



# **USER GUIDE**

## **DECEMBER 2024**



**DEALER**  
CONTROLLED SOLUTIONS

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## Welcome to 700Credit

700Credit is the leading provider of credit reports, compliance solutions, soft pull products, identity theft and driver's license authentication platforms for automotive, RV, Powersports and Marine dealers in the US. Our product and service offerings include credit reports, prescreen and prequalification platforms, OFAC compliance, Red Flag solutions, 2022 Safeguards protection, Synthetic ID Fraud Detection, score disclosure, Risk-Based Pricing and Adverse Action notices, identity verification, and mobile and in-store driver's license authentication solutions. With over 22,000 direct dealer clients, and 200+ software partners, we look forward to becoming your trusted credit and compliance vendor.

### Credit Report Solutions

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

### Compliance Solutions

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

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

### Soft Pulls

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

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

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

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

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

## Identity Verification & Fraud Detection

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

### Identity Verification

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

### Synthetic ID Fraud

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

### Income & Employment Verification

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

## Driver's License Authentication Solutions

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

### Mobile Scanner

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

### In-Store

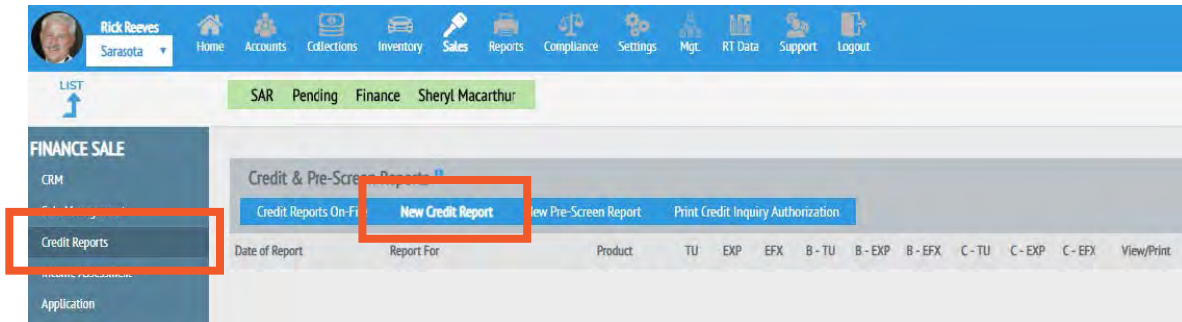
ID Drive provides dealers with the most comprehensive physical driver's license scanning solution for automotive dealers today. This platform combines our prescreen and prequalification platforms, as well as our suite of Identity Verification tools (*Red Flag and Synthetic Fraud detection*) to deliver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

**KGI Dealer Solutions has integrated our credit, compliance and soft pull prescreen (QuickScreen) solutions into their platform. This brief guide walks you through how to pull, view and print credit reports and prescreen results from within your 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).**

## Pulling Credit in Dealer Controlled Solutions

You can run a credit report on any pending lead. To do so, press the **“Credit Reports”** button in the left navigation panel as circled here. This will display a list of all credit reports and Pre-Screen reports that have already been pulled on this lead.

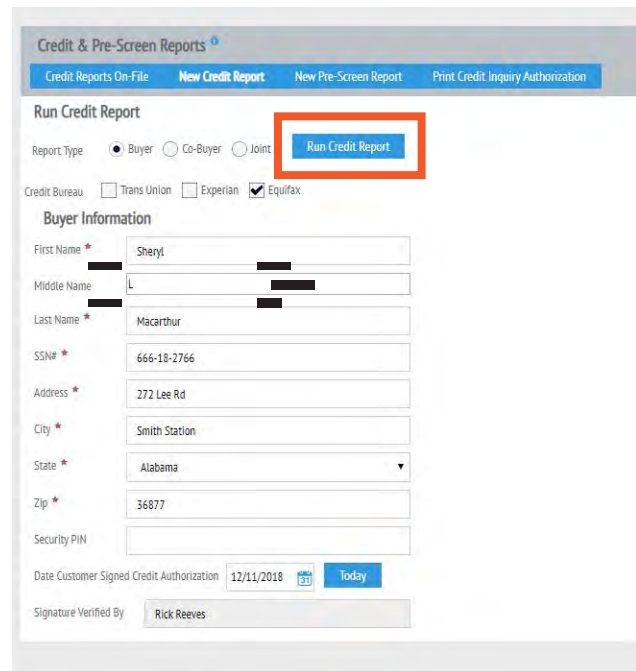
To process a new credit report, press the **“New Credit Report”** button (*highlighted below*).



Enter the required information in the pop-up window as shown here and then press the **“Run Credit Report”** button.

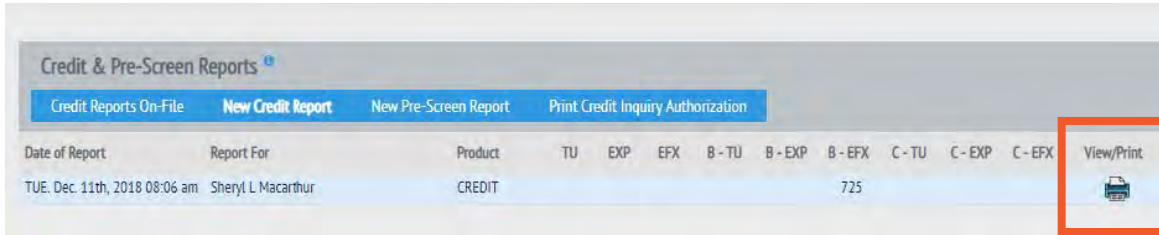
The credit report will open in a new browser window.

Dealer Controlled Solutions logs the credit report that was run and is now displayed in the list.

A screenshot of the 'Run Credit Report' form. At the top, there are navigation links: 'Credit Reports On-File', 'New Credit Report', 'New Pre-Screen Report', and 'Print Credit Inquiry Authorization'. The 'Run Credit Report' section has radio buttons for 'Buyer' (selected), 'Co-Buyer', and 'Joint', with a 'Run Credit Report' button circled in red. Below this are checkboxes for 'Credit Bureau' options: 'Trans Union', 'Experian', and 'Equifax' (checked). The 'Buyer Information' section contains fields for: First Name (Sheryl), Middle Name (L), Last Name (Macarthur), SSN# (666-18-2766), Address (272 Lee Rd), City (Smith Station), State (Alabama), Zip (36877), and Security PIN. At the bottom, there is a 'Date Customer Signed Credit Authorization' field with a date of 12/11/2018 and a 'Today' button, and a 'Signature Verified By' field with the name Rick Reeves.

Dealer Controlled Solutions logs the credit report that was run and is now displayed in the list.

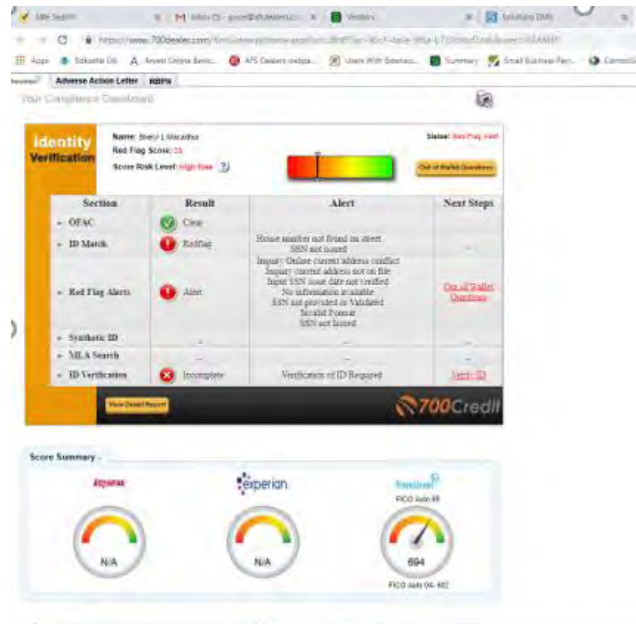
You can press the View/Print button to display the credit report that was previously run.



The 700Credit iframe window will pop up with the Red Flag summary at the top and the credit report as you scroll down.

There are also tabs for Adverse Action (if appropriate) and the Risk Based Pricing Notice for the consumer.

There is also a hyperlink titled: [Your Compliance Dashboard](#). This link will take you to your dashboard where you can track all of your compliance obligations at a glance.



## Introduction to QuickScreen

Welcome to 700Credit's **QuickScreen** credit soft pull solution. QuickScreen is integrated with your platform, so it is easy to access and easy to pull. Since it is a soft pull solution, you only need a consumer's name and address to pull their credit score and auto summary, with no adverse effect on their credit score.

QuickScreen gives you visibility into your customer's credit profile before you work a deal, so you can work the right deal, right away, saving time and preventing a potentially uncomfortable situation for your customer. QuickScreen can also help you provide the customer with a payment estimate based on the car they are interested in. In addition, knowing the customer's current car payment enables your team to have more meaningful budget conversation with the client, potentially shortening the sales process, getting you to the finish line faster.

### QuickScreen returns the following data to the user:

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

QuickScreen Results				
<b>Result:</b> Consumer Passed Quick Screen Criteria		<b>Score:</b> 727 (Tier 1)		
Powered by TU: FICO AUTO 08				
<b>Consumer Information:</b>				
Name:	John Doe	Email:	jdoe@email.com	
Address:	123 Main St. Farmington Hills, MI 48334		Phone:	(999)-555-1234
<b>Auto Summary:</b>				
Available Revolving Credit: \$3,881.00		Auto Inquiries last 30 days: 0		
<b>Auto Trade Line 1</b> <span style="float: right;">S R</span>				
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	Monthly Payment
6.47%	\$12,886.00	60 Months	0	\$252.00
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
100%	\$0.00	0 Months	NO	
Loan Type:	Trade Status:	Trade Open Date:		
Auto	Closed	11/11/2012		
<b>Auto Trade Line 2</b> <span style="float: right;">S P</span>				
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	Monthly Payment
4.66%	\$16,045.00	61 Months	0	\$296.00
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
100%	\$0.00	0 Months	NO	
Loan Type:	Trade Status:	Trade Open Date:		
Auto	Closed	07/21/2011		
<b>Certificate Status:</b>				
Printed By:	N/A			
Confirmed By:	N/A		PRINT PDF	

### QuickScreen can be used in several scenarios within your dealership:

- To qualify and prioritize inbound and internet leads
- To mine for opportunities within your CRM
- To prequalify in-store and service lane customers

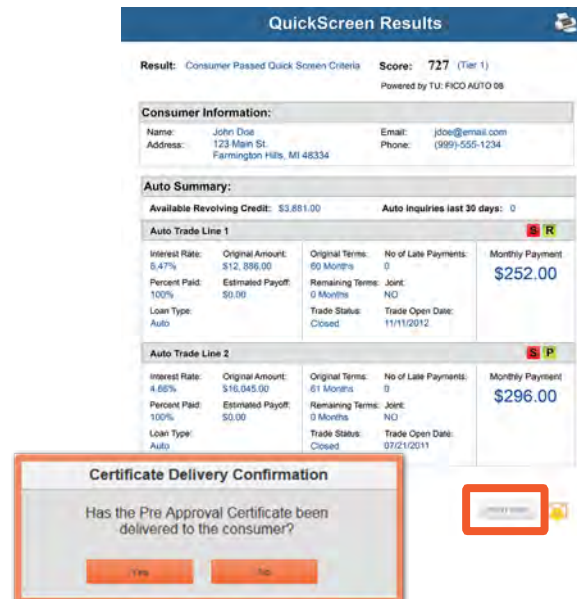
## Prescreen Results

After clicking “**Prescreen**”, there are four possible responses:

- **Pass/Score Provided** - The applicant met the score cutoff selected by the dealer and the prescreen criteria of the bureau.
- **Fail/No Score** - The applicant did not meet the cutoff score selected by the dealer.
- **Decline** - The applicant did not meet 1 or more of the following: (The reason for the decline is not returned/identified for your review)
  - Credit score is below 500 - automatic decline per credit bureau
  - Minimum age of 21
  - No open bankruptcies
  - Minimum 1 satisfactory trade
  - 1 open credit trade line 36 months old or older
  - Applicant has opted out of prescreen credit offers  
[\(https://www.consumer.ftc.gov/articles/prescreened-credit-and-insurance-offers\)](https://www.consumer.ftc.gov/articles/prescreened-credit-and-insurance-offers)
- **No Hit** - The applicant could not be found.

## Prescreen Response: *Pass*

A new window will appear that displays the customer’s credit score, credit tier, and any payoff information that is available on their credit history. You will be able to print a Pre-Selected Certificate by clicking on the “**Print Now**” button that is circled on the prescreen results image to the right.



**QuickScreen Results**

**Result:** Consumer Passed Quick Screen Criteria    **Score:** 727 (Tier 1)  
 Powered by TU: FICO AUTO 08

**Consumer Information:**

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

**Auto Summary:**

Available Revolving Credit: \$3,891.00    Auto Inquiries last 30 days: 0

Auto Trade Line 1				
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	Monthly Payment
6.47%	\$12,096.00	60 Months	0	\$252.00
Percent Paid:	Estimated Payoff:	Remaining Terms:	Trade Status:	Trade Open Date:
100%	\$0.00	Joint	NO	11/11/2012
Loan Type:				
Auto				

Auto Trade Line 2				
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	Monthly Payment
4.65%	\$16,045.00	61 Months	0	\$296.00
Percent Paid:	Estimated Payoff:	Remaining Terms:	Trade Status:	Trade Open Date:
100%	\$0.00	Joint	NO	07/21/2011
Loan Type:				
Auto				

**Certificate Delivery Confirmation**

Has the Pre Approval Certificate been delivered to the consumer?

Yes    No

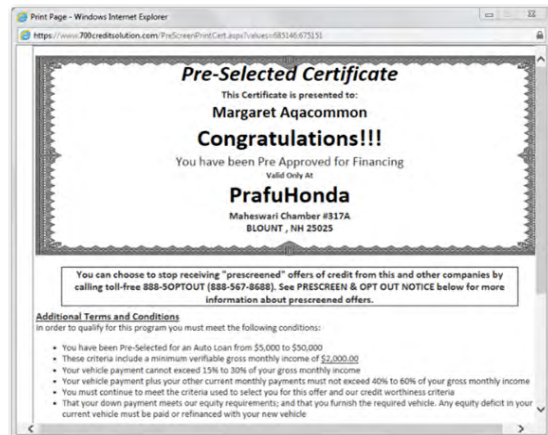
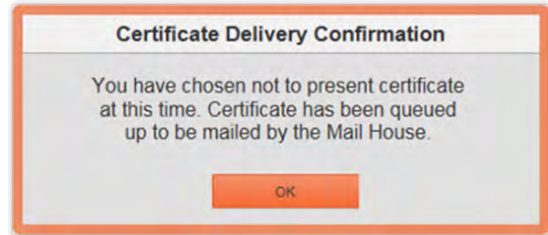
**PRINT NOW**

The dealer/user must then click on “**Yes**” or “**No**” if the Pre-Approval Certificate has been delivered to the customer.

If for any reason, the dealer/user clicks “No”, then 700Credit will automatically send this certificate to our Mail House and the certificate will be mailed to the applicant.

The dealer will be charged for this mailing.

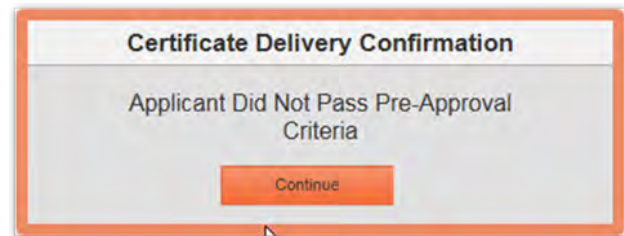
**Please Note:** Any certificates printed within 700Dealer.com to the dealership’s local printer will not be charged. The dealer can print to their local printer for free.



**Prescreen Response: Fail**

If the Prescreen inquiry returns as a “Fail”, the message will appear as:

In this case, no notice is required to be given to the consumer. In fact, the consumer doesn’t have to know the process has taken place. Select “Continue” and the Applicant List is returned. The Applicant List will show all “Fail” returns as **QS** in **RED**, and the score/Tier will appear in parenthesis.

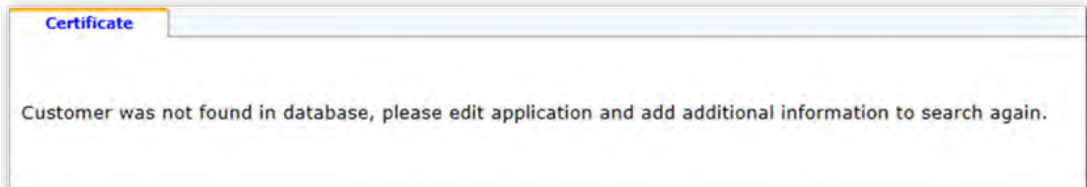


## Prescreen Response: *Decline or No Hit*

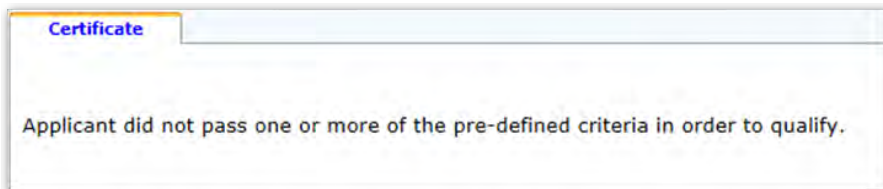
The other two possible return messages are “**Decline**” and “**No Hit**”. A “**No Hit**” signifies that no data was found on that particular consumer and a “**Decline**” means that data was found, however, the consumer did not meet the minimum criteria set up in the Configuration Guide.

In either case, no score will be shown in parenthesis in the Application List.

### No Hit:



### Decline:



Select “Continue” and the Applicant List is returned. The Applicant List will show all “**No Hit**” and “**Decline**” returns as **QS** in **GRAY** and a “**D**” will appear for a “**Decline**” and an “**NH**” will appear for “**No Hit**”. The screenshot below is from our [700Dealer.com](http://700Dealer.com) platform, which every dealer has access to.

If you do not have your credentials to log in to this platform, please call our support desk immediately: **(866) 273-3848**.



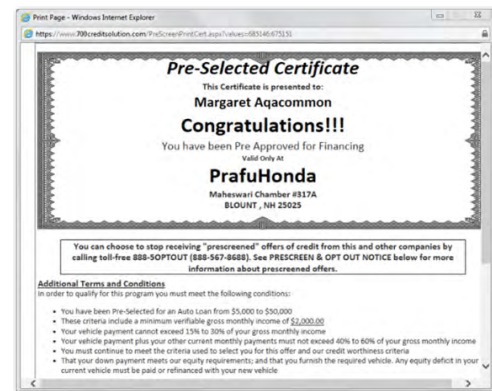
## Firm Offer of Credit - Compliance Requirement

Because a prescreen (QuickScreen) is performed without consumer consent, dealers are required by law to send a “**Pre-Selected Certificate**” and must be delivered to all consumers who “**Pass**” the prescreen inquiry AND the dealer must be able to prove the offer was delivered. The dealer has three options for certificate delivery. They can:

- Print the certificate at their local printer in the dealership and drop in the mail to the consumer
- Email the certificate to the consumer
- 700Credit can print and mail the Certificate on your behalf for \$1.05/letter.

Because we are the compliance experts in this industry, our system automatically monitors all prescreens that are run, and if the dealership does NOT print or email the certificate within 15 days of running, our system will automatically generate and mail the certificate to your customer. Dealers will be charged \$1.05/letter if this event occurs.

To the right is an example of our certificate template which will be customized to your store - and your clients.



## OpportunityAlerts!

**OpportunityAlerts!** are graphic icons that alert the dealer to potential opportunities in the soft pull results based on the color of the alert: Green/Yellow/Red.

A proprietary algorithm reads data from the QuickScreen results and presents the appropriate alerts accordingly. Alerts are available for the following data points:

- Credit Score (**S**)
- Interest Rate (**R**)
- Inquiries (**I**)
- Loan Term (**T**)
- Monthly Payment (**A**)
- Paid Percentage (**P**)

**QuickScreen Results**

**Result:** Consumer Passed Quick Screen Criteria    **Score:** 727 (Tier 1)  
 Powered by TU: FICO AUTO 08

Consumer Information:				
Name:	John Doe	Email:	jdoe@email.com	
Address:	123 Main St Farmington Hills, MI 48334	Phone:	(989)-555-1234	

Auto Summary:				
Available Revolving Credit:		\$3,881.00	Auto Inquiries last 30 days: 0	
Auto Trade Line 1 <span style="float: right; color: red;">S R</span>				
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	<b>\$252.00</b>
6.47%	\$12,886.00	60 Months	0	
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
100%	\$0.00	0 Months	NO	
Loan Type:	Trade Status:	Trade Open Date:		
Auto	Closed	11/11/2012		
Auto Trade Line 2 <span style="float: right; color: red;">S P</span>				
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	<b>\$296.00</b>
4.66%	\$16,045.00	61 Months	0	
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
100%	\$0.00	0 Months	NO	
Loan Type:	Trade Status:	Trade Open Date:		
Auto	Closed	07/21/2011		

**Certificate Status:**  
 Printed By: N/A  
 Confirmed By: N/A

The **BENEFITS** of OpportunityAlerts! include:

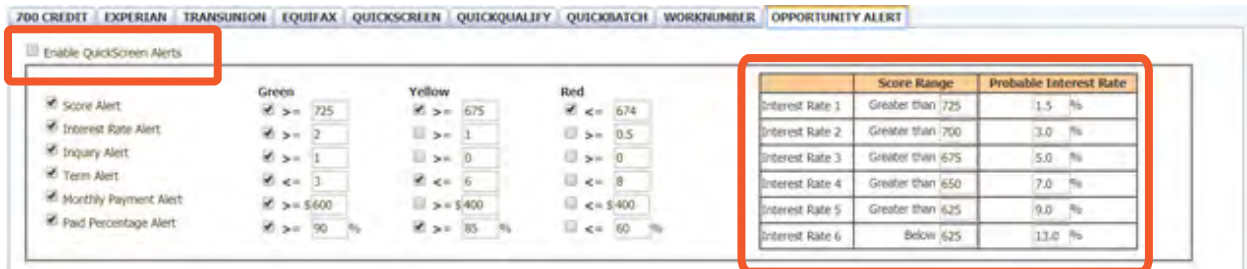
- Quickly identifies opportunities that exist in the QuickScreen results
- Makes the QuickScreen product easier to read and easier to use
- Helps the dealer to focus on the data that will help them work - and close - the best deal
- Adds value and complexity to our product that make it more difficult to compete against

## Set-Up Process

To enable **OpportunityAlerts!**, navigate to the proper tab, as shown below, and check the “Enable QuickScreen Alerts” box (circled).

OpportunityAlerts! are triggered when the values returned from the QuickScreen hit the ranges that are defined in the “OpportunityAlerts!” tab in the Data Access menu in 700Dealer, as shown below. The values will be set at default ranges, however, once the dealer gets comfortable with alerts, they may want to customize the ranges to fit their specific store needs.

Below you will see the default values for Green, Yellow, and Red alerts. Dealers will need to fill out the box below, paying close attention to their score ranges and interests.



	Green	Yellow	Red
Score Alert	<input checked="" type="checkbox"/> >= 725	<input checked="" type="checkbox"/> >= 675	<input checked="" type="checkbox"/> <= 674
Interest Rate Alert	<input checked="" type="checkbox"/> >= 2	<input type="checkbox"/> >= 1	<input type="checkbox"/> >= 0.5
Inquiry Alert	<input checked="" type="checkbox"/> >= 1	<input type="checkbox"/> >= 0	<input type="checkbox"/> >= 0
Term Alert	<input checked="" type="checkbox"/> <= 3	<input checked="" type="checkbox"/> <= 6	<input type="checkbox"/> <= 8
Monthly Payment Alert	<input checked="" type="checkbox"/> >= \$600	<input type="checkbox"/> >= \$400	<input type="checkbox"/> <= \$400
Paid Percentage Alert	<input checked="" type="checkbox"/> >= 90 %	<input checked="" type="checkbox"/> >= 85 %	<input type="checkbox"/> <= 60 %

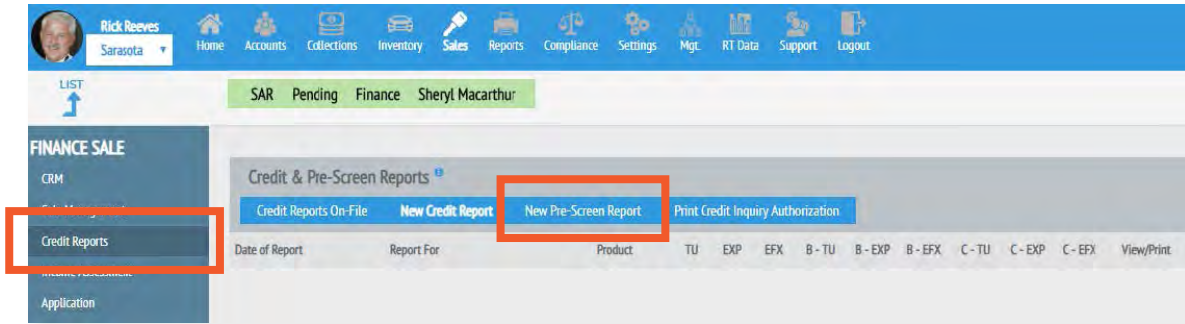
  

	Score Range	Probable Interest Rate
Interest Rate 1	Greater than 725	1.5 %
Interest Rate 2	Greater than 700	3.0 %
Interest Rate 3	Greater than 675	5.0 %
Interest Rate 4	Greater than 650	7.0 %
Interest Rate 5	Greater than 625	9.0 %
Interest Rate 6	Below 625	13.0 %

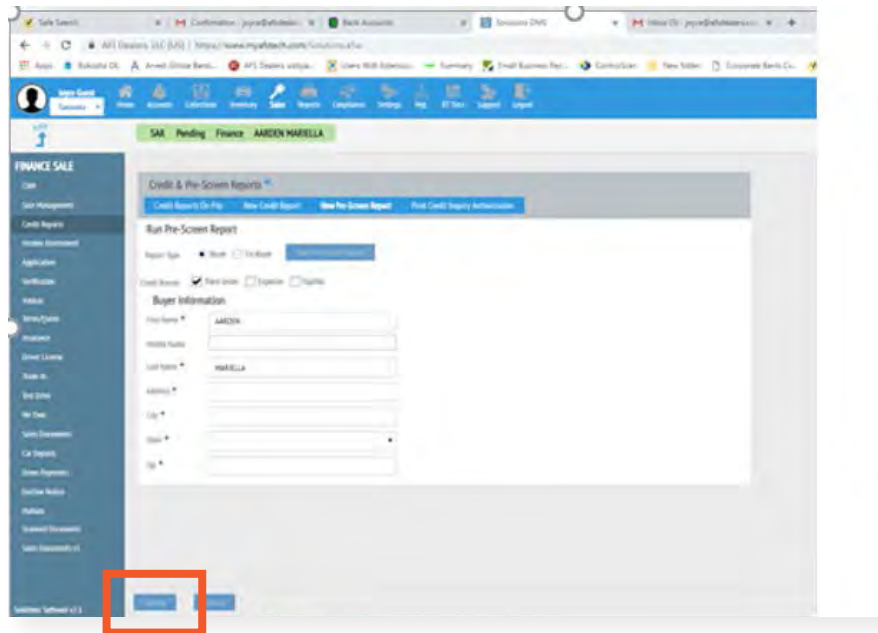
## Running a Prescreen in Dealer Controlled Solutions

You can run a prescreen on any pending lead. Press the **“Credit Reports”** button in the left navigation panel as circled here. This will display a list of all credit reports and Pre-Screen reports that have already been pulled on this lead.

To process a new credit report, press the **“New Pre-Screen Report”** button (*highlighted below*).



You will enter the required information in the pop-up window as shown here and then press the **“Submit”** button at the bottom.



The Pre-Screen report will open in a new browser window.

The Print Now and Mail Icon buttons appear and you will need to make sure to take action as described earlier to remain in compliance.

Dealer Controlled Solutions logs the Pre-Screen that was run and is now displayed in the list.

**QuickScreen Results**

**Result:** Consumer Passed Quick Screen Criteria **Score:** 727 (Tier 1)  
 Powered by TU: FICO AUTO 08

**Consumer Information:**

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

**Auto Summary:**

Available Revolving Credit: \$3,881.00	Auto Inquiries last 30 days: 0
--	--------------------------------

Auto Trade Line 1 <span style="float: right; color: red; font-weight: bold;">S R</span>				
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	Monthly Payment
6.47%	\$12,886.00	60 Months	0	\$252.00
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
100%	\$0.00	0 Months	NO	
Loan Type:	Trade Status:	Trade Open Date:		
Auto	Closed	11/11/2012		

Auto Trade Line 2 <span style="float: right; color: red; font-weight: bold;">S P</span>				
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	Monthly Payment
4.66%	\$16,045.00	61 Months	0	\$296.00
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
100%	\$0.00	0 Months	NO	
Loan Type:	Trade Status:	Trade Open Date:		
Auto	Closed	07/21/2011		

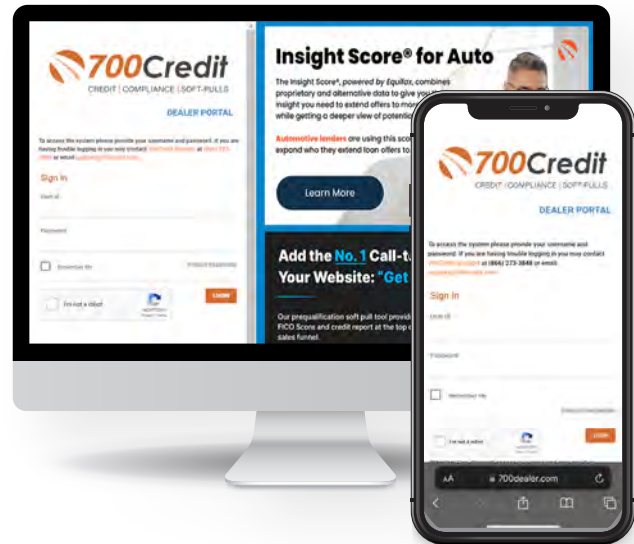
**Certificate Status:**

Printed By:	N/A
Confirmed By:	N/A

## Introduction to 700Dealer.com

All 700Credit dealers have exclusive access to their own personal credit portal hosted at [700Dealer.com](http://700Dealer.com). The unique platform provides dealers a single tool to seamlessly navigate and monitor credit data from all of their solutions; including, credit reports, compliance and soft pull solutions, ID verification and driver's license authentication platforms.

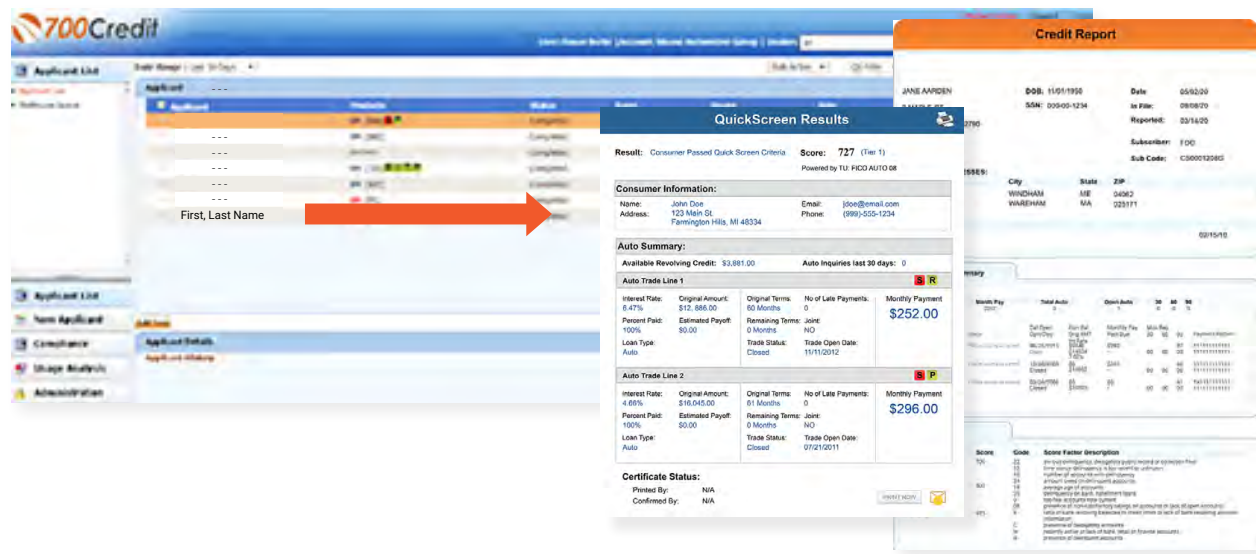
You should have received your username and password in a welcome email from our team. If you did not receive this email, or have misplaced it, please contact our support department at: [support@700credit.com](mailto:support@700credit.com) | (886) 273-3848.



## Viewing Your Leads

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

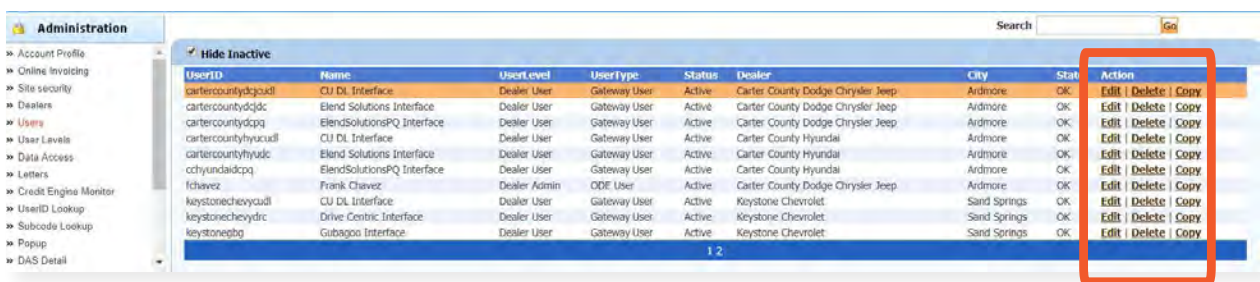
By clicking on any name in the list, you can view their soft pull prescreen report (*QuickScreen*), full credit report, red flag, and a link to their compliance dashboard.



## Managing Users

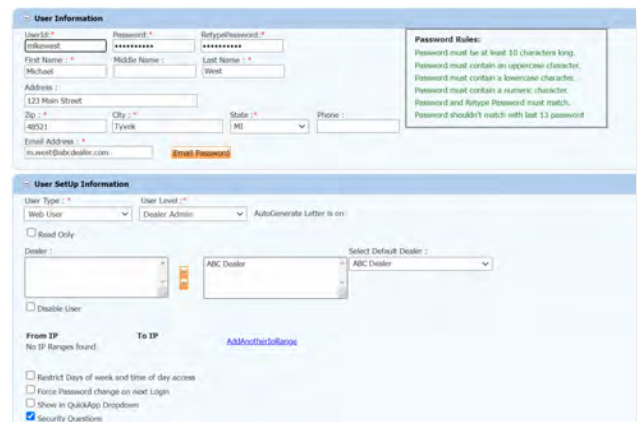
You can add, edit or delete users who have access to your customer, credit and lead information through the following process:

1. Log in to [700Dealer.com](http://700Dealer.com)
2. Click on the **“Users”** link in the left-hand navigation bar
3. To edit a user’s credentials, click the **“Edit”** link on the right
4. To delete a user, click the **“Delete”** link on the right
5. To create a new user, click on the **“Copy”** link on the right.



UserID	Name	User Level	User Type	Status	Dealer	City	State	Action
cartercountydcjdc	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountydcpc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountyhyucdl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountyhyudc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cchyundaicpc	Elend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
keystonechevyudl	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
keystonechevydic	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
keystonegbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>

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



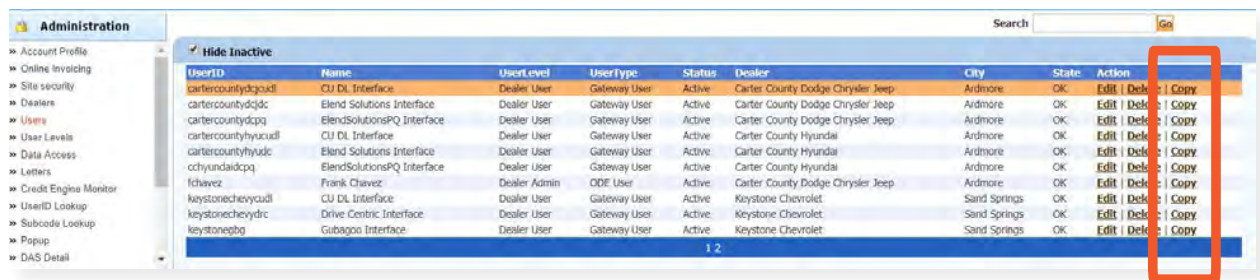
**User Information**

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

**User Setup Information**

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

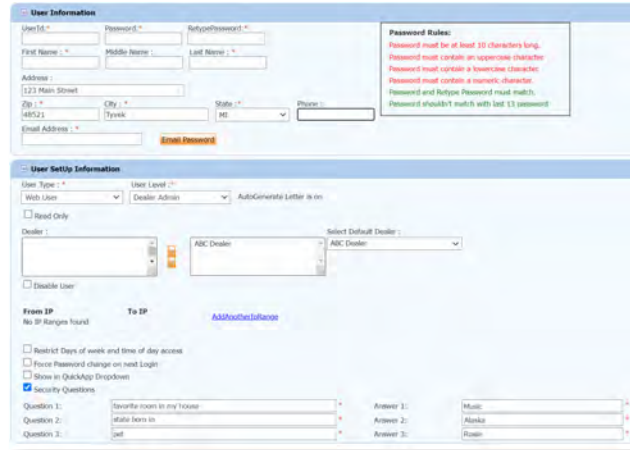
## Creating a New User



UserID	Name	User Level	User Type	Status	Dealer	City	State	Action
cartercountydcjdc	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountydcpc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountyhyucdl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountyhyudc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cchyundaicpc	Elend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
keystonechevyudl	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
keystonechevydic	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
keystonegbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>

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

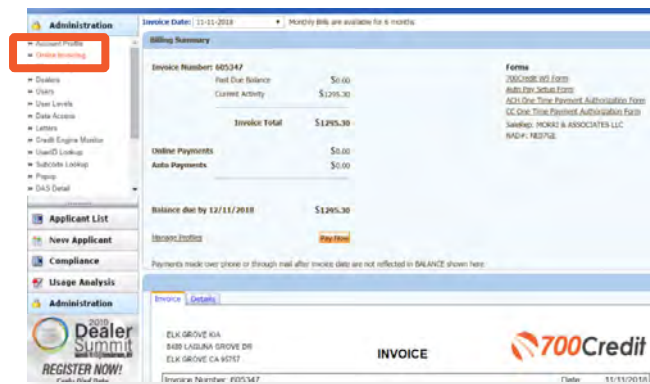
You can then fill in the new user information and make any changes in the setup necessary.



The screenshot shows two sections of a user creation form. The top section, 'User Information', includes fields for User ID, Password, Retype Password, First Name, Middle Name, Last Name, Address, Zip, City, State, Phone, and Email Address. A 'Password Rules' box specifies: 'Password must be at least 10 characters long', 'Password must contain an uppercase character', 'Password must contain a lowercase character', 'Password must contain a numeric character', and 'Password and Retype Password must match'. The bottom section, 'User Setup Information', includes fields for User Type, User Level, Dealer Admin, AutoGenerate Letter, Dealer, Select Default Dealer, From IP, To IP, and Security Questions (with three questions and answers).

## Viewing Invoices

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



The screenshot shows the 'Administration' page with the 'Online Invoicing' tab selected in the left-hand menu. The main content area displays an 'Invoice Summary' for Invoice Number: 805347, dated 11-11-2018. The summary includes: Paid Due Balance (\$0.00), Current Activity (\$1295.30), Invoice Total (\$1295.30), Online Payments (\$0.00), and Auto Payments (\$0.00). The balance due is \$1295.30, due by 12/11/2018. The page also shows a 'Payment Summary' table with columns for Form, Amount, and Date. The footer includes the Dealer Summit logo, the address 'ELK GROVE KIA, 8488 LAGUNA GROVE DR, ELK GROVE, CA 95757', the '700Credit' logo, and the invoice number 805347.

## 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	
<b>Consumer Alerts</b>		
Fraud Victim and Security Alerts	1	
Active Duty Alerts	0	
<b>ID Verifications</b>		
Complete	0	0%
Incomplete	42	100%

Out of Wallet Authentication Program Monitor		
	#	%
Total Applicants	42/29	
<b>Total Applicants with OOW Presented</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


Red Flag Score: 99

Score Risk Level: Medium Risk ?

Status: Out of Wallet Required

Out of Wallet Questions

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

View Detail Report


## Out of Wallet (OOW) Questions

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

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

Out of Wallet Questions

Number of Questions: 5

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

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

3. The State has issued a mortgage lien in my name (MORTGAGE). Please select the correct reason why in which your recently purchased (CAR). (Select only one.)

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

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

Submit
Cancel

## Risk-Based Pricing Notices

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

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



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

## RBPN: Recommended Best Practices

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

## Adverse Action Notices

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

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



## Adverse Action: Recommended Best Practices

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

## OFAC Search

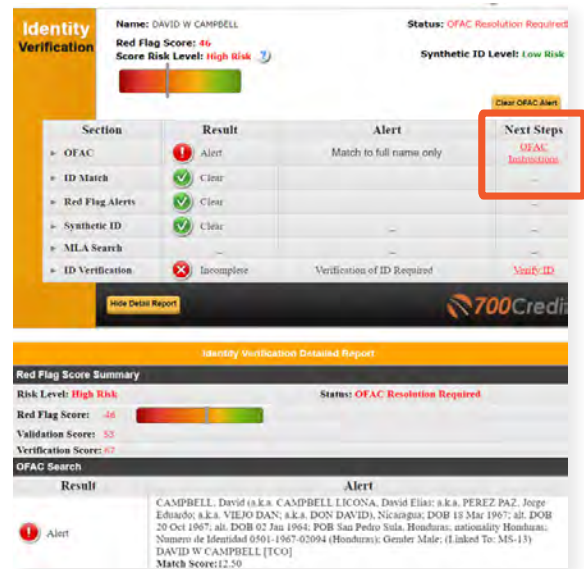
OFAC is a department within the U.S. Treasury, the Office of Foreign Assets Control (OFAC), and is responsible for administering and enforcing economic sanctions against suspected terrorists, drug dealers and money launderers.

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

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

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

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



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

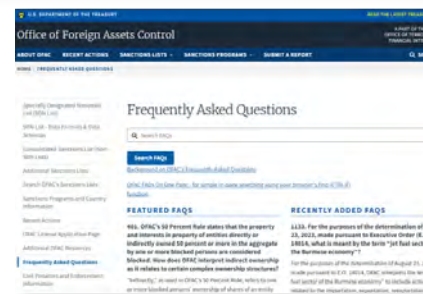
## OFAC Instructions

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



[http://www.ustreas.gov/resource-center/faqs/Sanctions/Pages/faq\\_compliance.aspx#match](http://www.ustreas.gov/resource-center/faqs/Sanctions/Pages/faq_compliance.aspx#match)

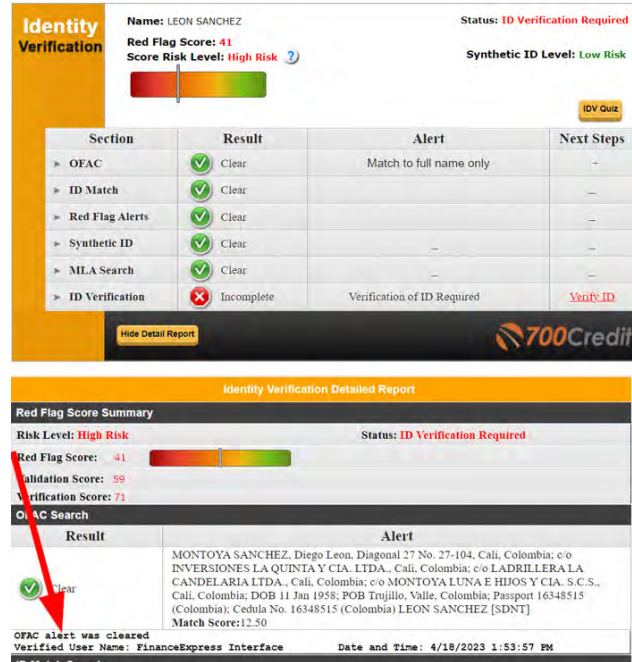
Question #5 on this page is the attached US Treasury Department OFAC Instructions document. The US Treasury document has more details than our 700Credit document.



## OFAC Cleared

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

The override reasons will also be captured.



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

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

Hide Detail Report 700Credit

**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

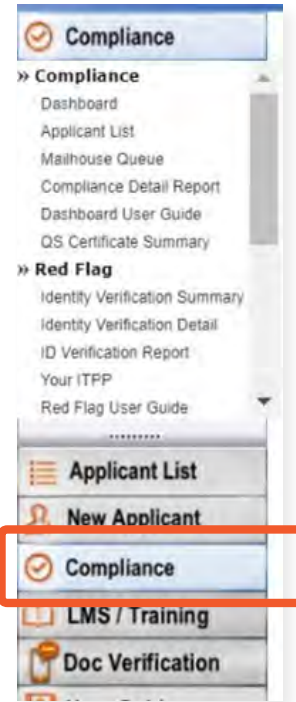
## OFAC Search: Recommended Best Practices

- 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](http://700Dealer.com) platform.

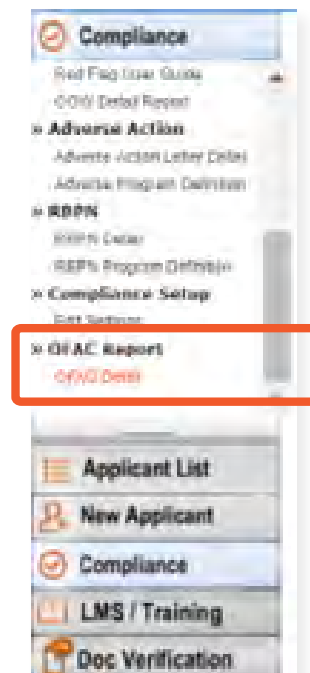
Locate the **“Compliance”** menu item in the left-side navigation panel.



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

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

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



**RED FLAG REPORT:**

Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Resolution Method	Description	SSN
	276								
<input checked="" type="checkbox"/> Red Flag Alerts		141	51%	11					
Mad				Alert	9/1/2023 1:00:46 PM				xxx-xx
Alex				Alert	9/1/2023 1:03:34 PM				xxx-xx
Emc				Clear	9/1/2023 4:25:53 PM		OOV		xxx-xx
Mig				Alert	9/1/2023 6:01:39 PM				xxx-xx
Robi				Alert	9/1/2023 8:14:25 PM				xxx-xx

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

**IDENTITY VERIFICATION REPORT:**

Date	Time	Dealer Name	Applicant Name	User Name	Status
09/01/2023	11:54:04		JAI		Incomplete
09/01/2023	12:58:28		Ma		Incomplete
09/01/2023	13:00:46		Ma		Incomplete
09/01/2023	13:03:34		Ale		Incomplete
09/01/2023	14:13:11		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(669)TU(638)XPN(649)
	09/01/2023	Anr			09/01/2023				EFX(864)TU()XPN()
	09/01/2023	Bre			09/01/2023				EFX(842)TU(884)XPN(837)
	09/01/2023	Chu						09/17/2023	EFX(481)
	09/01/2023	Clg						09/17/2023	EFX(549)TU(492)XPN(502)
	09/01/2023	Dre			09/01/2023				EFX(624)TU(645)XPN(640)

**ADVERSE ACTION REPORT:**

Dealer Name	App Date	Name	No of Applicants	No of Letters Delivered	Print Local	Mail House	Queued Date	Credit Score
Totals			286	286	0	0	286	
	09/01/2023	Ale					09/17/2023	EFX(669)TU(638)XPN(649)
	09/01/2023	Anr					09/17/2023	EFX(864)TU()XPN()
	09/01/2023	Bre					09/17/2023	EFX(842)TU(884)XPN(837)
	09/01/2023	Chu					09/17/2023	EFX(481)
	09/01/2023	Clg					09/17/2023	EFX(549)TU(492)XPN(502)
	09/01/2023	Dre					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://700Dealer.com) login credentials in one of our welcome emails to you. If you cannot locate your credentials or have any questions, you may send us an email or give us a call at the following:

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

