

Learning Management System

To further our efforts in providing the best compliance and risk mitigation services to our clients, we are pleased to introduce our new web-based, self-paced Compliance platform which will provide the required training your dealership needs to remain compliant with every transaction and avoid costly fines.

This new training platform includes the following 8 modules:

- Adverse Action Rule
- IRS Rule 8300
- Paper Flow
- Privacy
- Red Flag Rule
- Risk Based Pricing Notices
- UDAAP
- OFAC

Can You Afford to Pay Penalties for Non-Compliance?

Dealers are fined millions of dollars every year for not following the proper government regulations around the accessing and handling of customer's sensitive credit data. As the largest reseller of credit reports from all three bureaus – Experian, Equifax and TransUnion – 700Credit has always strived to provide a comprehensive and automated compliance solutions to keep you compliant with every credit report pulled.

This Compliance platform meets the guidelines set forth by the 3 major credit bureaus on the rules and regulations all business must follow when pulling a credit report and is required for every dealership that uses our credit report solution.

For more information, visit our website: www.700credit.com.

Compliance Requirement	Estimated Fine for Non-Compliance
Form 8300 and Reporting Cash Payments of Over \$10,000	If you willfully fail to file Form 8300, you can be fined up to \$250,000 (\$500,000 for corporations) or sentenced to up to 5 years in prison, or both
Red Flags Rule	\$3500 maximum civil penalty per violation
Adverse Action Notices	Liability for punitive damages is limited to \$10,000 in individual action and the lesser of \$500,000 or 1% of the creditor's net worth in class actions.
The Fair Credit Reporting Act	The civil penalties for noncompliance include paying up to \$1,000 in damages to the consumer. If the FTC takes civil action, the fine is a maximum of \$2,500 per violation.
Risk Based Pricing Notices	Maximum penalties of \$4,111 per violation

Required Compliance Training Courses

Baseline Training Courses

Baseline Learnings and Training Courses (BLT)

- Single User License
- Baseline Learnings & Trainings and Certifications
 - Adverse Action
 - IRS Rule 8300
 - Paper Flow
 - Privacy, Safeguards & Disposal
 - Red Flags Rule
 - Risk Based Pricing Notices
 - UDAAP
 - OFAC

Add-On Services Available *(Not included in base pricing)*

- Additional BLT Licenses

Additional Compliance Training Courses

GCA Safeguards Courses

Guided Compliance Assistant Safeguards

- Assigned Compliance Success Consultant
- ABLE Compliance Management System
- Information Security Electronic Assessments
- Information Security Trainings and Certifications
 - Privacy
 - Privacy for the Shop
 - Safeguards
 - Disposal
 - Red Flags
 - OFAC
 - Paper Flow
 - Information Security Awareness
 - Phishing
 - PCI
- Quarterly Phishing Penetration Testing
 - Remedial Training
- Written Risk Assessments
- Vendor Assessments
- Quarterly Compliance Meetings with Qualified
- Individual, IT, and/or MSP to review and discuss:
 - Assessments/Audits/Inspections
 - Phishing Results
 - Trainings
 - eTasks
 - Industry News
 - Seasonal Awareness
 - Regulatory Updates
 - Case Studies
 - Policies
 - Procedures
 - Best Practices

- Written Data/Document Retention Policy
- Written Information Security Program (ISP)
- Written Incident Response Plan (IRP)
- Annual Written Report to the Board

Add-On Services Available *(Not included in base pricing)*

- Continuous “zero day” monitoring and breach detection of information security systems (provided by a third-party managed service provider (MSP) and requires separate contract with the MSP)
- Onsite Facility Safeguard Assessment
 - Clean Desk/Screen
 - Secure Document Areas
 - Document Check-Out Log
 - Open Guest Wi-Fi
 - Vehicle NPI

Additional Compliance Training Courses

GCA FE Courses

Guided Compliance Assistant Sales, Finance, and Advertising (GCAFE)

- Assigned Compliance Success Consultant
 - ABLE Compliance Management System
 - Sales/Finance/Advertising Electronic Assessments
 - Sales/Finance/Advertising Trainings and Certifications
 - Adverse Action Rule
 - CAN-SPAM
 - Cooling-Off Period
 - Co-Signor Notice and Late Fees
 - Disparate Pricing
 - Disposal Rule
 - Do Not Call
 - Ethics
 - ECOA Reg B
 - FCRA
 - Financial Privacy Rule
 - First Payment Pencil Quotes
 - Fraud Alerts
 - GAP
 - Holder in Due Course Rule
 - IRS 8300
 - OFAC
 - Phishing
 - Red Flags Rule
 - Regulation M
 - Regulation Z
 - Risk Based Pricing Rule
 - UDAAP
 - Used Car Rule
 - Vehicle Insurance
 - Remote Deal Jacket Auditing Via Secure Upload
 - Written Audit Report
 - Spot Review
 - Website
 - Social Media
 - Quarterly Executive Compliance Meetings held virtually to review:
 - Assessments
 - Trainings
 - eTasks
 - Industry News
 - Seasonal Awareness
 - Regulatory Updates
 - Case Studies
 - Policies
 - Procedures
 - Best Practices
- Add-On Services Available** *(Not included in base pricing)*
- Onsite Deal Jacket Auditing and F&I Training
 - Dealership Walkthrough
 - FTC Buyers Guide Audit
 - Monroney Sticker Audit
 - Key fob control
 - Plate/temp tag control

Additional Compliance Training Courses

GCA BE Courses

Guided Compliance Assistant Environmental Health and Safety (GCABE)

- Assigned Compliance Success Consultant
- ABLE Compliance Management System
- EHS Electronic Assessments
- EHS Trainings and Certifications
 - Hazard Communication
 - Hazardous Waste
 - Waste Disposal
 - DOT Shipping & Handling
 - Vehicle Lift Safety
 - Bloodborne Pathogens
 - General Safety
 - SPCC
 - Forklift
 - COVID-19
 - Sexual Harassment
 - Discrimination
 - Workplace Violence
 - Active Shooter
 - OSHA Recording, Reporting, and Posting
- OSHA Recordkeeping Module and Form Generator
- Click-N-Ship for DOT
- Parts Truck Manifest for DOT
- Quarterly Executive Compliance & Safety Team
- Meetings held virtually to review:
 - Assessments
 - Trainings
 - eTasks
 - Industry News
 - Seasonal Awareness

- Regulatory Updates
- Case Studies
- Policies
- Procedures
- Best Practices
- Safety Data Sheet Portal
 - Safety Data Sheets
 - Chemical Labels
 - Inventory List
- eTask Management
- Written Plans/Policies:
 - HazCom/AWAIR
 - PPE
 - Emergency Action
 - Fire Prevention
- Lockout/Tagout

Add-On Services Available *(Not included in base pricing)*

- Onsite EHS Assessment with Written Report
- Chemical Inventory and SDS upload

Additional Compliance Training Courses

Product Pricing

Product	Amount
Baseline Learnings & Training Courses <i>(price/month)</i>	---
Baseline Learnings & Trainings Additional User Seats <i>(price/month)</i>	---
Guided Compliance Assistant Privacy and Safeguards <i>(price/month/rooftop)</i>	---
Guided Compliance Assistant Sales, Finance and Advertising <i>(price/month/rooftop)</i>	---
Guided Compliance Assistant Environmental Health and Safety <i>(price/month/rooftop)</i>	---

Guided Compliance Assistant (GCA) Bundle Pricing

Product	Amount
Guided Compliance Assistant Privacy and Safeguards Guided Compliance Assistant Sales, Finance and Advertising <i>(price/month/rooftop)</i>	---
Guided Compliance Assistant Privacy and Safeguards Guided Compliance Assistant Environmental, Health, and Safety <i>(price/month/rooftop)</i>	---
Guided Compliance Assistant Environmental, Health, and Safety Guided Compliance Assistant Sales, Finance, and Advertising <i>(price/month/rooftop)</i>	---
Guided Compliance Assistant Privacy and Safeguards Guided Compliance Assistant Sales, Finance, and Advertising Guided Compliance Assistant Environmental, Health, and Safety <i>(price/month/rooftop)</i>	---

Guided Compliance Assistant (GCA) Add-On Service

Product	Amount
Onsite Assessments, Audits, and Inspections <i>(price/per visit)</i>	---

GET YOUR TRAINING STARTED TODAY!

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