



# Front-End Dealership Compliance Solutions

Dealerships have become a focus for the FTC and state attorney generals in consumer protection actions. Protect your dealership from regulatory fines and legal actions with KPA's Finance and Insurance (F&I) compliance solutions. Online, on-site, and on-call resources deliver a detailed compliance program assessing risk and helping to design and implement policies, programs, and training to ensure all customer-facing personnel and programs are accountable and effective.

KPA's Sales F&I software and services are specifically designed for transportation dealers including automotive, truck, RV, marine, and power sports, all of whom are looking for a verifiable compliance program. Limit liabilities and protect your dealership's reputation with KPA's front-end compliance solutions.

## F&I Compliance Solutions



### Online Training

Educate every individual involved with vehicle sales and finance with award-winning training on best practices, compliance, industry updates, and other critical topics.



### Self-inspection Software

Identify issues relating to sales best practices, inventory best practices, customer information security, and F&I department best practices.



### Inspection and Audit Services

Audits are performed by certified experts providing regular on-site sales and finance audits, including deal jacket audits to catch errors avoiding lawsuits and inspection penalties.



### Document Library

Library consists of policy templates, written programs, guides, and forms to follow standards and track and monitor activity to improve accountability.

# Tools You Need to Enhance F&I Compliance

## Interactive Online Training

- Adverse Action
- Advertising Best Practices
- Fair Lending, Deskings, and Spot Delivery
- Cash Transaction Delivery
- Communicating with Customers
- Contracts and Disclosures
- Customer Information Security
- Ethics in the Workplace
- Inventory Requirements
- OFAC
- Privacy Notices
- Red Flags Rule
- Reputation Management and Complaint Resolution
- Risk Based Pricing
- Unfair and Deceptive Acts and Practices (UDAP)
- 553 Retail Installment Sale Contract (RISC) for California Dealers\*
- Spot Deliveries and the Seller's Right to Cancel for California Dealers\*
- The Single Document Rule for California Dealers\*
- Used Vehicle History Disclosures for California Dealers\*

\* California Only

## Resources and Document Libraries — Ensure Compliance and Promote Ethical and Transparent Practices

- Adverse Action Policy
- Code of Ethics Policy
- Compliance Policy
- Social Media Policy
- Information Security Plan
- Red Flags Identity Theft Protection Program

## F&I Expertise — Audit Services to Identify, Track, Resolve, and Report Any Issues

On-site Services Include:

- Deal Jacket Audits
- Facility Compliance Inspection
- On-site Training
- Inventory Audit

## Web-Based Platform (myKPAonline) — Keeps your organization compliant between on-site visits:

- F&I Department Self-inspections
- Sales Department Self-inspections
- Issue Management with Closed-loop Reporting



### KPA F&I Compliance Solutions

#### Minimize Risk of Fines and Penalties

Decrease liabilities using KPA's audit programs to catch any costly errors in day to day operations.

#### Effectively Train Your Team

KPA's web-based training makes it easy to educate every individual involved with vehicle finance and sales.

#### Ensure Sales F&I Compliance

Online, on-site, and on-call resources accurately identify risks to achieve both state and federal compliance.

#### Grow Your Revenue and Profits

KPA's F&I compliance programs allow for better buying experiences for your customers, therefore increasing repeat and referral business.

## About KPA

KPA's online, on-site, and on-call solutions help organizations control risk, protect assets, and effectively manage people through a combination of comprehensive software, interactive training and on-site consulting.

## Product Features — Sales F&I Pro

### Subscription Software

Learning Management System (LMS)	<ul style="list-style-type: none"><li>• Library of 20+ Courses</li><li>• On-Demand Training - Available 24x7</li><li>• Detailed Utilization and Completion Reports</li></ul>
Issue Management	<ul style="list-style-type: none"><li>• Self-inspections</li><li>• Customer Information Security</li><li>• Inventory Management</li></ul>
Document Management	<ul style="list-style-type: none"><li>• Information Security Plan</li><li>• Sales F&amp;I Policies</li><li>• Identity Theft Protection Program</li></ul>

### Recurring Services

Onsite Visits - 4 per year <i>(Annual and Semi-Annual visit packages also available)</i>	<ul style="list-style-type: none"><li>• Customer Information Security Assessment</li><li>• Inventory Inspection</li><li>• Deal Jacket Audits - 15 per visit</li></ul>
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### Additional Offerings

Recurring Services	<ul style="list-style-type: none"><li>• Advertising Review</li><li>• Sales F&amp;I Compliance Hotline</li><li>• Sales F&amp;I Newsletter</li><li>• Deal Jacket Audits - 30 per visit</li></ul>
Software	<ul style="list-style-type: none"><li>• HR Training - 40+ courses</li></ul>



“We feel that with having KPA’s software in house, we can develop sound policies and procedures that will protect us while we concentrate on the business of selling and servicing vehicles for our customers and generating revenue.”

- John Strain, Controller Warrenton Toyota