

## THE IDENTITY AUTHENTICATION PROCESS

### **Dealership Registration.**

Please complete all fields on our Registration Page. Your activation with the National Do Not Call Registry may take up to 48 hours because of federal regulations, however the other compliance scans are activated and may be performed once you receive a confirmation email from DealerCompUSA, LLC.

### **Compliance Scans.**

Before sending any deal to a lender, the dealership must first authenticate the customer's identity. On our Customer Information Page, complete all fields and click "Submit". Our system automatically performs 400 searches across over 30,000 data sources and you should receive an ID Authentication Report within 2-3 seconds. The customer's social security number is deleted immediately and therefore no customer's non-public information will not be displayed on the report.

## IDENTITY AUTHENTICATION REPORT

### **SSN Verification Results.**

If the SSN given the dealership is not accurate, our system will display our findings under the Results Descriptions and the Results columns. Obviously, any FAIL! under any Results column in any section indicates it may be necessary to initiate other methods of authenticating the customer's identity before delivering the vehicle.

### **Address Verification Results.**

One of the most important sections framed in the Red Flags Rule is the authentication of a customer's address. Our data sources either confirm or disqualify the address given to the dealership. If the Results column displays CAUTION!, dealership personnel must initiate other methods to authenticate the customer's address before delivering the vehicle. Any authenticating documentation provided by the customer must be kept on file and be included in the annual report to the Board of Directors.

### **Telephone Verification Results & Do Not Call Registry (DNC).**

DealerCompUSA will match the telephone number to the customer's name and address provided to the dealership through its data sources. In addition, we will scan the customer's telephone number through the National Do Not Call Registry to alert the dealership to place the number on its Dealership Specific Do Not Call List as required by federal law.

### **Office Of Foreign Assets Control (OFAC).**

The Patriot Act, or Presidential Executive Order 13224, requires dealerships to scan the Blocked Persons List displayed on the U. S. Treasury's website at the risk of millions of dollars in fines and penalties and a possible prison term for non-compliant dealers. DealerCompUSA also scans this list on behalf of the dealer with a pop-up box for federal procedures should you encounter a "hit".

### **Challenge Questions.**

Federal law requires such questions only if there are any so-called "red flags" when authenticating a customer's identity. However, DealerCompUSA, in order to exceed requirements, will automatically display five challenge questions from our data sources. Although the final authenticating decision is up to the dealership, we suggest that the customer should be able to answer at least three correctly to proceed with the delivery.

## **DEALERSHIP SHOULD PRINT THE ENTIRE REPORT AND FILE IN CUSTOMER'S DEAL FOLDER**

***NOTE: If our scanning system recognizes that a customer has failed miserably in other areas of identity authentication, no "Challenge Questions" will appear and we recommend you do not deliver the vehicle until identity authentication has been satisfied from the dealer's perspective.***

***The scanning services provided by DealerCompUSA, LLC are not intended to provide any approval for the delivery of the vehicle, but rather an information source in order to make an informed decision. Under The Red Flags Rule, the dealership is also responsible for inspecting the customer's credit report for any suspicious activities regarding the use of credit, dormant accounts recently used, address discrepancies, Fraud Alerts, Credit Alerts, etc. Any identifying documentation provided by the customer must also be inspected for alterations, and physical resemblance to driver's license or authorized state ID.***