



# **USER GUIDE**

**APRIL 2024**

**RAMSEY THEORY**  
GROUP

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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 21,500 direct dealer clients, and 200+ software partners, we look forward to becoming your trusted credit and compliance vendor.

### Credit Report Solutions

We are the largest authorized reseller of credit reports from all three leading national credit companies, **Experian, Equifax and TransUnion**. All 700Credit clients receive their— choice of report format (HTML, enhanced, TTY or Merged Format), score, and ancillary products.

### Compliance Solutions

We offer an array of products and services in a customized package for our dealerships, all of which work to automate your compliance practices and keep your dealership ready at all times for future audits. Our **Compliance Dashboard** is a complete monitoring solution, that is unique in the industry and helps you manage and stay on top of credit reporting and compliance from one single view. **Our compliance solutions include:**

- **Adverse Action Notices**
- **Risk-Based Pricing Notices**
- **OFAC Search**
- **Red Flag ID**
- **Privacy Notices**
- **Out of Wallet Questions**

### Soft Pulls

The term "*soft pull*" refers to an action where a soft inquiry is made on a consumer's credit file using name and address only. Soft pull solutions **do not require a customer's SSN or DoB** and have **no impact on a customer's credit profile**. We have several soft pull solutions to choose from and help you engage consumers and speed the sales process, including:

#### **QuickQualify (prequalification)**

QuickQualify is a powerful "*call-to-action*" for your dealership website. This application requires only the consumer's name and address (*no SSN or DoB*) and provides dealers with a FICO® score and full credit report. Generate **3 to 4 times the leads** over a typical lead form and empower your sales team with the data they need to discuss qualified payment options.

#### **QuickScreen (prescreen)**

QuickScreen is a dealer-initiated soft pull solution that does not require a customer's SSN or DoB and does not impact their credit score. This solution can be integrated with many applications at your store, *giving you visibility into your customer's credit profile before you work a deal*, so you can work the right deal, right away.

## Identity Verification & Fraud Detection

We are here to protect your store through our all-encompassing Identity Verification and Fraud Detection platform which includes the following solutions:

### Identity Verification

Our platform is an automated solution that provides a summary table of results appended to each credit report. This vital service flags questionable information, focusing on high-risk applicants, social security numbers, driver's licenses and addresses. The 700Credit Identity Verification platform includes; OFAC Terrorist Search, ID Match, Synthetic Fraud, Military Lending Act (MLA), ID Verification, Red Flag, and Out of Wallet Questions (OOW).

### Synthetic ID Fraud

A solution that uses proprietary logic and unique combinations of available data, the high-risk fraud score looks at a consumer's credit behavior and credit relationships over time to uncover previously undetectable risks. Dealers are returned a risk score with score factors to help determine if a new customer application is likely associated with a synthetic identity.

### Income & Employment Verification

Combining the power of Experian's Verify™ product with The Work Number® from Equifax® and gain a more accurate understanding of a customer's financial standing. Dealers can now reduce risk and expand their coverage, offering lending decisions to a broader spectrum of consumers.

## Driver's License Authentication Solutions

Protect your store with the industry's most advanced data capture and driver's license authentication solutions for automotive retailers today. We have **two platforms** for dealer's to authenticate customers – *both remotely and in-store.*

### Mobile Scanner

Our document authentication platform, QuickScan, provides dealerships real-time confirmation of the legitimacy of a customer's driver's license and identity. This platform can be used in-store, as well as remotely when verifying the identities of online car buyers and leads. **Includes DMV validation and Deal Jacket integration.**

### In-Store

ID Drive provides dealers with the most comprehensive physical driver's license scanning solution for automotive dealers today. This platform combines our prescreen and prequalification platforms, as well as our suite of Identity Verification tools (*Red Flag and Synthetic Fraud detection*) to deliver fast, accurate results.

**Eunify by Ramsey Theory Group has integrated our soft pull prequalification solution, QuickQualify into their platform. This brief guide will walk you through the consumer experience with the prequalification form, as well as viewing the results in the Eunify platform. If you have any questions, please feel free to reach out to our support desk at: (866) 273-3848 or email us at: [support@700Credit.com](mailto: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!

QuickQualify Results

**Result:** Applicant Found **Score:** 618  
 Powered by EX: FICO AUTO V8

**Consumer Information:**

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

**Auto Summary:**

Available Revolving Credit: \$1,459.00 Auto Inquiries last 30 days: 0

Auto Trade Line 1			
Interest Rate: 17.52765%	Original Amount: \$17,079.00	Original Terms: 73 Months	No of Late Payments: N/A
Percent Paid: 81.12%	Estimated Payoff: \$3,224.00	Remaining Terms: 6 Months	Joint: NO
Loan Type: Auto	Trade Status: Open	Trade Open Date: 11/19/2015	Monthly Payment: <b>\$382.00</b>

Auto Trade Line 2			
Interest Rate: 4.99%	Original Amount: \$16,045.00	Original Terms: 61 Months	No of Late Payments: 0
Percent Paid: 100%	Estimated Payoff: \$0.00	Remaining Terms: 0 Months	Joint: NO
Loan Type: Auto	Trade Status: Closed	Trade Open Date: 07/21/2011	Monthly Payment: <b>\$296.00</b>

**Certificate Status:**

Printed By: N/A  
 Confirmed By: N/A PRINT NOW

## 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.

Score Summary

FICO Auto V5F  
  
**750**

FICO AUTO V8  
  
**761**

FICO Auto 08  
  
**780**

**Credit Report**

**JANE ARDEN** DOB: 11/01/19  
 2 MAPLE CT  
 WESTPORT, MA 02790

**PREVIOUS ADDRESSES:**

Name	City
5 SILVER RDG	WINDHAM
11 HIGH DAM RD	WAREHAM

**EMPLOYMENT:**  
EMPLOYER X

**700Credit Auto Summary**

Total Bal	Month Pay	Total Auto	Open Auto	30	60	90
2544	2352	5	1	0	0	0
<b>Tradelines</b>						
Account Name	Status	Orig Date	Orig Amt	Monthly Pay	Miss Rep	Payment Pattern
TD BANK N.A. 01484801	Paid or pending an agreement	09/26/2015	202289	\$282	00 00 00	111111111111
CITIZENSFINA 07421049	Paid or pending an agreement	10/08/2009	7025	\$301	00 00 00	111111111111
PNC V LEASING 07660001	Paid or pending an agreement	03/26/2006	90	\$0	00 00 00	111111111111

Score Summary

Score Card	Score	Code	Score Factor Description
FICO Risk V2	700	22	an auto delinquency, derogatory public record or reflection filed
		13	time since delinquency is too recent or unbroken
		38	number of accounts with delinquency
		34	amount owed on delinquent accounts
National Risk Model	922	19	average age of accounts
		25	delinquency on bank installment loans
		01	too few accounts now current
		08	presence of non-satisfactory ratings on accounts or lack of open accounts
Bankruptcy	925	06	ratio of bank revolving balances to credit limits or lack of bank revolving account information
		C	recency of derogatory accounts
		H	recency active or lack of bank, retail or finance accounts
		B	presence of delinquent accounts

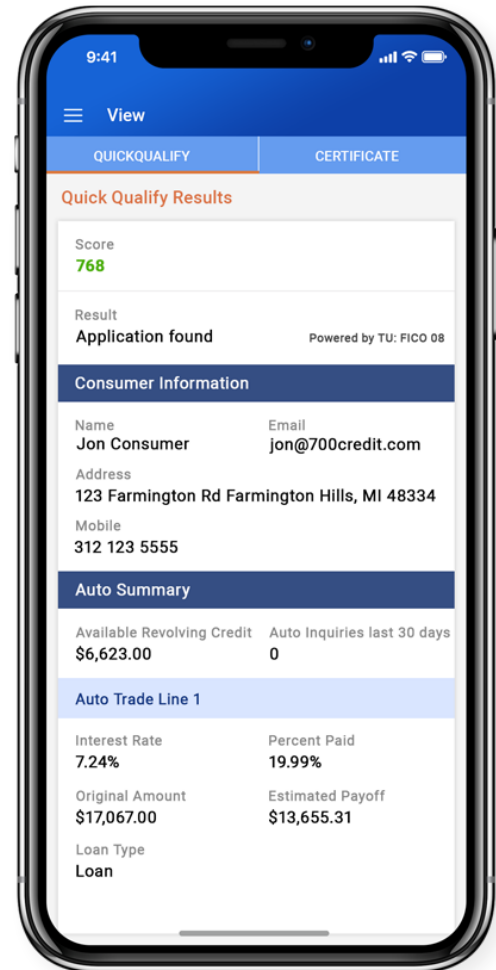
Above is an example of our HTML Credit Report. This image was split for display purposes but will normally provide dealers with a complete, single view.

## 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 setting filters to view leads from only a specific period of time.
- **Text or email** the QuickQualify soft pull or QuickScan driver's license authentication forms **directly to the consumer**.



The **700Credit QuickMobile Dealer App** is offered at no charge and can be downloaded from the Apple and Android App Stores by searching for “**700Credit**” or by scanning the qr codes to the right.

**Note:** Installing the app does require your correct email address or cell phone be setup on your account to verify your user ID.

Contact our support team for assistance: **(866) 273-3848** or [support@700credit.com](mailto:support@700credit.com).



## 700Credit & Ramsey Theory Group Integration

### Consumer Prequalification Form

Eunify by Ramsey Theory Group has integrated 700Credit's soft pull prequalification solution into their platform. Consumers can access the 700Credit's solutions, through a multitude of channels; including, web, social media, facebook, Google My Business, etc.

Below is an example of the prequalification form that consumers will fill out. Results are then immediately available in Eunify's back-end for dealers to view.

Pre-Qualification Application

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**Pre-Qualification Application**

This allows the dealer to view your credit score and accurately check what programs are available for your purchase.

**Note:** This action will not affect your credit score and is not considered a Hard Inquiry on your credit file.

<p><b>First Name *</b></p> <input style="width: 90%;" type="text"/> <p style="font-size: x-small; color: red;">this field is required</p>	<p><b>Middle Name</b></p> <input style="width: 90%;" type="text"/>
<p><b>Last Name *</b></p> <input style="width: 90%;" type="text"/> <p style="font-size: x-small; color: red;">this field is required</p>	<p><b>Suffix</b></p> <input style="width: 90%;" type="text"/>
<p><b>Date of Birth (mm/dd/yyyy) *</b></p> <input style="width: 90%;" type="text" value="03/14/XXXX"/> <p style="font-size: x-small; color: red;">this field is required</p>	<p><b>SSN or ITIN *</b></p> <input style="width: 90%;" type="text" value="XXX-XX-1541"/> <p style="font-size: x-small; color: red;">this field is required</p>
<p><b>Street Address *</b></p> <input style="width: 95%;" type="text"/> <p style="font-size: x-small; color: red;">this field is required</p>	
<p><b>Suite, Apt #</b></p> <input style="width: 95%;" type="text"/>	
<p><b>Zip Code *</b></p> <input style="width: 90%;" type="text"/> <p style="font-size: x-small; color: red;">this field is required</p> <p style="font-size: x-small;">Zip prefix city, state</p>	<p><b>City *</b></p> <input style="width: 90%;" type="text"/> <p style="font-size: x-small; color: red;">this field is required</p>
<p><b>State *</b></p> <input style="width: 90%;" type="text" value="New York (NY)"/>	

**Our Commitment to Privacy**

All information stored in our database is secure and is strictly confidential. Your personal and credit informational will only be used to fulfill your request and in accordance with our Privacy Policy

**Acknowledgement and Consent**

I understand that this is not an application for credit, and submission will not affect credit score.

I acknowledge that I received a privacy notice (signed upon transaction creation)

By clicking the "Submit" button and providing an electronic signature below, you are confirming you have read and understood the Privacy Policy and Application Disclosure, and you are providing written instructions to this Dealership to obtain information from Experian and/or TransUnion and/or Equifax solely to apply for a pre-qualification for credit.

**Signature:**

## Viewing Prequalification Results in Eunify

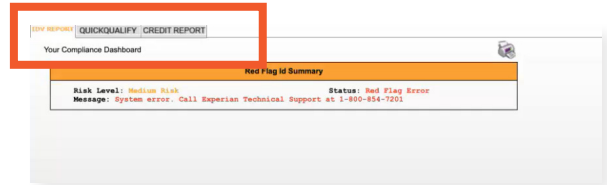
Once a consumer has completed and submitted the prequalification form, results are immediately available in Eunify's back-end for dealers to view.

Click the "Deals" tab at the top of the dashboard. From the mass list presented, locate the desired deal and click the prequalification FICO score attached to that deal, as shown below.

DEALS		STAFF												
som-test night	1156	Mar 13, 2024	Mar 15, 2024	No	Prospect	Test To	-	No History	HIGH	Assign	Assign			
somo somo	1155	Mar 13, 2024	Mar 13, 2024	N/A	Prospect	Add +	-	No History	HIGH	Assign	Assign			
rr	1154	Mar 13, 2024	Mar 13, 2024	N/A	Prospect	Add +	-	Error or Minor	MEDIUM	Assign	Assign			
som som	1151	Mar 13, 2024	Mar 13, 2024	N/A	Prospect	Add +	-	No History	MEDIUM	Assign	Assign			
fff fff	1150	Mar 13, 2024	Mar 13, 2024	N/A	Prospect	Add +	-	No History	HIGH	Assign	Assign			
rr	1146	Mar 13, 2024	Mar 13, 2024	N/A	Prospect	Add +	-	Error or Minor	MEDIUM	Assign	Assign			
rr	1144	Mar 13, 2024	Mar 13, 2024	Yes	Lead	Add +	-	-	-	Assign	Assign			
test test	1143	Mar 13, 2024	Mar 13, 2024	Yes	Lead	Add +	-	-	-	Assign	Assign			
ff	1142	Mar 13, 2024	Mar 13, 2024	N/A	Prospect	Add +	-	Error or Minor	MEDIUM	Assign	Assign			
test test	1140	Mar 13, 2024	Mar 13, 2024	N/A	Prospect	Add +	-	No History	HIGH	Assign	Assign			
tt	1139	Mar 13, 2024	Mar 13, 2024	N/A	Prospect	Add +	-	Error or Minor	MEDIUM	Assign	Assign			
Testing document gen	1126	Mar 11, 2024	Mar 11, 2024	N/A	Prospect	Add +	-	-	-	Assign	Assign			
sd sad	1125	Mar 11, 2024	Mar 12, 2024	N/A	Prospect	Add +	-	No History	HIGH	Assign	Assign			
Douglas Testcase	1118	Mar 08, 2024	Mar 15, 2024	N/A	Prospect	Add +	822	Ex Preg_822	MEDIUM	Assign	Assign			
credit-app-test credit-a	1115	Mar 07, 2024	Mar 07, 2024	N/A	Prospect	Add +	-	No History	HIGH	Assign	Assign			
test test	1095	Mar 06, 2024	Mar 06, 2024	N/A	Prospect	Add +	-	No History	HIGH	Assign	Assign			
test test	1094	Mar 06, 2024	Mar 06, 2024	N/A	Prospect	Add +	-	No History	HIGH	Assign	Assign			
test test	1093	Mar 06, 2024	Mar 06, 2024	N/A	Prospect	Add +	-	No History	HIGH	Assign	Assign			
Eunice Livio	1092	Mar 06, 2024	Mar 06, 2024	N/A	Prospect	Add +	-	Error or Minor	HIGH	Assign	Assign			

Immediately, the dealer is presented with the consumer's red flag, prequalification and full credit report in an iframe.

Utilize the tabs at the top of the iframe to pan between each report. Within the iframe, dealers can access their Compliance Dashboard, or print the reports.



**QuickQualify Results**

Result: Applicant Found      Score: **822**  
Powered by EX: FICO Risk V2

**Consumer Information:**

Name:	Douglas Testcase	Email:	someemail@asd.ads
Address:	street PITTSBURGH, PA 15214		

**Auto Summary:**

Available Revolving Credit: \$24,528.00      Auto Inquiries last 30 days: 0

**Auto Trade Line1 - GATE CITY BANK**

Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	Monthly Payment <b>\$0.00</b>
0%	\$5,987.00	48 Months	0	
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
100%	\$0.00	0 Months	YES	
Date Reported:	Last Payment Date:	Trade Status:		
N/A	N/A	Closed		
Loan Type:				
Auto				

PRINT NOW

**CREDIT REPORT**  
for the purposes of Pre-qualifying only, not to be used for credit application, a full file is required

experian

Douglas Testcase  
212 PERRYVILLE AVE 2212 PERRYVILLE AVE  
. 2212 PERRYVILLE AVE PITTS      Date: 03/08/24 7:30:39 PM

**PREVIOUS ADDRESSES**

Name	City	State	Zip	Date Reported
409 N FRANKLIN ST 1409 N FRANKLIN ST		1499 N FRANKLIN ST	PITTS	1194
O BOX 100054 PO BOX 100054		PO BOX 100054	PITTS	0694

**EMPLOYMENT**

Employer	Occupation	Date Hired	End Date	Date Rpt
Current WTAE TV HEARST BRDCS				0695

**Score Summary**

ScoreCard	Score	Code	Score Factor Description
FICO Risk V2	822	12 01	Length of time revolving accounts have been established Amount owed on accounts is too high

**700Credit Auto Summary**

Total Balance	Monthly Payment	Total Auto	Open Auto	30	60	90
\$0	\$0	1	0	0	0	0

**Trades:**

Account Name	Status	Date Open	Open/Cld	Current Balance	Original Amount	Status	Monthly Pay	Mis Rep	Payment Pattern
GATE CITY BANK 3101404	CURR.ACCT	0899	Closed	\$5,997	\$0	0500	-	0 0 0	BCCCCCCCC
5003700004028427									



## Managing Users

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

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

User ID	Name	User Level	User Type	Status	Dealer	City	State	Action
cartercountydcjdui	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
cartercountydcjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
cartercountydcjq	Elend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
cartercountyhyucui	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Delete   Copy
cartercountyhyucd	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Delete   Copy
cchyundaicpq	Elend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Delete   Copy
fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
keystonechevycul	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Delete   Copy
keystonechevydc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Delete   Copy
keystonegbq	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Delete   Copy

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

Once complete, save the profile before exiting out.

**User Information**

User ID: \* [mikewest] Password: \* [\*\*\*\*\*] Retype Password: \* [\*\*\*\*\*]  
 First Name: \* [Michael] Middle Name: [ ] Last Name: \* [West]  
 Address: [123 Main Street]  
 Zip: \* [48521] City: \* [Tyeck] State: \* [MI] Phone: [ ]  
 Email Address: \* [m.west@abcdealer.com] [Email Password](#)

**Password Rules:**  
 Password must be at least 10 characters long.  
 Password must contain an uppercase character.  
 Password must contain a lowercase character.  
 Password must contain a numeric character.  
 Password and Retype Password must match.  
 Password shouldn't match with last 13 password

**User Setup Information**

User Type: \* [Web User] User Level: \* [Dealer Admin] AutoGenerate Letter is on [ ]  
 Read Only  
 Dealer: [ ] [ABC Dealer] Select Default Dealer: [ABC Dealer]  
 Disable User  
 From IP: [No IP Ranges found] To IP: [Add Another IP Range]  
 Restrict Days of week and time of day access  
 Force Password change on next Login  
 Show In QuickApp Dropdown  
 Security Questions  
 Question 1: [favorite room in my house] Answer 1: [Music]  
 Question 2: [state born in] Answer 2: [Alaska]

## Creating a New User

UserID	Name	UserLevel	UserType	Status	Dealer	City	State	Action
cartercountydcjcdi	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
cartercountydcjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
cartercountydcjq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
cartercountyhyucdi	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Delete   Copy
cartercountyhyucd	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Delete   Copy
cchyundaidcpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Delete   Copy
fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
keystonechevyucdi	CJ DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Delete   Copy
keystonechevydcrc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Delete   Copy
keystonecbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Delete   Copy

To create a new user, it is easiest to find a similar user ID 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.

**User Information**

UserID: \* Password: \* RetypePassword: \*

First Name: \* Middle Name: Last Name: \*

Address: 123 Main Street

Zip: \* City: \* State: \* Phone: \*

48521 Tryvek MI

Email Address: \* [Email Password](#)

**Password Rules:**  
 Password must be at least 10 characters long.  
 Password must contain an uppercase character.  
 Password must contain a lowercase character.  
 Password must contain a numeric character.  
 Password and Retype Password must match.  
 Password shouldn't match with last 13 password

**User Setup Information**

User Type: \* User Level: \*

Web User Dealer Admin AutoGenerate Letter is on

Read Only

Dealer: ABC Dealer Select Default Dealer: ABC Dealer

Disable User

From IP To IP Add Another IP Range

No IP Ranges found

Restrict Days of week and time of day access

Force Password change on next Login

Show in QuickApp Dropdown

Security Questions

Question 1: favorite rooms in my house Answer 1: Music

Question 2: state born in Answer 2: Alaska

Question 3: pet Answer 3: Rooster

## 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.

**Administration** | Invoice Date: 11-11-2018 | Monthly Bills are available for 6 months

**Online Invoicing**

**Billing Summary**

Invoice Number: 605347

Past Due Balance: \$0.00

Current Activity: \$1295.30

**Invoice Total: \$1295.30**

Online Payments: \$0.00

Auto Payments: \$0.00

Balance due by 12/11/2018: \$1295.30

Payments made over phone or through mail after invoice date are not reflected in BALANCE shown here

**Forms**  
 700Credit V01 Form  
 Auto Pay Setup Form  
 ACH One Time Payment Authorization Form  
 CC One Time Payment Authorization Form  
 Saleslip: HONG & ASSOCIATES LLC  
 N404 - NED7GE

**Applicant List** | **New Applicant** | **Compliance** | **Usage Analysis** | **Administration**

ELK GROVE KIA  
 8400 LIGURIA GROVE DR  
 ELK GROVE, CA 95757

**INVOICE** | **700Credit**

Invoice Number: 605347 | Date: 11/11/2018

## Introduction to Compliance Solutions with 700Credit

Compliance is a daunting task for any dealership, but the key to adhering to the Fair Credit Reporting Act (FCRA) and Equal Credit Opportunity Act (ECOA) regulations is consistency. 700Credit offers an array of products and services in a customized package for your dealership, all of which work to automate your compliance practices, keeping your dealership ready at all times for future audits. In addition to this complete, packaged Compliance Dashboard, we offer Identity Verification and Synthetic ID protection solutions.

## Compliance Dashboard

Our Compliance Dashboard closely monitors your efforts to ensure compliance processes are being followed. Issues of concern are highlighted in red for quick identification. We support both single and multi-roof views, ensuring you have your finger on the pulse of every compliance aspect in your business.

### Items supported on the dashboard include:

- Adverse Action Notices
- Risk-based Pricing Notices
- OFAC Search, Red Flag ID & Privacy Notices
- Out of Wallet Questions
- Our Compliance Dashboard also collects lead forms from our Credit Reporting and Soft Pull products

### Lead Summaries for:

- QuickQualify
- QuickApplication
- QuickScreen
- QuickScore
- QuickScan

## How You Benefit

- Ensure compliance processes are being followed
- Identify immediately when/where you are out of compliance
- Easily print audit reports
- Single and multi-point rooftop views

Adverse Action Letter Program Monitor		
	#	%
Total Applicants	43	
Letters Mailed	34	79%
Letters Queued to be Mailed	4	9%
Letters Printed Locally	0	0%
Applicants with No Letter Delivered	5	12%
<b>Adverse Letters Delivered/Scheduled</b>	<b>38</b>	<b>88%</b>

Risk Based Pricing Notice Program Monitor		
	#	%
Total Applicants	43	
Notices Mailed	35	81%
Notices Queued to be Mailed	6	14%
Notices Emailed	0	0%
Notices Printed Locally	0	0%
Applicants with No Notice Delivered	2	5%
<b>RBP Notices Delivered/Scheduled</b>	<b>41</b>	<b>95%</b>

Red Flag Program Monitor		
	#	%
<b>Red Flag Alert Status</b>		
Total Applicants With Red Flag	38	46%
Red Flag Clear & Cautions	9	24%
Red Flag Alerts	29	76%
Alerts Unresolved	27	
Alerts Resolved	2	
<a href="#">Work on Unresolved</a>		
<b>Consumer Alerts</b>		
Fraud Victim and Security Alerts	1	
Active Duty Alerts	0	
<b>ID Verifications</b>		
Complete	0	0%
Incomplete	42	100%
<a href="#">Work on Incompletes</a>		

Out of Wallet Authentication Program Monitor		
	#	%
Total Applicants	42/29	
<b>Total Applicants with OOW Presented</b>	<b>42</b>	<b>100%</b>
Applicants Passed	3	7%
Applicants Failed	0	0%
Authentication Abandoned	3	7%
Questions Unavailable	36	86%

OFAC Compliance		
	#	%
<b>OFAC Status</b>		
Total Applicants With OFAC	39	
OFAC Alerts	0	0%
OFAC Unresolved	0	
OFAC Resolved	0	

## Compliance for Credit Reports

### What must dealers have in place today:

- Red Flag, which includes OFAC on every applicant, and remediate all alerts.
- Properly provide Adverse Action and Risk Based Pricing notices to consumers.
- Must abide by the regulations, and be able to **PROVE** they abide through monthly audits.

700Credit provides our dealers a comprehensive platform that keeps your business in compliance with every transaction. **Our Compliance Dashboard includes:**

- Red Flag
- Risk Based Pricing Notices
- Adverse Action Notices
- OFAC
- Privacy Notices
- Out of Wallet Questions
- Audit Reports

## Red Flag Regulation

Our Red Flag ID solution is customizable for your dealership's specific needs and provides a total solution to satisfy all Red Flag requirements. This is an automated solution that shows results directly within the credit report. Available with every potential Red Flag alert, 700Credit provides a list of multiple choice "out of wallet" questions that an identity thief would have a hard time answering, allowing you to validate identity without the consumer leaving the dealership.

### What must dealers have in place today:

- Red Flag which includes OFAC on every Applicant, and remediate all alerts
- Properly provide Adverse Action and Risk Based Pricing notices to consumers
- Must abide by the regulations, and be able to PROVE they abide through monthly audits.
- Dealers are required by law to have a WRITTEN Identity Theft Protection POLICY (ITPP) (*700Credit has a template available for you*)
  - This policy must have a training component, a monitoring component, a reporting component and an audit component
- Dealers must have a Compliance Officer identified for your store

## Red Flag: Key Components

- OFAC Database Search
- Address Verification against a Public Record Database
- Fraud Database Check
  - Database contains known fraudulent addresses (*Prisons, mail drops, fraudulent activity in the past, etc.*)
  - Master Death File
  - Social Security Number Validation
- ID Verification Component
- Military Lending Act
- Synthetic ID Fraud

**Identity Verification** Name: TEST TEST Status: Out of Wallet Required  
 Red Flag Score: 99  
 Score Risk Level: Medium Risk Out of Wallet Questions

Section	Result	Alert	Next Steps
> OFAC	✔ Clear		
> ID Match	❗ Alert	Subject not found Last Name: Not Found Address: Not Found SSN: Not Found	Out of Wallet Questions
> Red Flag Alerts	❗ Alert	Zip Code vs City: ZIP Code not issued Zip Code vs State: ZIP Code not issued Issuance Year Status: Not Issued Yet Phone Code vs State: Not available Phone Code vs Zip Code: Not available ZIP code has not been issue SSN likely not issued prior to June 2011	Out of Wallet Questions
> Synthetic ID	-	-	-
> MLA Search	✔ Clear		
> ID Verification	❌ Incomplete	Verification of ID Required	Verify ID

[View Detail Report](#)

## Out of Wallet (OOW) Questions

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

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

**Out of wallet Questions**

Number of Questions: 5

1. According to our records, we previously lived in PATTERSON. Please choose the city from the following list when the street is vacant.

PATERSON  
 ROCKLAND  
 RANDOLPH  
 HIGHLAND  
 NONE OF THE ABOVE/DOES NOT APPLY

2. Which one of the following retail credit cards do you have? If there is not a matched retail credit card, please select "NONE OF THE ABOVE."

KEBIAS  
 GREAT BAY  
 ELLEN FISHER  
 DONNETT TRAVEL MART  
 NONE OF THE ABOVE/DOES NOT APPLY

3. How much have you spent on a mortgage loan in or around Sep 2016. Please select the dollar amount range in which your monthly mortgage payment falls. Refer only to the regular monthly payment which includes principal, interest, and escrow (escrow could include taxes and insurance if collected by lender). If you have not had a mortgage payment row or in the past, please select "NONE OF THE ABOVE/DOES NOT APPLY."

\$750 - \$949  
 \$950 - \$1149  
 \$1150 - \$1349  
 \$1350 - \$1549  
 NONE OF THE ABOVE/DOES NOT APPLY

4. How many times in a year or in the year of the date below.

1945  
 1946  
 1951  
 1994  
 NONE OF THE ABOVE/DOES NOT APPLY

5. Please select the county for the address you provided.

ESSEX  
 HAMPDEN  
 MIDDLESEX  
 WINDHAM  
 NONE OF THE ABOVE/DOES NOT APPLY

[Submit](#) [Print](#)

## Risk-Based Pricing Notices

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

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



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

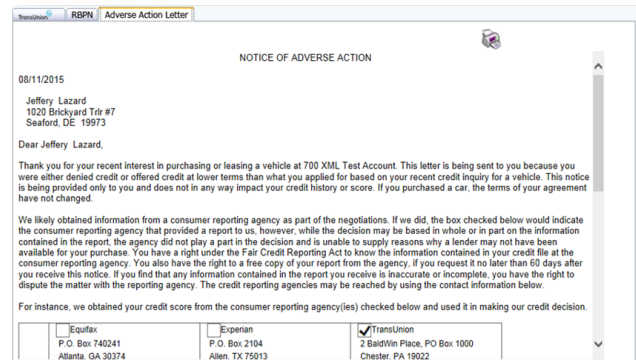
### RBPN: Recommended Best Practices

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

## Adverse Action Notices

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

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



### Adverse Action: Recommended Best Practices

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

## OFAC Search

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

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

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

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

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

**Identity Verification**  
Name: DAVID W CAMPBELL  
Red Flag Score: 46  
Score Risk Level: High Risk  
Status: OFAC Resolution Required  
Synthetic ID Level: Low Risk

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

**Identity Verification Detailed Report**  
Red Flag Score Summary  
Risk Level: High Risk  
Red Flag Score: 46  
Validation Score: 53  
Verification Score: 67  
Status: OFAC Resolution Required

Result	Alert
Alert	CAMPBELL, David (a.k.a. CAMPBELL LICONA, David Elias; a.k.a. PEREZ PAZ, Jorge Eduardo; a.k.a. VIEJO DAN, a.k.a. DON DAVID), Nicaraguan; DOB 18 Mar 1967; alt: DOB 20 Oct 1967; alt: DOB 02 Jan 1964; POB San Pedro Sula, Honduras; nationality Honduras; Numero de Identidad 0501-1967-02094 (Honduras); Gender Male; (Linked To: MS-13) DAVID W CAMPBELL [TCO] Match Score:12.50

## OFAC Instructions

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

Input Name: NICHOLE CHAO  
Run Time: 9/4/2023 9:26:19 AM

Search Result	Search Criteria	# of Hits	Trans ID
HIT	NICHOLE CHAO	1	CJ66qF1WHTAK2

**Information**  
To get more information on what to do w/ OFAC Hits, go to the below link provided by the U.S. Government:  
[http://www.usstreas.gov/resource-center/faqs/Sanctions/Pages/faq\\_compliance.aspx#match](http://www.usstreas.gov/resource-center/faqs/Sanctions/Pages/faq_compliance.aspx#match)

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

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

Home | FREQUENTLY ASKED QUESTIONS

Specialty Designated Nationals List (SDN List)  
SDN List Data Formats & Data Schemas  
Consolidated Sanctions List (Non-SDN List)  
Additional Sanctions Lists  
Search OFAC's Sanctions Lists  
Sanctions Programs and Country Information  
Recent Actions  
OFAC License Application Page  
Additional OFAC Resources

**Frequently Asked Questions**  
OFAC Reporting System  
Selected General Licenses Issued

**Frequently Asked Questions**  
482. OFAC's 50 Percent Rule states that the property and interests in property of entities directly or indirectly owned 50 percent or more in the aggregate by one or more blocked persons are considered blocked. How does OFAC interpret indirect ownership as it relates to certain complex ownership structures?  
"Indirectly," as used in OFAC's 50 Percent Rule, refers to one or more blocked person ownership of shares of an entity through another entity or entities that are 50 percent or more owned in the aggregate by the blocked person(s). OFAC

1133. For the purposes of the determination of 23, 2023, made pursuant to Executive Order 14176, what is meant by the term "at least one of the Business economy"?  
For the purposes of the determination of August 23, 2023, made pursuant to E.O. 14176, OFAC interprets the term "at least one of the Business economy" to include any related to the transportation, agriculture, transportation supply, or transport, etc. - based sector

## OFAC Cleared

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

The override reasons will also be captured.

The screenshot displays the 700Credit Identity Verification interface for a user named LEON SANCHEZ. The interface shows a risk level of High Risk (41) and a status of ID Verification Required. A table lists various verification sections, with OFAC, ID Match, Red Flag Alerts, Synthetic ID, and MLA Search all marked as 'Clear'. The ID Verification section is marked as 'Incomplete' with a red 'X' icon. Below the table, a detailed report for the OFAC search is shown, indicating that the alert was cleared. A red arrow points to the 'Clear' button in the OFAC search results table.

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

**Identity Verification Detailed Report**

**Red Flag Score Summary**

Risk Level: High Risk      Status: ID Verification Required

Red Flag Score: 41

Validation Score: 59

Verification Score: 71

**OFAC Search**

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

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

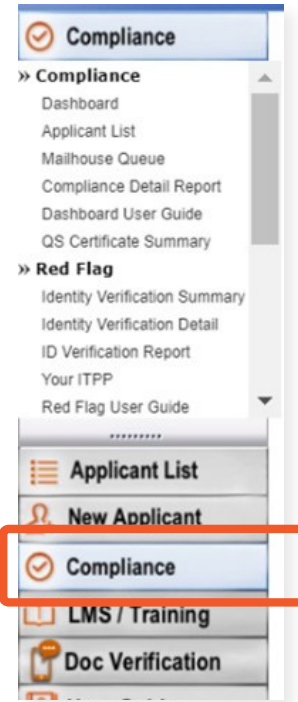
### OFAC Search: Recommended Best Practices

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

## Viewing Audit Reports

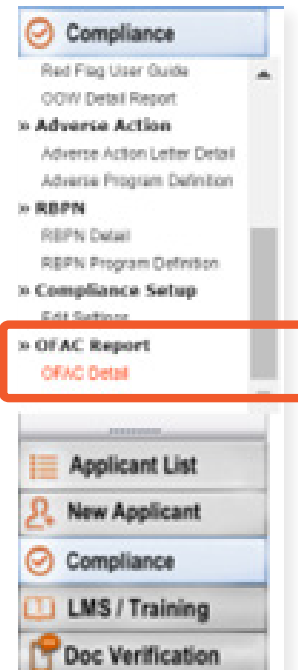
To access your audit reports, first log into your [700Dealer.com](https://700Dealer.com) platform.

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



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

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



Click on the report you would like to view.

**RED FLAG REPORT:**

Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Resolution Method	Description	SSN
	276								
<input checked="" type="checkbox"/> Red Flag Alerts		141	51%	11					
Mad				Alert	9/1/2023 1:00:46 PM				XXX-XX
Alex				Alert	9/1/2023 1:03:34 PM				XXX-XX
Timc				Clear	9/1/2023 4:25:53 PM		OCW		XXX-XX
Mig				Alert	9/1/2023 6:01:39 PM				XXX-XX
Robi				Alert	9/1/2023 6:14:25 PM				XXX-XX
Cigi				Alert	9/1/2023 6:20:54 PM				XXX-XX

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

**IDENTITY VERIFICATION REPORT:**

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

**OUT OF WALLET REPORT:**

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

**RISK-BASED PRICING NOTICE REPORT:**

Dealer Name	App Date	Name	No of Applicants	No of notices Delivered	Print Local	Mail House	EMAIL	Queued Date	Credit Score
Totals			286	286	167	0	0	119	
	09/01/2023	Ale			09/01/2023				EFX(689)TU(638)XPN(640)
	09/01/2023	Anr			09/01/2023				EFX(864)TU()XPN()
	09/01/2023	Bre			09/01/2023				EFX(842)TU(864)XPN(837)
	09/01/2023	Chi					09/17/2023		EFX(481)
	09/01/2023	Cig					09/17/2023		EFX(549)TU(492)XPN(502)
	09/01/2023	De			09/01/2023				EFX(624)TU(645)XPN(640)

**ADVERSE ACTION REPORT:**

Dealer Name	App Date	Name	No of Applicants	No of Letters Delivered	Print Local	Mail House	Queued Date	Credit Score
Totals			286	286	0	0	286	
	09/01/2023	Ale					09/17/2023	EFX(669)TU(638)XPN(649)
	09/01/2023	Anr					09/17/2023	EFX(864)TU()XPN()
	09/01/2023	Bre					09/17/2023	EFX(842)TU(864)XPN(837)
	09/01/2023	Chi					09/17/2023	EFX(481)
	09/01/2023	Cig					09/17/2023	EFX(549)TU(492)XPN(502)
	09/01/2023	De					09/17/2023	EFX(624)TU(645)XPN(640)

**OFAC REPORT:**

Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Verified User
298							
<input checked="" type="checkbox"/> OFAC Alerts		2	1%	0			
<input checked="" type="checkbox"/> OFAC Clear		296	99%	0			

You should have been sent your [700Dealer.com](https://www.700Dealer.com) login credentials in one of our welcome emails to you. If you cannot locate your credentials or have any other questions about the integration, please reach out to our 24/7 support team at: (866) 273-3848 (Option 4) or [support@700Credit.com](mailto:support@700Credit.com).