

# Compliance & ID Verification

## Integrated Automotive Compliance Solutions

Fully integrated on more than 50 sales and dealer finance platforms, CoreLogic® Credco® leads the industry with innovative automotive compliance solutions designed to streamline your F&I processes and help keep you compliant with applicable laws and regulations.

### Red Flags Rule

Proposed by federal banking agencies and the Federal Trade Commission (FTC), the Red Flag Rule requires you to implement an identity theft prevention program. CoreLogic Credco provides a comprehensive Red Flag Solution that includes BuyerID Index, OFAC Screening and credit reporting services to help you minimize fraud-related losses and maintain compliance with the Red Flags Rule.

### OFAC Screening

The USA PATRIOT Act requires you to screen all consumers against the Office of Foreign Assets Control (OFAC) list of terrorists, drug traffickers and money launderers prior to any sale. CoreLogic Credco can screen your customers against the most current OFAC list and deliver results automatically with every credit report.

### ID Verification

CoreLogic Credco BuyerID Index provides a first step in our ID verification process. Automatically delivered along with the buyer's credit report, it provides a three-digit numeric score (ranging from 000 to 999) that indicates the level of risk associated with that buyer – the higher the score, the greater the probability of identity risk. This risk-based identity verification score is designed to help you prevent identity theft before it happens.

### Credit Score Disclosures

CoreLogic Credco offers the Credit Score Disclosure exception as a compliance solution for the Risk-Based Pricing regulation. As part of our ongoing commitment to help you ensure your compliance with State and Federal Law, a Risk-Based Pricing compliant Credit Score Disclosure (CSD) will automatically be delivered electronically with each Credco credit report ordered – FREE of charge!

Additionally, if you wish to have a duplicate CSD mailed directly to your customers, CoreLogic Credco offers a turn-key CSD mailing option.

### Safeguards Rule

CoreLogic Credco is fully compliant with the FTC's Safeguards Rule, which requires you to develop and implement processes to protect consumer information from the risk of fraud and identity theft.

For more information on Compliance and ID Verification solutions, contact one of our CoreLogic Credco Specialists at (800) 539-7659 or email [autosales.crd@corelogic.com](mailto:autosales.crd@corelogic.com).



### PRODUCT HIGHLIGHTS

- OFAC Screening delivered automatically with each credit report
- Help protect your dealership from identity theft and fraud, and maintain compliance with the Red Flag Rules
- Fully compliant with the FACT Act
- Credit Score Disclosure notices provided electronically at no additional cost
- Fully compliant with Safeguards Rule