

<b>Red Flags Rule Mandates</b>	<b>Red Flags Rule Requirement</b>	<b>Wise Compliance</b>
<b>Oversight</b>	The execution and administration of the program as well as the training of employees must be approved by the owner or board of directors.	The Wise Compliance website helps the dealership establish a program coordinator(s). The program coordinator is responsible for the implementation and over-sight for training, auditing, and monitoring of the various facets of the Red Flags Rule.
<b>Policy</b>	Each dealer must have a documented policy that outlines both programs and processes within the dealership	Through the Wise Compliance website, a three page dealership program and policy is provided for the Red Flags Rule. Employees must read, sign, and date the document after viewing the online training session. DealerCompUSA provides all required program coordinator documents, compliant dealership policies and compliant sales and F & I customer agreements
<b>Train</b>	Training dealership employees in the program and processes is required. It's a "wise" idea to keep track of which employees have been trained and when the training took place.	A twenty-five minute training session through voice-over PowerPoint is provided through the Wise Compliance website. Following the training session is a brief knowledge quiz. Employee names and scores are recorded and archived. Because of our delivery method we are able to easily update the training presentation and quiz when needed.
<b>Prevent</b>	Dealers must have procedures to help prevent an identity theft occurrence in a transaction at the dealership.	Prevention happens at the dealership level. Things like secured computer links, locking door and files containing personal information and shredding documents are just some of the ways a dealership can prevent a breach. Our policies and procedures, identity verification and other tools provided by Wise compliance will also help limit the risk to a dealership. While we can't prevent an identity breach, we can offer solutions!
<b>Detect</b>	A government provided list notifies dealers of potential red flags. The dealer's program should include the detection of these red flags.	With our Wise Scan ID program, we provide a solution: the dealer enters the customer information into the Wise Scan website. The customer's identity is then authenticated in under two seconds through over 400 federal, state and local databases. Five "challenge" questions must be answered correctly by the customer. All scans, ID authenticity grades, and challenge questions results can be printed and are archived by the web host in compliance with the Red Flags Rule.
<b>Mitigate</b>	If a customer's identity is stolen at the dealership, the dealer is required to mitigate damage to the customer.	Our I.D. Theftwise Protection program is available at no cost to the dealer and provides the consumer with a free offer for a bronze membership - all the customer has to do is call to activate. The bronze membership provides the required resolution assistance. Of course, the customer can choose to upgrade to our platinum membership, which offers both monitoring and resolution services.
<b>Ensure</b>	Dealers are required to ensure that the program is updated periodically, the program is tested for adequacy, and an annual written report is provided to the owner.	Agents perform an exhaustive audit that includes administration offices, F & I offices, showroom offices, used vehicle inventory, storage areas, disposal methods, and a random customer file inspection. Recommendations are then provided to the dealership. The website and online training sessions are automatically updated.