

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 lenders¹

¹Point Predictive 2022 Auto Fraud
Trends Report

\$46K

Maximum per violation for
certain FTC regulations²

²16 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.

