

Introducing IDOne, the all-in-one, full-service Identity Verification (IDV) and Authentication tool powered by RouteOne and TransUnion.

Your dealership must now implement and follow a written Identity Theft Prevention Program as defined by the FTC 'Red Flags Rule.' Don't be caught off guard! RouteOne and TransUnion have teamed up to provide your dealership **IDOne**, the ONLY identity theft tool that may be used to conduct IDV transactions seamlessly with the credit application process for all business, including your captive (*Ally Financial, Ford Credit, TD Financial, and Toyota Financial Services*) and non-captive financing business.

Product Features

Use specialized fraud scores for further insight (Verification)

- Multiple databases and advanced analytics can be leveraged to provide straightforward decisions
- Numeric score will be provided for names and addresses entered, allowing dealers to assess varying levels of risk
- OFAC check provided with each fraud score

Risk Based Quiz (Authentication)

- A risk-based identity authentication quiz will be automatically generated in real time if an identity is not initially verified, eliminating the need for the dealer to manually decide which applicants require a quiz (and keeps customers in your store while proving identity)
- Use of both credit and non-credit questions within the quiz provides a broader base of questions and offers diversity of information sources

Activating IDOne

Dealers should visit the TransUnion website at <http://www.transunion.com/routeone/protectmydealership> for general information regarding their dealership and to begin the process of obtaining TransUnion Identity Manager Verification (IDMV) and Identity Manager Authentication (IDMA) subscriber codes and passwords, which are required for the IDOne setup process.

The setup process may vary, depending on a dealer's existing relationship with TransUnion. If a dealer is not already a TransUnion subscriber, a TransUnion representative will assist the dealer with becoming a member. This may entail a site visit to the dealership and site inspection fee of \$225.

Additional activation information (including detailed steps) is located in the 'IDOne Activation Guide'. Please call RouteOne Customer Support at 866.933.0663, or email customersupport@routeone.com for more information.

Using IDOne on RouteOne

1. An IDOne Verification may be initiated prior to creation of a credit application, and then used to pre-populate the application, or from a saved application. To utilize the ID Verification, click the 'Credit Reports/IDOne' tab, and select 'New Credit/IDOne Request'. On this page, check "Request IDOne Verification/OFAC On:" You will be presented with the options below. **You may choose to Request a Credit Report and/or an ID Verification/OFAC check.** Please note that you may also choose to present only the authentication quiz if desired.

News/Info Deals New App Credit Reports / IDOne Payoff Quote Vehicle Values F&I Exchange

Request Credit Report / IDOne

Step 1: Select Transaction Option(s):

Request Credit Report On: * Select Bureau(s) Merged EXPERIAN EQUIFAX TRANSUNION

Request IDOne Verification/OFAC On:

- Verification/OFAC - Applicant
- Verification/OFAC - Applicant & Co-App
- Quiz Only - Applicant
- Quiz Only - Applicant & Co-App

2. Complete Applicant/Co-Applicant Information:

Step 2: Complete Applicant/Co-Applicant information and Submit:

Applicant Information

* Last Name/ Suffix: [text box]

* First Name/ MI: [text box]

* Address: [text box]

Address 2: [text box]

* ZIP: [text box]

* City: / * State: [text box] [dropdown]

* SSN: [text box]

DOB: (MM/DD/YYYY) [text box] / [text box] / [text box]

Home Phone: [text box] - [text box] - [text box]

'Home Phone' field is displayed only if the user requests IDOne verification.

Submit & View Report (F2) Submit & Print Report Submit & Go To Credit App

3. At the bottom of the screen, click 'Submit & Go to Credit App', 'Submit & Print', or 'Submit & View Report':

Submit & Go To Credit App Submit & Print Report Submit & View Report

Copyright | CAS Use Policy | Privacy Policy

Takes the user to the Credit App page (pre-populated with customer information). The user may then check IDOne results from the bottom of the Credit App page.

Takes the user to the results page, with printing immediately available.

Takes the user directly to the results page.

- If the user runs a Credit Bureau report and IDOne Verification check and an OFAC check, then clicks 'Submit & View Report', the user will first be brought to the Credit Report with an IDOne and OFAC summary with clickable icons for more detail:

IDOne Results



APPLICANT	BUREAU:SCORE	CO-APPLICANT	BUREAU:SCORE	ACTIONS
Kegler, Steven	EQ: 670; EX: 9003; TU: 690			Close Print

Conversation

. Clickable icons will take user to IDOne Results.

Date: 03-04-2011

Applicant Summary Report

Detail Report

Applicant: **Steven Kegler**
IDOne Score: 391

Alert 1: Multiple SSNs on file
Alert 2: Input SSN is reported deceased
Alert 3: Input telephone number is a cellular phone

Risk Category: This Applicant presents a high identity risk.

Identity Quiz: [Error](#)

Verification:

OFAC:

Pass
 Fail
 In progress
 Caution
 Error
 Unsubmitted IDOne Quiz
 N/A IDV Insufficient Data
 FAC Pass
 FAC Fail
 FAC Manual Pass
 FAC Manual Fail
 Review

EQ Equifax
 EX Experian
 TU TransUnion

IDV Manual Pass
 IDV Manual Fail
 OFAC Manual Pass
 OFAC Manual Fail

Below, an example of a result showing the applicant **passed** Identity Verification:

IDOne Results



APPLICANT	BUREAU:SCORE	CO-APPLICANT	BUREAU:SCORE	ACTIONS
BRAZIL, VERONICA	EQ: 691; EX: 0; TU: 785			Go To Credit App Open New Window Go To CR/IDOne Mgr Print

Conversation ID: 01-1-23260575

Applicant Summary Report

Detail Report

Applicant: VERONICA BRAZIL
IDOne Score: 398 (Pass)

Alert 1: Multiple SSNs on file
 Alert 2: Input SSN is reported deceased
 Alert 3: Input telephone number is a cellular phone

Risk Category: This Applicant presents a low identity risk.

Identity Quiz: **Pass**

Identity Overall Status: Pass

OFAC: **Pass**

Below, an example of a result showing the applicant **failed** Identity Verification, and quiz is presented:

IDOne Results



APPLICANT	BUREAU:SCORE	CO-APPLICANT	BUREAU:SCORE	ACTIONS
Smith, John	EQ: 691; EX: 0; TU: 785			Close Print

ID Score: 398; Risk: High; Quiz: Available; OFAC: Pass

Conversation ID: 01-1-23261590

Applicant Summary Report ID Score: 398; Quiz: Available; OFAC: Pass

Quiz:

Applicant: **John Smith**


- In which of these cities have you lived previously?
 Little Rock Indianapolis Pacifica Atlanta None of the above
- Which of these is a street number of a recent previous address?
 10156 566 3501 9956 None of the above
- Which zip code has ever been a part of your address?
 90210 48334 75024 10169 None of the above
- What year was your most recent auto loan established?
 1994 1999 2004 2005 None of the above
- On which of these streets have you lived previously?
 Elm Court Harris Meadowbrook Oak None of the above


Selecting "Submit Quiz" will return quiz score and come back at a later time to submit the quiz.

Skip Questions/Come Back Later

The quiz may be skipped if the customer is not available. The user may come back at a later time to initiate the quiz.

If the applicant takes and submits the quiz, the results are presented on the IDOne Results page. Results if the applicant **fails** the quiz:

IDOne Results 

APPLICANT	BUREAU:SCORE	CO-APPLICANT	BUREAU:SCORE	ACTIONS
BRAZIL, VERONICA 	EQ: 691 ; EX: 0 ; TU: 785			Go To Credit App Open New Window Go To CR/IDOne Mgr Print

Conversation ID: 01-1-23260575

Applicant Summary Report


Detail Report

Applicant: VERONICA BRAZIL
IDOne Score: 398 (Fail)

Alert 1: Multiple SSNs on file
Alert 2: Input SSN is reported deceased

Risk Category: This Applicant presents a high identity risk.

Identity Quiz: **Fail - 2+ questions answered incorrectly**


Identity Overall Status: Fail
OFAC: **Pass**

- [Print All CB/IDOne Report\(s\)](#)
- [Print All CB report\(s\)](#)
- [Print IDOne Report\(s\)](#)

The following features are available from the Credit Report / IDOne Manager tab:

Credit Report / IDOne Manager

SEARCH: Applicant Last Name [Clear Search]

NOW SHOWING: 3 Days [Update]

APPLICANT	APPLICANT BUREAU: SCORE	CO-APPLICANT	CO-APPLICANT BUREAU: SCORE	ACTIONS	LAST UPDATED ON	USER
BRAZIL, VERONICA		LIGHTNER, MELISSA	EQ: 691; EX: 0; TU: 785	[Edit/More]	05/20/2009 - 01:15 PM	BONDY33
SMITH, JOHN	EQ: 0; EX: 0; TU: 0			[View/Edit Credit Application] [Run Credit Request] [Run Additional IDOne] [View IDOne Results & Quiz] [Create Adverse Action Notice]	05/20/2009 - 01:15 PM	BONDY33
BRAZIL, VERONICA	EQ: Error; EX: Error; TU: Error			[View/Edit Credit Application] [Run Additional Bureaus] [Run IDOne Verification] [View All Report(s) of Applicant] [Create Adverse Action Notice]	05/20/2009 - 01:12 PM	APRILDLR
Bradfield, Stan				[Edit/More]	05/20/2009 - 01:08 PM	BONDY33
LIGHTNER, MELISSA	EQ: 691; EX: 0;			[Edit/More]	05/20/2009 - 01:06 PM	UATUS01
Test, bindu	EQ: 691; EX: 0;			[Edit/More]	05/19/2009 - 02:42 PM	UATUS01

1-6 of 6 credit reports Page 1

Number of records to display per page: 10 25

EQ Equifax EX Experian TU TransUnion

Pass Fail In progress Caution Error Unsubmitted IDOne Quiz Insufficient Data

Through the Deal Manager, a user may:

- Begin an IDOne check on a saved application
- View the results of an existing IDOne check
- Resume an in-progress IDOne check

Deal Manager

SEARCH: Applicant Last/Business Name [GO] [Advanced Search] [Clear Search]

NOW SHOWING: Deals are between 3/22/2009 and 5/20/2009. Use the Clear Search button to return to your original search.

[Update] [Print] [UnLock]

APPLICANT (CO-APPLICANT)	ACTIONS	USER	LOG
BRAZIL, VERONICA	[ADD FS] [Edit/More]		05/20 12:04 PM
Bradfield, Stan	[ADD FS] [Edit/More]		05/19 8:36 AM
LIGHTNER, MELISSA	[ADD FS]		04/02 1:35 PM
Smith, Mary	[ADD FS]		03/30 8:10 PM
Doe, John	[ADD FS] [Edit/More]		03/30 2:32 PM

1-23 of 23 deals Page 1

Number of records to display per page: 10 25 50 100

Approved Conditioned Declined Error Booked Funded Contract Held FS App

DSP App from Dealer Service Provider Sold Delivered A/A Adverse Action Notice Created New Message Read Message

Decision Snapshot Credit Report Ran Contract Exists

Pass Fail In progress Caution Error Unsubmitted IDOne Quiz Insufficient Data

Please contact the RouteOne Sales Support team at 866.033.0663 with any questions.