

# Safeguard your dealership from fraud, fines, and audits.

Create a compliance process that protects every deal, helps you know your customers - and keeps you audit ready.

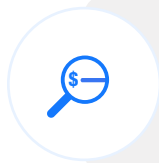
What you don't know about compliance can cost you:



Dealerships are required to retain deal-related documents for the state mandated time, whether or not a consumer makes a purchase.



Adverse Action Notices are a dealership's responsibility for all unsold customers, regardless of any notice the lender may send.



Most credit bureaus do not verify customer identities - dealerships must do their due diligence to clear Red Flags and OFAC alerts.

**\$7.7B**

Auto loan fraud exposure for  
top US auto lenders<sup>1</sup>

<sup>1</sup>Point Predictive 2022 Auto Fraud  
Trends Report

**\$46K**

Maximum per violation for  
certain FTC regulations<sup>2</sup>

<sup>2</sup>16 CFR1 as of January 10, 2022



# Dealertrack Compliance is integrated throughout the deal.

## Here's what's included:



### ID Verification Checks

Reduce compliance risk with Red Flags alerts, OFAC checks and out-of-wallet questions.



### Compliance Dashboard

View a snapshot of the compliance status for all your deals.



### Integrated Proactive Alerts

Live checkpoints throughout the deal protect you at each step.



### Dealer Participation Form

Accessible from the checklist and available for every deal so you can record any deviation in mark ups or rates.



### Compliance Checklist

Keep track of every compliance action that needs to be completed.



### Adverse Action Notices

Have Adverse Action Notices generated, printed, and mailed automatically on your behalf.\*

\*Additional fee for mailing service.



### Risk Based Pricing & Privacy Disclosures

Never miss a notice with automated disclosure alerts.



### User & Enterprise Reporting

Gain detailed insights into your dealership's compliance with reporting tools.



### Long Term Storage

Dealertrack Compliance includes storage for 5 years in all states and 7 years in California.

#### System-generated documents are automatically stored:

- ✓ Privacy Notice
- ✓ OFAC & ID Verification
- ✓ Risk Based Pricing Notice
- ✓ Credit Bureau Authorization
- ✓ Credit Application
- ✓ Adverse Action Notice
- ✓ Out of Wallet Report
- ✓ Customer Investigation Report
- ✓ ID Alerts
- ✓ Dealer Participation Certification
- ✓ Vehicle Status
- ✓ 10k IRS

#### Add-on Features

### Synthetic ID Fraud Alert NEW!

Add a layer of security for fraud detection to your deals.

- ✓ Receive an alert when a customer may be using synthetic ID
- ✓ Get a risk level assessment score when pulling credit
- ✓ Help avoid chargebacks and mitigate fraud losses
- ✓ Protect your dealership from up to \$15K per incident in potential losses\*

### Enhanced Compliance Storage: [↑](#)

Upload all deal documents securely for long term storage and easy, on demand access.

- ✓ Ability to upload any deal file directly into storage
- ✓ 25GB storage capacity
- ✓ Store documents including:
  - Darwin Menu and Dealertrack Aftermarket Contracts
  - Deal-related stips (Proof of income, Driver's license, etc.)
  - Digital Contract and funding package docs

Watch a demo video and see how you can help safeguard deals

\*Source: Synthetic Identify Fraud in the U.S. Payment System: A Review of Causes and Contributing Factors, The Federal Reserve, July 2019.

