



# Aiding Compliance with Automation

Sales and F&I Solutions for ERA®

U.S.

Sales and F&I Compliance Tools for ERA®

Maintaining the right balance between meeting compliance requirements and running a profitable business can be difficult. Lighten your compliance burden so you can stay focused on serving and selling to your customers.

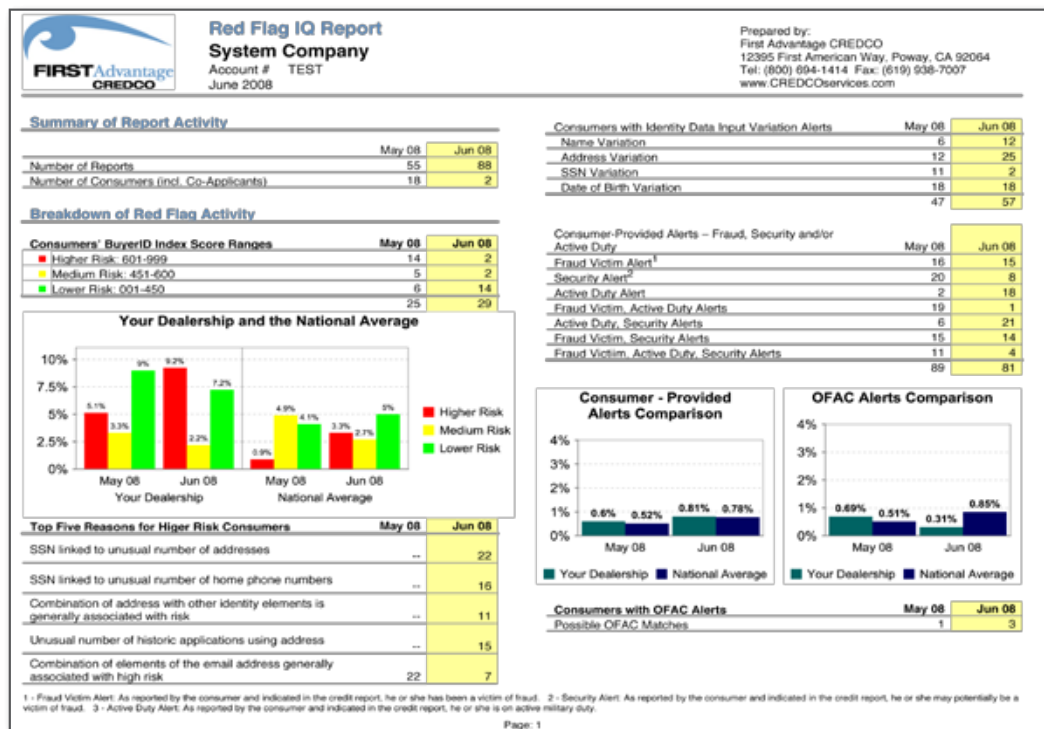
## Manage Compliance Efficiently

Regulations and requirements grow at a rapid pace, and dealerships continually face the threat of costly litigation and penalties. To manage this risk and protect the dealership, dealer principals and owners rely heavily on sales and finance managers to meet many of the obligations. Using ERA software applications in your deal process can automate certain steps, helping you fulfill this responsibility and streamline risk management.

## Red Flag Identity Verification

As a part of your identity theft program, use CreditMaster® BuyerID Index to help you quickly evaluate a customer's identity with a numeric score that helps you easily interpret fraud risk.

- Receive index score with every credit report.
- Review potential fraud activity with a free monthly Red Flag IQ Report.



Monthly Red Flag IQ Report provides this snapshot view along with details on higher risk findings.

### Office of Foreign Assets Control (OFAC) Screening

Automatically check customers against the current Specially Designated Nationals and Blocked Persons list with CreditMaster's OFAC options.

- Run an OFAC check with each credit report or separately.
- Minimize false positive OFAC hits with the sophisticated matching system.
- Document due diligence automatically for positive and negative OFAC findings.
- F&I Menus users can choose to automatically run an OFAC check with each menu launch.

### Safeguard Consumer Credit Data

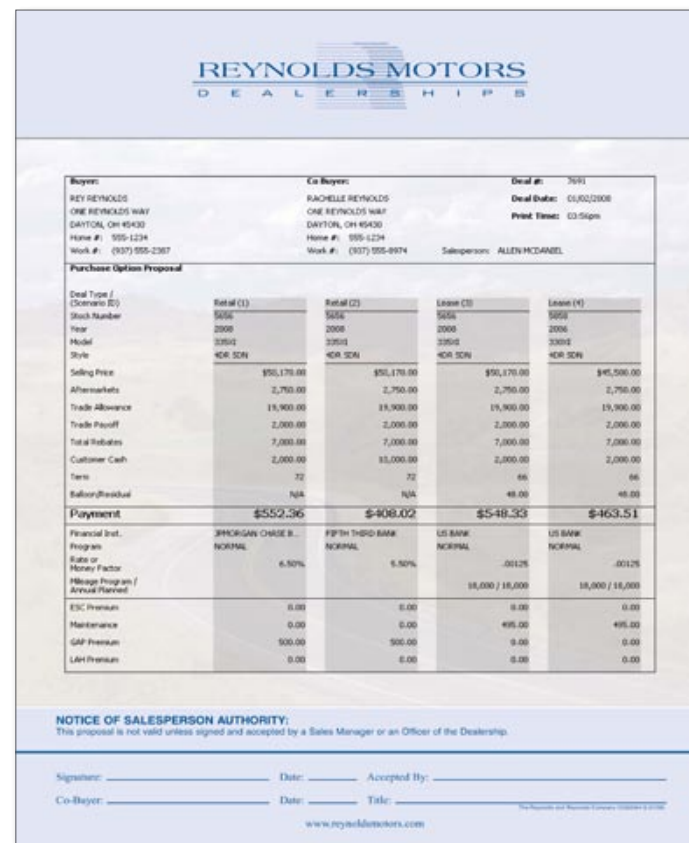
Critical data is well protected when using CreditMaster's specialized credit reporting.

- Easily track who pulled, viewed, deleted, and printed credit reports with Audit and Activity Reports stored for up to seven years.
- Guard consumer data with masked social security numbers and truncated trade line account numbers.
- Proactively document required processes with Safeguards Rule Compliance Certificate.
- Retrieve historical credit data up to 25 months for the Fair and Accurate Credit Transactions Act.

### Consistently Disclose Financing

Consistently quote payment options and properly disclose financing terms using Desking.

- Quickly and accurately calculate and present multiple payment scenarios.
- Disclose finance terms and increase credibility with printed proposals.
- Exercise more control by setting interest rate or margin caps.
- Drive consistency with Reynolds Consulting Services to help ensure your sales and finance process is repeatable.



Sample standard multiple scenarios proposal; six standard proposal formats available with Desking. Custom formats can be ordered.

*“We never put figures in front of a customer unless they’re printed professionally on a Desking proposal. Our customers find it easy to read and easy to understand. There are no questions later on about what was presented.”*

**Dave Lee, General Sales Manager  
Voss Village BMW  
Dayton, OH**



Sales and F&I  
Compliance Tools for ERA®

### Unified System

In addition to these Sales and F&I Solutions, the ERA system also provides assistance with compliance.

- Reduce errors caused from double data entry by using software applications built to work with your ERA system.
- Rely on payments matching across ERA applications with one calculation engine.
- Sustain consistent processes with standardized operations across stores and franchises.

Reynolds Sales and F&I solutions work cohesively to help you lighten your compliance burden and reduce risk by automating tasks where possible, saving you time and adding assurance so you can stay focused on managing a profitable business.

**For more information on any of these Compliance Tools, please contact your Reynolds Account Manager or call 800.767.7879.**

Reynolds cannot provide legal advice for your specific compliance needs. You should consult your professional advisors regarding your compliance requirements.

