include.
A New Applicant	Driver's license
Compliance	Identification Card
DL Scan	Passport     Passport Card
Sand OO UDI	
LMS / Training	
User Guides	
Usage Analysis	
Administration	

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.

Dealership Selection		~
	Jason Ridiculous Rides	
Enter consumer's	Henrys Hilarious Hondas Chris Crazy Cars	
	Daniels Dangerous Dragsters	s
(XXX) XXXX-XXXX	Send Link	
		mer consent to send an SMS message to their mobile phone
		mer consent to send an SMS message to their mobile phone
		amer consent to send an SMS message to their mobile phone
nümber. Each unique link will be i	alid for 60 minutes.	
number. Each unique link will be i To begin, please enter the co	alid for 60 minutes.	number above and click Send Link. The consumer w
number Each unique link will be To begin, please enter the co receive a personalized SMS	alid for 60 minutes. Insumer's 10-digit mobile phone link which will be used to begin 1	number above and click Send Link. The consumer w
number Each unique link will be To begin, please enter the co receive a personalized SMS	alid for 60 minutes. Insumer's 10-digit mobile phone link which will be used to begin 1	number above and click Send Link. The consumer w
nümber. Each unique link will be v To begin, please enter the ci receive a personalized SMS Approved forms of identifical	alid for 60 minutes. Insumer's 10-digit mobile phone link which will be used to begin 1	number above and click Send Link. The consumer w
number Each unique Inix will be v To begiin, please enter the ci receive a personalized SMS Approved forms of identificar • Driver's license	alid for 60 minutes. Insumer's 10-digit mobile phone link which will be used to begin 1	number above and click Send Link. The consumer w

#### **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".

IJ	JAKE S JOHNSON	Q =	Send QSCAN URL
=	Applicant List	F)	Enter consumer's mobile to start
A	Passcode	E)	(XXX)XXX-XXXX
		F)	SEND LINK
	Send QQ URL	EX	By clicking "Send Link" you are
1	Load QQ URL	<b>C</b> /	confirming that you have received
Ø	Send QSCAN URL		consumer consent to send an SMS message to their mobile phone number. Each unique link will be vaile
۵	Notifications		for 60 minutes.
1	Compliance Dashboard	E)	Approved forms of identification include:
₽	Logout		Driver's license
		-/	Identification Card
		E)	Passport
		P)	Passport Card
		F)	
		E)	





#### **Consumer Experience**

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

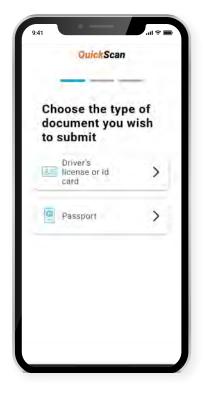
In order to proceed, the consumer must open the link and accept the terms and conditions.



The consumer selects the type of document to be captured.

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

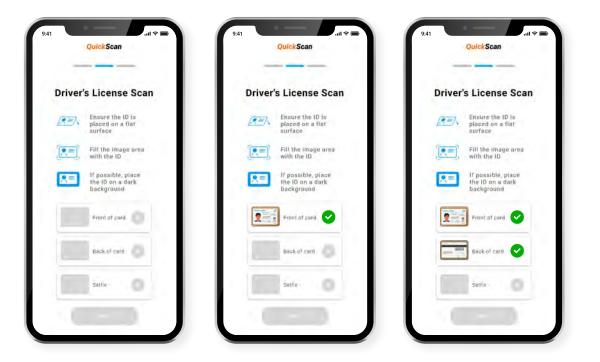
- Driver's License/Govt. Issues ID Card
- Passport/Passport Card





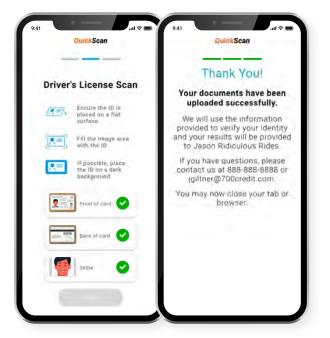


The consumer will be taken through the process uploading the 3 required images: front and back of document, and a selfie image. Click on the "+" attached to each image tab to open the drop-down and access the mobile phone's camera.



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.



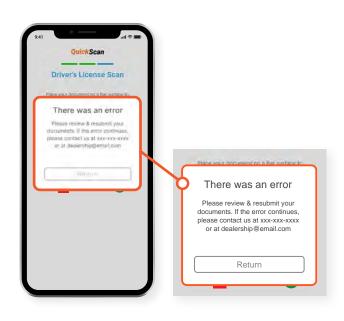




If a problem occurs with the consumer uploading their documents, the following error message will be presented on screen.

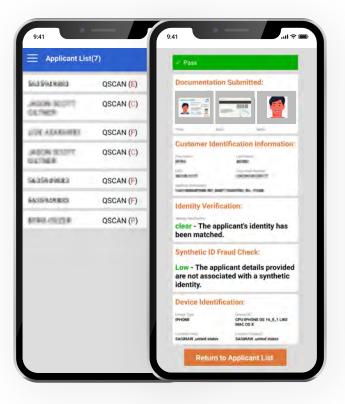
Hit "**Return**" to be redirected back to the beginning of the QuickScan process where the user is able to try again.

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**.

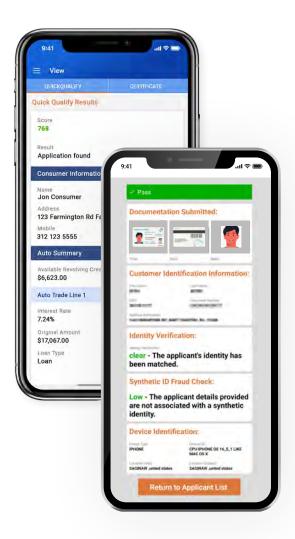
Specifically designed for dealers to manage their soft pull leads (*QuickQualify and QuickScan*) from a single, safe platform. It protects your consumer's information with a **secure login screen** and available at anytime on your own mobile or tablet device.

- 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 settting 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 componenents* 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.

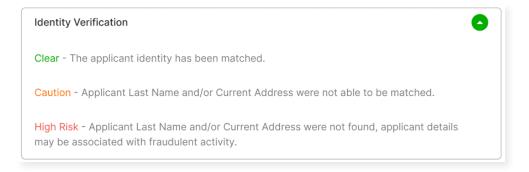






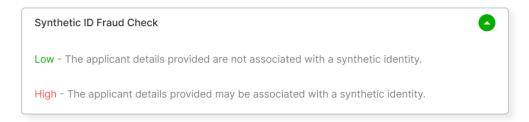
# (3) Identity Verification

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.



# (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.



# (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. The device identification section is for informational purposes only and is not checked for fraud at this time.

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 Identif	ication			
device type	device os	location (real)	location (stated)	
infume 12	105 15 4.1	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:

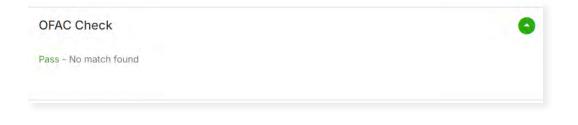
- 1. Document Number
- 2. First Name
- 3. Last Name
- 4. Date of Birth
- 5. Address
- 6. Expiration Date

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 Verificatio	n				0				
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

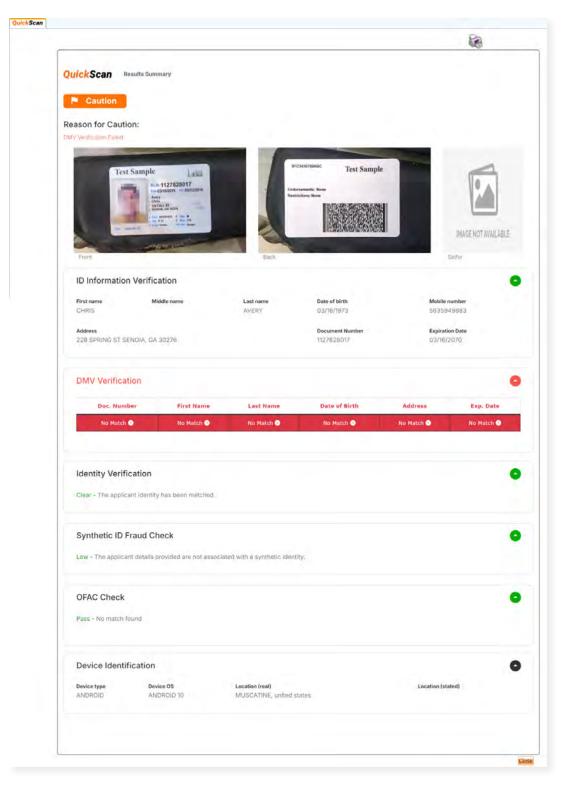
The OFAC feature in QuickScan runs an OFAC check on the individual and returns all information if there is a hit.







# **Example Interface**







#### **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:

- 1. Total Number of Applicants: Breaks down the number/percentage between those that have completed a QuickScan, and those that have not.
- 2. 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.
- **3.** Identity Verification Cautions: Keeps a record of the number of identity verification flags that have occurred.
- 4. Synthetic ID Cautions: Provides instant access to the number of synthetic ID alerts that have occurred.

				Adverse Action	Letter Progra			
			Total Appl	lanula		# 43	%	
			Letters Ma			43	79%	
				red sued to be Mailed	ViewEda	4	9%	
			Lotto e sca	ally	1 and Law	0	0%	
te Range : Month to Date 🗸				Letter Delivered	VerwiEde	5	12%	
				erse Letters Deliver	ed/Scheduled	38	88%	
QuickSo	an Monit	or			erren Adversil Action	Setup	Request Setup Chang	
Hover over a category for the definitions.		#	%	isk Based Pricir	ig Notice Prog	ram Mor	nitor	
Total Applicants	View	205	70			# 43	%	
Applicants that completed QuickScan		160	78%			35	81%	
Applicants that did not completed Quid	kScan	45	22%	be Mailed	View/Edit	6	14%	
Applicants that did not completed Quic	Kocali	40	2270			0	0%	
				cally		0	0%	
Overall Results for ID Document Verific	ation			Notice Delivered	Vew/Edit	2	5%.	
	ation			3PN Notices Deliver		41	95%	
Pass		102	64%		Content HOPP) Sea		Request Selup Chang	
Caution		33	21%	Red Find	Program Mor	ltor		
Fail		25	16%	atus	Frogramman	#	%	
Error		0	0%	Nith Red Flag		38	46	
				Cautions		9	24%	
				10.		29	76%	
Identity Information Verification				slved	View Edg	27		
Total Identity Verification Cautions		13	8%	ed		2	Work on Greeding	
				-		-	work on Greeseves	
Symphonia Identity Alerte				lecurity Alerts	View	1		
Synthetic Identity Alerts				1		0		
Total Synthetic ID Cautions		0	0%				%	
						ũ	0%	
					Vesitor	42	100%-	
							Were on the appendix	
				Out of Wallet Auth	entication Pro	lication Program Monitor		
			Total	Applicants	# oplicants 42/29			
			rotar	iotai Applicants			96	
			Total Appl	icants with OOW Presented		# 42	100%	
				ants Passed		3	7%	
				ants Failed		0	0%	
			Authe	ntication Abandoned		3	7%	
			Quest	tions Unavailable		36	86%	





# **Recommendations Based on Results**

#### Fail Reasons: **Recommendations:** ID appears to be digital or paper We don't accept paper or digital copies of IDs. need ID or a tampered document. to make sure customer takes photo of permanent ID. Image(s) don't appear live, check document/selfie. Liveness detection failed. ID image is not usable. Have customer take photo of ID on dark solid background with as little glare as possible. Data extraction failed. ·-----> Have customer take photo of ID on dark solid background with as little glare as possible. Required PII data missing. Have customer take photo of ID on dark solid ......<u>></u> background with as little glare as possible. Front to back matching failed or ·-----> Have customer take photo of ID on dark solid issue with document number. background with as little glare as possible. Known fraudster based on Report them. document number. Have them provide ID that's not expired. ID expired. Non-U.S IDs/passports aren't accepted. ID not allowed. Ask for additional information, ex. utility bill. DMV Verification failed. **Caution Reasons: Recommendations:** Selfie does not match ID photo. If photo isn't a straight on head-shot, our system won't be able to analzye all facial features. Can have customer do the QuickScan process again & make sure they take a straight on headshot. Run full IDV before completing transaction. IDV Caution. Run full IDV before completing transaction. IDV High Risk. Complete Synthetic ID remediation. SID Hit. Complete OFAC remediation. OFAC Hit.







# **DMV-Lookup**

The following table represents the states that are currently participating in our DMV-Lookup feature.

Jurisdiction	Authorized	Unauthorized	Jurisdiction	Authorized	Unauthorized
AL	Х		МТ	Х	
AR	Х		NC	Х	
AZ	Х		ND	Х	
СА		x	NE	Х	
СО	Х		NH	Х	
СТ	Х		NJ	Х	
DC	Х		NM	Х	
DE	Х		NV	Х	
FL	Х		NY		Х
GA	Х		ОН	Х	
н	Х		ОК	Х	
IA	Х		OR	Х	
ID	Х		PA		х
IL	Х		RI	Х	
IN	Х		SC	Х	
KS	Х		SD	Х	
КҮ	Х		TN	Х	
LA		x	ТХ	Х	
MA	Х		UT		Х
MD	Х		VA	Х	
ME	Х		VT	Х	
MI	Х		WA	Х	
MN		Х	WI	Х	
МО	Х		wv	Х	
MS	Х		WY	Х	





# **QuickScan FAQ's**

#### Will QuickScan work overseas?

The text message will be sent. However, the user may be blocked when the link is clicked. This is due to the use of a foreign IP address. Most cyber-attacks come from overseas. As 700Credit doesn't do business outside the US, there is no need to let in those IPs.

#### Will non-US IDs and Passports work?

The list of acceptable documents for 700 Credit only includes US documents. Foreign documents are not allowed and will be categorized as Unsupported IDs. However, documents from US territories are not subject to these restrictions.

#### Images look fine but don't work?

QuickScan is powered by AI reading data from imagery that was captured by a consumer from their own personal device. AI is a great time saving device, but it is not as good as the human eye/mind combination. It might miss things that you and I can see. The human eye is equivalent to nearly 600 megapixels. Phone cameras, even when working properly, in perfect lighting/focus conditions, are far from that.

#### **Failures due to Consumer Devices**

QuickScan runs on a consumer grade device. It is limited to the abilities (perhaps degraded) of that device. The consumer must have a phone capable of receiving texts in that moment; the phone can't be powered down or out of text messages for the month. Then, it must be a smartphone with a functional browser (not corrupted by spyware/malware) and proper Internet access. The list of variables is lengthy. The point is that consumer devices can be a failure point.

#### **Tap for Capture**

Initially, QuickScan attempts to take the images automatically. After a short time, if unable to auto capture, the message with change to: "Make sure ID edges are inside the frame and tap screen to capture." At this point, the consumer should tap to capture the image and then follow any on screen prompts. If the consumer device is having issues, it should be rebooted, the browser cache should be cleared, and they can try again.

#### **QuickScan Automated**

Unlike other solutions in the industry, QuickScan is fully automated. There is no person-in-the-loop at any point during the transaction. The allows for consistent results and fast decisioning.

#### **QuickScan Link Timeout**

The QuickScan link sent to the consumer will timeout after 60 minutes.





# **Requesting Driver's License Information (QuickScan)**

In the case a dealer/salesperson would like to request images of the consumer's driver's license, begin within the home dashboard.

Locate the consumer whose information you want to view, either through the search bar at the top of the interface, or directly from the mass list (*which is in order of recency*).

SALES EXPRESS Escallence Motors	Q. Emilia a cardina comp		Back to Storofront 🛛 🔔 Jason Swiech ~	
SHBOARD CUSTOMERS SHOWROOM	A TRADE-INS DOCUMENTS PRICING RATINGS AGE	NTS REPORTS SETTINGS SUPPORT		
Jason Swiech	All Express Orders Last 30 Days ~			
2.2	116	113	1	
Epit Profile >	All Orders	Open Orders	Completed	
Quick Links	Recent Orders			
Suitemers Shewroom	2023 Buick Enclave Stock: P1253454 Customer Jason Vickers Agent Jason		Jacon Vickers The dealor net requirement a payment	
Trade-Ins Documents			Ken Years	
Service & Protection Plans Pricing	2023 Hyundai Elantra Stocki H2l2I Customer andytest roweag Agent Pre	ed James	The dealer his requested a payment.	
Customer Ratings			Bill Üser	
Agent Accounts	2023 BMW 2 Series - Stock 23811			

This will open up the consumer's deal profile.

To view or request documents, such as driver's license images for identity verification, select the three dots ('...') located in the '**Documents**' section. This will pull up a drop-down menu, and from there select '**Request Documents**'.

Modern Retail	Q inter	on tor a politicities of substance		8	ack to 1
DASHBOARD CUSTOMERS SHOWROOM	TRADE-INS DOCUMENTS PRICIN	NG BATINGS ADENTS REPORT	SETTINGS SUP	PORT	2.2
+ Back to int					<b>O</b> [
Credit Test Customer				(VIE	
11	1334) (#3-0774 Houston, Hi	arris Cty, TK 77004 SYNC ID	Readster	Alex Haritock &	Request Dociments
BUR DURDCH IN THIGS BOTH SITING CON	Davi M3-0776 Housen, H	arts city, in 17004 STRC ID	HOBUSIEN	and manoock C	Sync External Documents
					Add Driver's License
<ul> <li>Trade-in</li> </ul>	Credit Profile	- Doc	uments	-	Add Insurance
No trivides to view	No applications to very	no dorame	Re-	quest Docignents	Message Custome
CURRENT DEAL DEAL HISTORY	Create	e New Deal Share Vehicles	ACTIVITY Ad	nc External Documents d Driver's License d Insurance	81
				Message Customer	Add in
			(a) Customer	Created + Alex Hancock	



36



A pop-up window will appear, prompting the user to select which documents they are requesting from the consumer. For a 700Credit QuickScan report, select '**Driver's License**'.

Once complete, the dealer/salesperson can add a message, and then select 'Send Request'. The consumer will then get a link leading them through the process of uploading the necessary documents.

M Bace In Int				×		
Credit Test Customer		Requ	lest Documen	ts	(VIEW IN STOREPRONT) ( BOIT CUS	
1 	916 mm (\$34) 863-032	A link will be ser	nt to the customer to pro documents	wide these	нан Алан Макад Ана Наполск е Сран М	
	100 million (1997)	Document	Status		A second s	
		Driver's License	Not Requested	5		
(i) Trade-In	<u>m</u>	Proof of Insurance	Not Requested			
No trades to view	here and	Proof of Income Proof of Residency	Not Requested		Pho meaning data entry	
		REQUEST ADDITIONAL		4	and the second second second	
CURRENT DEAL DEAL HISTORY					Shew Customer E	ngagemint
		htteringe to costomer (	pptional			
	-1-				Message Customer Add Internal Nate	
					Net Alex Hancoca.	-

The consumer will then receive an email from the dealership, where they are walked through the simple process of uploading an image of the front and back of their driver's license.

	ti Credit TEST, Ve have requested some documents for you to upload.
v	Document(s):
	Driver's License Front Driver's License Back
	lust click below to get started, and please reach out with any juestions you may have. Thank you!
	UPLOAD DOCUMENTS
A	lex Hancock
а	llex.hancock@cdk.com





As highlighted below, while the dealer waits for the consumer to complete the QuickScan process on their mobile phone, they are provided the status of 'Driver's License: Requested'.

Modern Retail CD6 Quality Assessment	<b>Q</b> , 2 and 3 12 and 10	Back to Store	front 1. Alex Hancock -
DASHBOARD CUSTOMERS SHOWPOOM	TRADE-INS DOCUMENTS PRICING PATINOS AGENTS	NEPORTS SETTINGS SUPPORT	
+ Bank in list			
Credit Test Customer			
і. такі ация напозоски к Хориї Себлібли Силу К Херсий солт		Sen (Juni) barra bankavit bank SYNC (Q. Robertsy Alex Handsk V. Djan, V.	
(a) Trade-in	Credit Profile	🚈 Documents 💬 Schedule	
No trades to view	Ne spollastions to view	Driver's License, Requested	
CURRENT DEAL DEAL HISTORY	Create New Deal Share	Vehicles ACTIVITY Show	Elistomer Engagement
		Message Customet Add Intern	al Note
		Customer Created + Avec Harrowsk      Phone Up	-

Once the consumer has completed the QuickScan process, the status will update to 'Driver's License: Verified' (as circled below). To view the documents provided by the consumer, click 'VIEW'.

Con County Address	Q. Tearch (crustae)	erer sonicip	Back to Storefront 1. Alex Hancock ~
DASHBOARD CUSTOMERS SHOWN	DOM TRADE-INS DOCUMENTS PRICING BATINGS	AGENTS REPORTS SETTINGS SUPPORT	
🕶 Back to list			
Test DI Scan			VIEW IN STOREFRONT EDIT CUSTOMER INFO
junian munocic alexibed com (334) 663-	Vice Spectrag, HOUSTON, HARRIS Cty, TX 77003	SWIN DUAL TO TRANSPORT CARACTERING SYNC ID ReadStor 35622581-623	-eff5-b0+ Alex Handson Deletted ~
		_	1
(iii) Trade-in	- Tredit Profile	(All Documents	😑 Schedule
No trades to view	No implementaries to intera-	Driver's-License, Weitfield	No Hannah ta Sanah
		view G	
CURRENT DEAL DEAL HISTOR	PAST ORDERS Create New Deal	Share vehicles ACTIVITY	show Customer Engagement
	10	Messag	Customer Add Interna) Note
		Cata Deletion Requests A réduest to délete cuit	di vifiett Di Scan e monthé agu ómar data has been made
		Documents Requested Driver's License Front	
		(All) Documents Requested Driver's License Back	- Alex Hancock # months ago
( SEE BROWSING HISTORY )		Synced	





A new window will open, revealing the consumer's front/back of their driver's license, as well as an indication if their ID Verification passed/failed and their Synthetic ID risk level.







### Introduction to 700Dealer.com

All 700Credit dealers have exclusive access to their own personal credit portal hosted at <u>700Dealer.com</u>. 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: <u>support@700credit.com</u> | (886) 273-3848.



### **Viewing Your Leads**

After logging into your <u>700Dealer.com</u> 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 soft pull, prequalification (QuickQualify), driver's license authentication (QuickScan), full credit report, red flag, and a link to their compliance dashboard.

3 Autoritie	her free list trias . 47				Constrained   Second Pr	2 MAPLE C7	\$3N: 030-03-1234	In Fase: 09/08/20 Reported: 03/14/20
	Astar			Qui	ckQualify Results	a2790		Subscriber, FDD
Reference in a se	Care .	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	teres a	Result: Applicant Found	Score: 618 Powared by EX: FICO AUTO	V8 NESSES:	City State	Sub Code: 0500012080
				Consumer Information: Name: Jane Doe Address: 123 Main St. Farmington Hills, M	Emait jdoe@email.c Phone: (999)-555-12 48334	om 64	WINDHAM ME BUREHAM MA	04062 005171 0011010
	First, Last Name	an sec		Auto Summary: Available Revolving Credit: \$1,4	59.00 Auto Inquiries last 30 day	s: 0 pamary	1	
		+ (FE)	Layer	Auto Trade Line 1 Internat Rate: Original Amount: 17:52765% \$17,079.00 Percent Paid: Estimated Payoff: a		Aonthly Payment	ny Tatalan D	
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han Applicant	and the second s			4.66% \$16,045.00 Percent Paid: Estimated Payoff:	Electron best	- 0 -		
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ST Shape Minipuls	Applied States			Certificate Status:	Applicant Summary Reports Designation Report	and the second		por vestará a consistentified máx anticose Sa Pa
Administration				Printed By: N/A Confirmed By: N/A	Applicant List Communication		•	pedi wys. y solud sed recompacto
					Compliance Dentity Version	ider.	•	D. C. HINNEY
					LMS / Training			
					User Guides	Tave Check	•	





### **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 **<u>700Dealer.com</u>** 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.

Administration							Search		Go
Account Profile	Hide Inactive								
Online Invoicing	UserID	Name	UserLevel	UserType	Status	Dealer	city	Stat	Action
Site security	cartercountydcjcudi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
Dealers	cartercountydcjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
Users	cartercountydcpg	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
User Levels	cartercountyhyucudi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Delete   Copy
Data Access	cartercountyhyudc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Delete   Copy
Letters	ochyundaidcpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Delete   Copy
Credit Engine Monitor	fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
UseriD Lookup	keystonechevycudl	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Delete   Copy
and the second	keystonechevydro	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Delete   Copy
Subcode Lookup	keystonegbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Delete   Copy
Popup					12				
DAS Detail	-								

If you need to alter the information of an applicant's pre-existing profile, select **'Edit**' attached to the user's listing. From theinformation profile, dealers can make the desired changes.

Once complete, save the profile before exiting out.

User Informatio	on					
Usevid:*	Password.*	RetypePasswor	d:*		Password Rules:	
mikewest					Password must be at least 10 cha	index loss
First Narrie : *	Middle Name :	Last Narie ! *			Password must contain an upperc	
Michael		West			Pessword must contain a lowerca	
Address :					Pessword must contain a numaric	character.
123 Main Street					Password and Retype Password m	nest match.
7ip : •	C29 : *	State :	۲	Phone :	Password shouldn't match with la	broweent CI In
48521	Tyvek	MI	×			
Email Address : * m.west@abcdealer.	com En	all Password				
User SetUp Info	ormation					
User Type : *	User Level :					
Web User	Y Dealer Adm	nin Y	AutoGenerate L	etter is on		
Read Only						
- Read Only						
Dealer :		ADC Dealer		Select Defa		
Dealer :		ABC Dealer		Solect Dela		
	To IP		therloBange			
Disable User From IP No IP Ranges found	To IP	AddAco	therIpRange			
Disable User From IP No IP Ranges found Restrict Days of Force Password	To IP 1 week and time of day acc change on next Login	AddAco	OberToRange			
Disable User From IP No IP Ranges found Restrict Days of Force Password	To IP 1 week and time of day acc change on next Login	AddAco	OverloRange			
Disable User  From IP No IP Ranges found  Restrict Days of  Force Password  Show in QuickAg	To IP 1 week and time of day acc change on next Login pp Dropdown	AddAco	OverlaBange			
Disable User From IP No IP Ranges found	To IP 1 week and time of day acc change on next Login pp Dropdown	AditAcc	OverloBange			
Disable User From IP No IP Ranges found Restrict Days of Force Password Show in QuickAg Socurity Questio	To IP a week and time of day acc change on next Login pp Dropdown ms	AditAcc	OberloRange	ABC Deals	•	





# **Creating a New User**

Administration							Search			Go
Account Profile	Hide Inactive									
Online Invoicing	UserID	Name	UserLevel	UserType	Status	Dealer	city	State	Action	
Site security	cartercountydcjcudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Dele	Copy
Dealers	cartercountydcjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Dele	Copy
Users	cartercountydcpg	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Dele	Copy
User Levels	cartercountyhyucudi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Dele	Copy
Data Access	cartercountyhyudc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Dele	Copy
Letters	ochyundaidcpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Dele	Copy
Credit Engine Monitor	fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Dele	Copy
	keystonechevycudl	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Dele	Copy
UserID Lookup	keystonechevydro	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Dele	Copy
Subcade Lookup	keystoneabg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Dele	Copy

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.

			- P		
Userda.*	Password:*	RetypePassword.*		Password Rules: Password must be at least 10 characters long.	
First Name : *	Middle Name :	Last Name : *		Reserved must contain an uppercase character. Reserved must contain a levercase character.	
uldress :				Pasaword must contain a sawercaw character.	
23 Main Street				Password and Retype Password must match.	
10 1 1	Chy:+	State (* Phon	Mic.	Password shouldn't match with last 13 password	
48521	Tyvek	M V			
mail Address : *	in	nall Pessword			
User SetUp Inf	formation				
Jser Type : *	User Levil :	*			
Web User	V Dealer Adr	nim 🗸 AutoGenerate Letter is	05		
Read Only					
- MORD CHINA					
			Select Default Der	der :	
Dealer :		ABC Dealer	Select Default Des	der : •	
		ABC Dealer			
Sealer :	To IP	ABC Dealer Add/cothetisRance			
ealer : Disable User from 1P to 1P Ranges found	To 19	AddAcotheticRance			
ealer : Disable User rees IP to IP Ranges found Restrict Days of	To IP d	AddAcotheticRance			
ealer : Disable User rees IP Io IP Ranges found Restrict Days of Force Password	To JP d week and time of day acc change on next Login	AddAcotheticRance			
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ealer : Disable User from IP to IP Ranges found Restrict Days of	To 1P d week and time of day acc change on exet Login op Dropdown ons	AdshortherLieRence	ABC Dealer	v)	

### **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.

Billing Summary			
Invoice Number: 605347			Forma
Past Dur Balance	50.00		200Credit W9 Form
Current Activity	\$1295.30		Auto Park Settian Form ACH One Time Payment Authorization Form
1000	2.00		CC One True Rement Authorsation Form
Invoice Total	51295.30		SaleRep. MORRI & ASSOCIATES LLC NADIF: NEDTGE
Online Payments	\$0.00		
Anto Payments	\$0.00		
Balance due by 12/11/2018	\$1295.30		
Managae Profiles	Pary Nove		
Payments made over pitche or through mail	der mene date are	not reflected in BALANCE shown	n herer
Invoice Details			
ELK GROVE KA BER LATURA DROVE DR ELK GROVE CA 96757		INVOICE	700Credit
	Revision Results : 1805.347 Real Core Steamon Carrier a control Brooker Foldet Desilier Payments Relations dealing 12/11/2018 Intrans. Etablitts Repareds made user 20 Minutes in Strongs mail Etype Copy Real Etype Copy Real Etype Copy Real Etype Copy Real Etype Copy Real	Invoice Number: NO2347 Part Der Einner S. 000 Current Kennty S. 000 Current Kennty S. 000 Anto Payments S. 000 Anto Payments S. 000 Relaces their by 12/11/2018 S.1295.30 Insolaces their by 12/11/2018 B. 1295.30 Insolaces their by 12/11/2018 B. 1295.30 Insolaces their by 12/11/2018 B. 1295.30 Insolaces their by 1200 or through real their moves date are Insolar Controls Insolace B. 1295.30 Insolace B. 129	Invoice Number: 605347 Per Dor Naires Solio Cause Antery Solio Cause Antery Solio Terroloc Fold SLPDS.00 Reflect Payments Solio Reflect Payments Solio Reflect Payments Solio Reflect Payments Solio Reflect Payments Reflect In Strates Reflect Payments Reflect Payments Reflect Payments Reflect In Strates Reflect Payments Reflect In Strates Reflect Payments Reflect In Strates Reflect Payments Reflect





# 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 Progra		
Total Applicants		43	%
Letters Mailed		34	79%
Letters Queued to be Mailed	Vew/Eat	4	.9%
Letters Printed Locally	THEFT	-	0%
Applicants with No Letter Delivered	VewEak	5	12%
Adverse Letters Deliver		38	88%
	areni kalena kalan		Request Setup Changes
Risk Based Pricit	n Notice Proc	ram Mr	nitor
			95
Total Applicants		43	
Notices Mailed		35	81%
Notices Queued to be Mailed	VeviEak	6:	14%
Notices Emailed		0	0%
Notices Printed Locally		0	0%
Applicants with No Notice Delivered	Vereitar.	2	5%
RBPN Notices Deliver	ed/Scheduled	41	95%
	Current RB/RW Set	-	Request Setup Changes
Red Flag	Program Mor	ilar	
Red Flag Alert Status			96
Total Applicants With Red Flag		38	46
Red Flag Clear & Cautions		9	24%
Red Flag Alerts		29	76%
Alerts Unresolved	VewEst	27	70 %
Alerts Resolved	(terms	2	
Alens Resolved		4	
			Worken Umesched
Consumer Alerts			
Fraud Victim and Security Alertin	-Vener	1	
Active Duty Alerts		0	
D Verifications			16
Complete		0	0%
Incomplète	Constant.	42	100%
and an			Wars an income etits
Out of Wallet Auth	ontinotion Dra	out of the last	NA PA
Cont of Wallet Auth	enalisation PT0	grann w	child is
Total Applicants		42/29	
			*
Total Applicants with OOW Presented	C	42	100%
Applicants Passed		3	7%
Applicants Failed		0	0%
Authentication Abandoned		3	7%
Questions Unavailable		36	86%
		- C	
	C Compliance		
FAC Status			16
Total Applicants With OFAC		39	
OFAC Alerts		0	0%
OFAC Unresolved		0	
OFAC Resolved		0	





# Full Compliance Dashboard Interface

Application Summ	aiy	
Applicants		0
to-Applicants	1	Ó
Stand Alone Identity Venification Applicants		0
Stand Alone OFAC Applicants		0
Total Number o	f Applicants	0
Identity Verification Progr	am Monitor	
ed Flag Alert Status		N-
Total Applicants with Identity Verification	0	0%
Red Flag Clear & Cautions	0	0%
led Flag Alerts	0	0%
Alerts Unresolved	0	
Alerts Resolved	Q	
ynthetic Identity Alerts		
ocal Synthetic ID Applicants	٥	
onsumer Alerts		
raud Victim and Security Alerts	0	
Active Duty Alerts	D	
0 Verifications		14
Complete	0	0%
noomplete	0	04
		_
dentity Verification Quiz Authentica	tion Program	n Moni
Quiz Presented / Number of Alerts	0/0	
		14
otal Applicants with Quiz Presented	0	0%
Applicants Passed	0	0%6
Applicants Failed	0	0%6
Authentication Abandoned	0	0%
Quiz Unavailable	0	Q%
OFAC Complianc	è	
FAC Status		
Total Applicants With OFAC	0	
OFAC Alerta	0	0%
OFAC Unresolved	0	
OFAC Resolved	0	
Military Lending Act Progr	and the second	
and a state of		
otal Applicants with MLA	0	
Match to MLA Database	0	0%
No Matchi to MLA Database	0	0%
MLA Not Available	0	0%
and all many second	10 Mar.	
Red Flag Score Sum	mary	
		_
		-
e e		_

Adverse Action I	etter Progr	am Monitor	
man in characteria		· · ·	54
Total Applicants		0	0%
Letters Mailed Letters Queued to be Mailed		0	
Letters Emailed		0	0%
Letters Emailed Letters Printed Locally		0	0%
Applicants with No Letter Delivered		D	0%
Adverse Letters Delivered/	and the second s	0	0%
			al joint Charges
Risk Based Pricing	Notice Pro	gram Monil	
		*	
Total Applicants Notices Mailed		0	0%
Notices Queued to be Mailed		0	.0%
Notices Emailed		0	0%
Notices Printed Locally		0	0%
Applicants with No Notice Delivered		Ó.	0%
RBPN Notices Delivered/	Scheduled	0	0%
	Darred Million Street		of Relig Cherry
QuickS	creen Monit	No. No. of Concession, Name	
Number of QuickScreens		0.	
Applicants Preapproved		0	\$%.
Certificates Printed Certificates Confirmed Delivered	-	0	25
Certificates Commed Delivered Certificates Mailed		0	10
Certificates Emailed		0	176
Certificates Queued to be Mailed		0	174
Certificates Delivered/	Scheduled	0	0%
		4	
Number of Transactions with Au Lines and VIN	to Trade	0	0%
VIN Matches to Auto Trade Lines		0	275
Total VIN No Matches		0	4%
QuickScreen Opportunity Ale Alert Type	ert Summary Green	Yellow	Red
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# **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

ld Veri	ification Red	ne: TEST TEST Flag Score: 99 re Risk Level: Medium Ris		Wallet Required
	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		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 <u>Wallet</u> Questions
	➤ Synthetic ID	-	-	-
	➤ MLA Search	Clear		
	<ul> <li>ID Verification</li> </ul>	Incomplete	Verification of ID Required	Verify ID
	View	Detail Report	~70	0 Credit

# **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.

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# **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

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	NOTICE OF ADV	NO.	
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08/11/2015			
Jeffery Lazard 1020 Brickyard Trir #7 Seaford, DE 19973			
Dear Jeffery Lazard,			
were either denied credit or offered o	redit at lower terms than what you a	30 XML Test Account. This letter is being sent to you I optied for based on your recent credit inquiry for a veh history or score. If you purchased a car, the terms of y	hicle. This notice
the consumer reporting agency that contained in the report, the agency of available for your purchase. You has consumer reporting agency. You als you receive this notice. If you find the dispute the matter with the reporting agence the second secon	provided a report to us, however, wh id not play a part in the decision and e a right under the Fair Credit Report b have the right to a free copy of you at any information contained in the re agency. The credit reporting agencia	of the negotiations. If we did, the box checked below lie the decision may be based in whole or in part on th is make to support reasons why a lender may not ha- ting Act to know the information contained in your cre- report from the segment, if your engrest it no later than port you receive is inaccurate or incomplete, you have is may be reached by using the contact information be apencylics) checked below and ursed it in making our	te information ve been dit file at the h 60 days after a the right to elow.
Equifax	Experian P.O. Box 2104	TransUnion	
P.O. Box 740241		2 BaidWin Place, PO Box 1000	

#### 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 insturctions on how to resolve the issue, as shown to the right.



### **OFAC Instructions**

By clicking the highlighted link in the OFAC report (highlighted below), returns the user to the following U.S. Department of the Treasury page. **Question #5** on this page is the attached US Treasury Department OFAC Instructions document which provides more details than our 700Credit document.

	OFAC Rep	ort				
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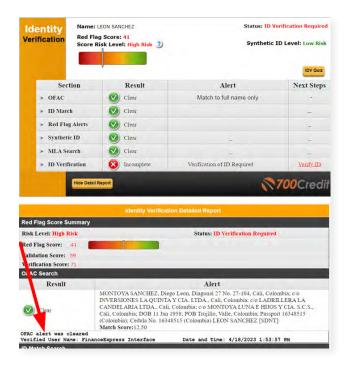




### **OFAC Cleared**

After an OFAC hit has been cleared, the system will capture the user who cleared the OFAC, as well as the date and time.

The override reasons will also be captured.



#### **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





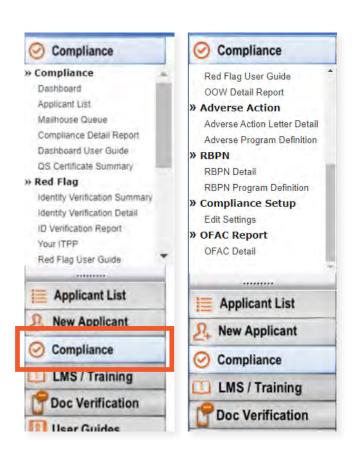
# **Viewing Audit Reports**

To access your audit reports, first log into your <u>700Dealer.com</u> platform.

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

From the **'Compliance'** menu bar, dealers have access and can view the following:

- 1. Out of Wallet Detail Report
- 2. Adverse Action Letter Detail
- 3. RPBN Detail
- 4. Compliance Setup
- 5. 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
and the second second	276								
E Red Flag Alerta		341	51%	15					
Mad				Aiort	9/1/2023 1:00:46 PM				101.105
Alex				Aiert	9/1/2023 1 03:34 PM				1001-101
Terc				Clear	9/1/2023 4/25:53 PM		OOW		202-10
Mg.				Alert	9/1/2023-6-01:39 PM				101-10
Rob				Aieri	9/1/2023 6 14/25 PM				802-101
1 1 1 of 1 2	- 12 - 4								
Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Resolution Method	Description	SSN
	276								
Red Flag Alerts		141	51%	11					
I OFAC Alerts		2	196	0					





#### **IDENTITY VERIFICATION REPORT:**

11 1 1					
Date	Time	Dealer Name	Applicant Name	User Name	Status
09/01/2023	11 54 04		SAL		Incomplete
09/01/2023	12 58 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		Bre		Verified

### **OUT OF WALLET REPORT:**

Dealer Name	No of Applicants	Counts	Percentage	Created date	User Name
and the second	14				
☑ Applicants Passed		12	86%		
Authentication Abandoned		2	14%		
E Applicants with Five Questions Presented		12	86%		

### **RISK-BASED PRICING NOTICE REPORT:**

Dealer Name	App Dete	Name	No of Applicants	No of notices Delivered	Print Local	Mel House	EMAL	Outrued Date	Credit Score
		Token	286	280	167	0	6	112	
	09/01/2023	Ale-			09/01/2023				1730666/TU/6380XPN(640)
	0001/2025	Ace			09/01/2071				EFX(054)TU(0XFN()
	00/01/2023	Best .			09/01/2023				FFXI342/TU/8640XPN(837)
	09/01/2023	Cis-						0917/2003	EEX(481)
	09012023	Co						08/17(2023	EFRIS40(TU)/402(XPM/502)

#### **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	9	286	
	D9/01/2023	Ale					09/17/2023	EFX(669)TU(638)XPN(649
	09/01/2023	Anir					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)
	and a local and	-					and a standard	been intermeters intermeters





#### **OFAC REPORT:**

[4] 4 [1] of 1							
Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Verified User
	298						
OFAC Alerts		2	1%	0			
OFAC Clear		296	99%	0			

You should have been sent your <u>700Dealer.com</u> 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 <u>support@700Credit.com</u>.

