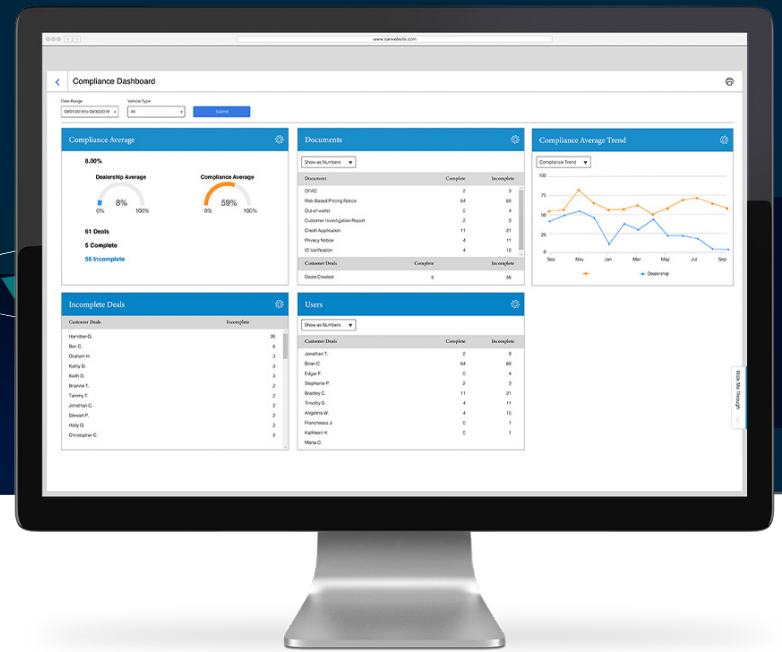


TAKE THE STEPS TO COMPLIANCE

Stay on track and protect your dealership from the risk of fraud, fines and audits.



Did You Know?



Dealerships are required to send Adverse Action Notices within 30 days.



Selling a vehicle to a person on the OFAC list can bring severe legal penalties including jail time.



When your dealership is faced with an audit, you must prove deal compliance.

Compliance Facts

Having an automated process for Adverse Action Notices removes the guesswork for when and how you will need to send notices.

Integrating checkpoints throughout your sales and F&I process could help prevent costly slip-ups while proving customer identity.

Monitor employee activity and ensure you are storing all customer deal documents in a secure, centralized location.

Create a secure, consistent process with Compliance on Dealertrack uniFI®

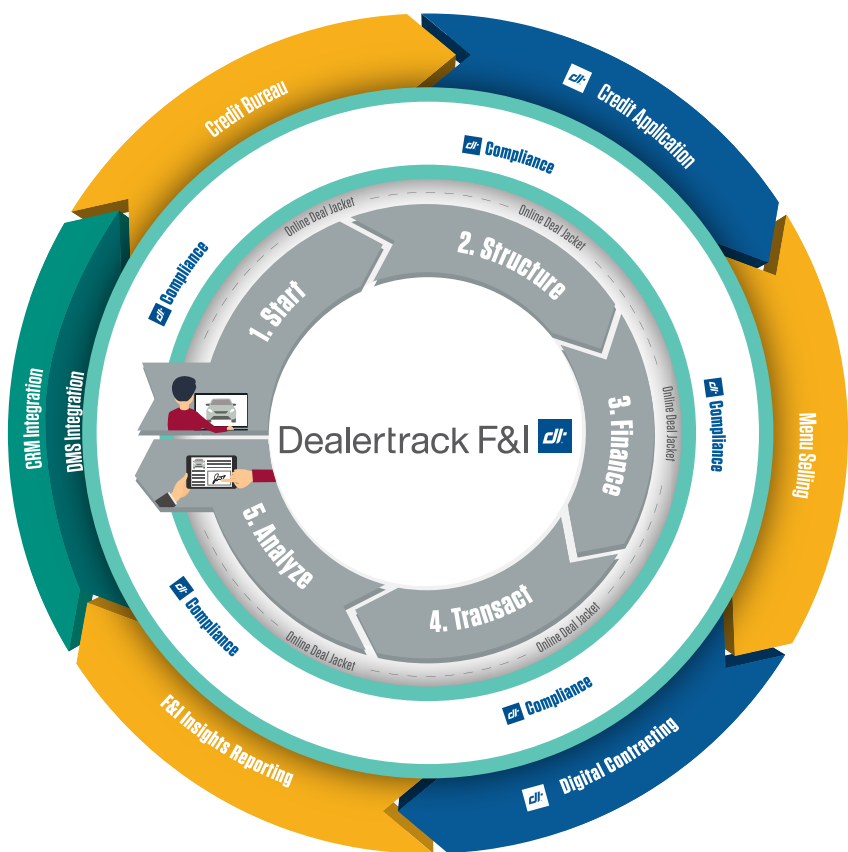
Powered by integrated checkpoints and proactive alerts, your deal is protected from leads to contracts.

- ✓ Maintain compliance in your deal workflow with a digital checklist
- ✓ Identify skipped actions with real-time proactive alerts
- ✓ Verify customer identity to comply with federal Red Flags Rule and OFAC
- ✓ Automate your adverse action notices and have us mail them for you*
- ✓ Monitor compliance status with on-demand reports and dashboards
- ✓ Keep critical deal data safe, secure and audit-ready for up to 10 years

*Additional fee for mailing service

Learn more and sign up for the 2020 Compliance Guide at go.dealertrack.com/staycompliant

Compliance on Dealertrack uniFI®



INTEGRATED COMPLIANCE CHECKPOINTS AT EVERY STEP OF YOUR DEAL

	More of What Keeps You Compliant*	Compliance on Dealertrack uniFI®	Other Compliance Solutions
	<p>End-to-end Workflow</p> <ul style="list-style-type: none"> Compliance is integrated throughout the entire deal in one online deal jacket. <p>Integrated Proactive Alerts</p> <ul style="list-style-type: none"> Live checkpoints throughout the deal protect you at each step. 	✓	✓
	<p>ID Verification Tools</p> <ul style="list-style-type: none"> Reduce compliance risk with Red Flags Alerts and OFAC checks. <p>Out of Wallet Questions</p> <ul style="list-style-type: none"> Auto-generate authentication questions for additional ID verification. <p>Fraud Index</p> <ul style="list-style-type: none"> Indicates fraud risk level for each deal. 	<p>No Transaction Fees</p>	✓
	<p>Adverse Action Manager</p> <ul style="list-style-type: none"> Print, track and manage all adverse action notifications. <p>Risk-Based Pricing & Privacy Disclosures</p> <ul style="list-style-type: none"> Automated disclosure alerts provided so you never miss a notice. <p>Compliance Dashboard</p> <ul style="list-style-type: none"> A snapshot of the compliance status for all your deals. 		✓
	<p>Compliance Checklist</p> <ul style="list-style-type: none"> Keep track of every action that needs to be completed. <p>Dealer and Active User Reports</p> <ul style="list-style-type: none"> Gain detailed insights into the user's Compliance history. 	<p>Integrated in online deal jacket</p> <p>Enterprise level included</p>	✓
	<p>Long-Term Storage</p> <ul style="list-style-type: none"> Securely stores up to 10 years of audit-ready customer data and deal documents. <p>Menu Integration</p> <ul style="list-style-type: none"> Automatically store Aftermarket Contracts and Final Menu records. 	<p>Up to 10 years</p> <p>Auto-stores in deal jacket</p>	<p>Follows minimum requirements</p> <p>Requires manual upload</p>

*As of February 2020