

# Automotive Risk & Compliance (ARC) Certification

*Fully Online, Auto-Dealership Specific Certification in Transparent Pricing, Ethical Selling, and F&I Compliance*

Implemented compliance F&I practices impact consumer trust, deal cycle speed, and long-term customer loyalty. ARC-certified F&I professionals are trained to create clear, transparent experiences customers appreciate and remember.

## Why F&I Certification Matters

### Fully Online F&I Certification

Take this training on your time, in between selling vehicles. Fully online means fully in control of when you train.

### 1/2 Day of Dealership Specific F&I Training

A compact, 2.5-hour course and self-paced exam that fits the dealership pace.

### Individualized Learning Paths by Job Role

Courses specific to your role duties. Learning paths include: Sales, Marketing, Compliance Manager, & Leadership.

### Tested and Certified Employees

Don't just train, but certify your employees in F&I compliance. Completion is tracked within Vera Suite and includes a digital certificate.

## Why KPA ARC Certification?

ARC creates a consistent and compliant F&I process across every desk and every store, eliminating deal-by-deal variability and speeding up handoffs so deals move faster with fewer errors. And as regulations evolve, from new regulations like the California CARS Act to covering the bases for the FTC Deceptive Acts and Practices Rule, ARC keeps every location aligned, protected, and operating by the same elevated standard.

**Enroll Your  
Team Today**



# ARC Certification Program: Course Themes & Topics



## Program Summary

**Total Course Modules:** 50 Modules + Certification Exam

**Average Course Time:** ~2.5 - 3 Hours + Self-Paced Certification Exam

**Certification:** Test-based validation with reportable proof of completion

## 1. Foundational Concepts & Leadership

*Learn why compliance is more than regulation, it's reputation protection.*

### Modules include:

- ◆ Introduction to Automotive Compliance
- ◆ Ethical Culture & Compliance Benefits
- ◆ Understanding Regulatory Agencies
- ◆ Personal Liability & Accountability

## 2. Vehicle Acquisition & Prep

*Ensure every vehicle you advertise or acquire meets the highest standards of transparency and accuracy.*

### Modules include:

- ◆ Vehicle Acquisition & Recall Checks
- ◆ Federal Odometer Act
- ◆ Vehicle History & Transparency
- ◆ Monroney Labels (New Vehicles)

- ◆ FTC Used Car Rule & Buyer's Guides
- ◆ Magnuson-Moss Warranty Act
- ◆ Certified Pre-Owned (CPO) Standards
- ◆ Addendum Stickers

## 3. Advertising & Leads

*Craft compliant ads and digital communications that attract buyers without inviting regulators.*

### Modules include:

- ◆ Unfair and Deceptive Acts and Practices (UDAPs)
- ◆ Truth in Advertising (Reg Z – Sales Financing)
- ◆ Truth in Advertising (Reg M – Lease Financing)
- ◆ CAN-SPAM Act
- ◆ TCPA & Do-Not-Contact Rules

## 4. Sales Process

*Master the F&I fundamentals that turn trust into signatures.*

### Modules include:

- ◆ Test Drives & Documentation
- ◆ FTC Privacy Rule
- ◆ Credit Applications & Fair Lending (ECOA-Reg B)
- ◆ Fair Credit Reporting Act (FCRA)
- ◆ Risk-Based Pricing & Adverse Actions
- ◆ Contract Law, Payment Quotes, and Worksheets
- ◆ Language Access, Interpreters, and Co-Applicants
- ◆ Spot Deliveries & Conditional Terms
- ◆ We-Owes (Due Bills) & Negative Equity Transparency
- ◆ Deposits, Down Payments, and Disclosure Best Practices

## 5. Finance

*Give your F&I team the tools to structure compliant, profitable deals that stand up to scrutiny.*

**Modules include:**

- ◆ Red Flags Rule
- ◆ USA PATRIOT Act & OFAC Requirements
- ◆ Buyer's Orders & Lease Agreements
- ◆ Arbitration Agreements & Clauses
- ◆ Military Lending Act (MLA) & Servicemembers Civil Relief Act (SCRA)
- ◆ Voluntary Protection Products & Menu Selling
- ◆ Truth in Lending (TILA – Reg Z)
- ◆ Truth in Leasing (TILA – Reg M)
- ◆ FTC's "Cooling Off" Rule

## 6. Post-Transaction

*Keep post-sale activities compliant to avoid refunds, fines, and reputation damage.*

**Modules include:**

- ◆ IRS Form 8300 (Cash Reporting)
- ◆ FTC Holder-in-Due-Course Rule
- ◆ Post-Sale Cancellations & Refunds
- ◆ Repossession Compliance
- ◆ Common UDAPs in Vehicle Repairs

## 7. Ongoing Compliance & Risk Management

*Connect data privacy, environmental, and workforce safety to your dealership's risk profile.*

**Modules include:**

- ◆ FTC Safeguards Rule
- ◆ FTC Disposal Rule
- ◆ Comprehensive Privacy Laws
- ◆ Environmental Health & Safety (EHS) Awareness
- ◆ HR & Employment Law Awareness

## 8. Compliance Systems

*Learn how to operationalize compliance and prove it across rooftops.*

**Modules include:**

- ◆ Compliance Management Systems

## 9. Capstone and Certification

*Demonstrate mastery across all compliance domains.*

**Modules include:**

- ◆ Final Exam Overview & Requirements
- ◆ Certification Achievement