



USER GUIDE

October 2020

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Welcome to 700Credit!

700Credit is the leading provider of credit and compliance solutions for the automotive industry. Our products and services have evolved through the years, as we continually collect feedback from our clients around the country. Our singular focus on the automotive industry has allowed us to create solutions that are easy to use and best fit the needs of our dealer clients.

Credit Reports

We offer access to reports from the leading national credit companies, Experian, Equifax and TransUnion. Credit Reports contain information from credit grantors, courts, and collection agencies regarding the historical loans by the consumer. Credit Reports also include: scores (FICO and Vantage), and public records such as judgments, liens, and bankruptcies. They also may include previous employers, addresses and other names used. All 700Credit clients receive their choice of report format, score and ancillary products.

Red Flags

A Red Flag summary is provided with each report pulled, to alert you to information that appears to be genuine on the surface, but in reality, may be questionable. These warning messages focus on high-risk applicants, social security numbers, driver's licenses and addresses. Currently, there are more than 31 patterns for Red Flag alerts.

Out of Wallet Questions

Out of Wallet (OOW) questions are available for every applicant processed through the AppOne platform. When a Red Flag alert occurs, your dealership must validate the person's identity. OOW questions are available instantly, providing multiple choice questions that would be hard for an identity thief to answer. If the consumer answers the majority of the questions correctly, their identity is verified, and the alert is automatically resolved, allowing you to proceed with the transaction.

Auto Summary

We are pleased to provide the first automotive profile summary designed exclusively for the industry. Our summary appears at the top of all reports pulled and it provides a quick snapshot of all auto-specific information contained in the credit report.

This brief guide walks you through how to pull, view and print credit reports from within your AppOne platform. If you have any questions, please feel free to reach out to our support desk at: (866) 273-3848 or email us at: support@700Credit.com

Enabling 700Credit in your AppOne platform

You should have by now received your username/password credentials by email. Once you receive these, you will need to set up your AppOne platform with this information.

You have 2 paths to accomplish this goal:

- Go to Top Level Credit Reports tab and click “Click Here” link under 700Credit. This will bring user to Admin Console – 3rd Party Interfaces page



- Dealer can navigate to the Admin Console – 3rd Party Interfaces page using the Blue Menu at the top of the page as shown below.

Dealer needs to check “Enable Credit Bureau Interface” checkbox and enter 700Credit credentials:



After 700Credit is activated, the dealer just checks a box on the AppOne side and the integration is then activated. See the screenshot below on where the dealer will make this modification.

Enable/Disable	System Name	Description	System DealerID	Modified
<input type="checkbox"/>	IDS Astra DMS	This is an interface between the IDS Astra DMS and AppOne and enables dealers to export applications from IDS to AppOne.		-
<input type="checkbox"/>	Everlogic	This is an interface between the Everlogic DMS and AppOne and enables dealers to export applications from Everlogic to AppOne.		-
<input type="checkbox"/>	Motility Software	This is an interface between the Motility Software DMS and AppOne and enables dealers to export applications from Motility Software to AppOne.		-
<input type="checkbox"/>	Supreme Software	This is an interface between the Supreme DMS and AppOne and enables dealers to export applications from Supreme to AppOne.		-
<input type="checkbox"/>	Southeast Financial Services Webstasly	This interface is reserved for Southeast Financial Services only and is utilized to export/import apps between their system and AppOne.		-
<input type="checkbox"/>	Total Control Software	This is an interface between Total Control Software and AppOne. This interface enables dealers to export applications from Total Control Software to AppOne.		-
<input type="checkbox"/>	First Approval Source	-		-
<input type="checkbox"/>	Topline Software Solutions, Inc	Topline Software Solutions Inc. develops intuitive and scalable software designed to suit your needs. We currently offer Dealership Management, Point of Sale, solutions for the RV and Marine industries.		-
<input type="checkbox"/>	SeaFunds, Inc	Loan origination system helping finance dreams.		-
<input checked="" type="checkbox"/>	700Credit DMS System Interface	700 Credit ODE		-

Pulling Credit Reports

Once the dealer has enabled 700Credit within AppOne they can pull credit one of two ways:

1. Navigate to the Quick Credit Pull (top level Credit Reports tab): fill out the information requested and click the “Pull Report” button

AppOne®

Dealer Support: 877.277.6031
Welcome Back 700Credit (700CREDIT DEMO USER)
Prior Login: N/A
Lot ID#: 1000949
Quick Quote | Logout

HOME CREDIT REPORTS LENDERS VENDORS ADMIN CONSOLE SUPPORT ANNOUNCEMENTS FIND CUSTOMER: Enter Last Name or Last 4 SSN GO

Active Customers Pull New Credit Report

Customer Type: 1 Individual

Primary Applicant

FName: KATHLEEN MName: LName: BLOUNT Suffix:
 SSN: ***-**-9298 Show/Edit
 DOB: 10/10/2000
 Street: 25 HANNAH DR
 Zip Code/City: 08810 DAYTON
 County/State: MIDDLESEX NJ

Secondary Applicant

FName: MName: LName: Suffix:
 SSN:
 DOB: 1/1/1900
 Street:
 Zip Code/City:
 County/State:

Equifax TransUnion Experian

You hereby certify that you have received consent from the customer(s) named above authorizing you to retrieve a credit report for the purposes of securing financing for the purchase of one or more vehicles or goods from your dealership.

Pull Report Print Credit Application Cancel

Next you will see the credit report with the Red Flag Summary at the top of the report as shown below.

AppOne®

Dealer Support: 877.277.6031
Welcome Back 700Credit (700CREDIT DEMO USER)
Prior Login: N/A
Lot ID#: 1000949
Quick Quote | Logout

HOME CREDIT REPORTS LENDERS VENDORS ADMIN CONSOLE SUPPORT ANNOUNCEMENTS FIND CUSTOMER: Enter Last Name or Last 4 SSN GO

Active Customers Pull New Credit Report

Complete Application Back to Customer List

KATHLEEN BLOUNT - TRANSUNION

Adverse Action Letter RBPN

Your Compliance Dashboard

Identity Verification Name: KATHLEEN BLOUNT Status: Proceed with Caution
 Red Flag Score: 95
 Score Risk Level: Low Risk ID Verification Out

Section	Result	Alert	Next Steps
OFAC	Clear		
ID Match	Clear		
Red Flag Alerts	Caution	Issuance Year Status: Issued After Age 21	
Synthetic ID	-	Synthetic ID Score & MLA now available! CLICK HERE TO ENROLL!	
MLA Search	-		
ID Verification	Incomplete	Verification of ID Required	Verify ID

View Detail Report

700Credit

2. The second way to pull credit is to start by creating a new application.

- Click “New Deal” on home page



- Enter Customer info on Customer tab

AppOne AppID: 1202758 Customer Name: KATHLEEN BLOUNT

Customer | Credit Bureau | Collateral | Structure | Lenders | Forms | Notes | E-Files

Print Credit Application | Clone Application | Save | Proceed To Next Step >>

Cash Deal Application Type: 1 Individual

Applicant #1 - Personal Information (MUST MATCH DRIVER'S LICENSE)

FName: KATHLEEN MI: LName: BLOUNT Suffix:
 SSN: ***-**-9298 Show/Edit
 DOB: 04/05/1977
 Home Phone: 456-879-1354
 Cell Phone:
 DL No:
 Email:

Current Residence Information

Address #: 25 Street: HANNAH DR Apt #:
 Zip/City/State: 08810 DAYTON NJ
 County: MIDDLESEX
 How Long? 4 years 0 months
 Status: own
 Rent/Mortgage Pmt: \$0
 Landlord/Mortgage Co:
 Landlord/Mortgage Phone:
 Enter Mailing Address (different than Current/Physical Address)

Current Employment Information

Status: employed
 Occupation: NURSE
 Employer Name: NURSECO
 Address:
 Zip/City/State: 08810 DAYTON NJ
 Gross Salary: \$50,000 Annual
 Work Phone: 456-879-1354
 How Long? 3 years 0 months

- Go to Credit Bureau tab and click the “pull credit report”:

The screenshot shows the AppOne web application interface. At the top, there is a navigation bar with tabs for HOME, CREDIT REPORTS, LENDERS, VENDORS, ADMIN CONSOLE, SUPPORT, and ANNOUNCEMENTS. Below this, the user's name 'KATHLEEN BLOUNT' and AppID '1202758' are displayed. A secondary navigation bar contains tabs for Customer, Credit Bureau (circled in red), Collateral, Structure, Lenders, Forms, Notes, and E-Files. Below the tabs are buttons for 'Clone Application', 'Save', and 'Proceed To Next Step >>'. A 'Transaction' dropdown menu is set to 'Selected Bureau'. Below this, there are three radio button options: 'Pull New Report', 'Bypass Bureau Error', and 'Pull Credit Report' (circled in red). A checkbox for consent is present below the radio buttons.

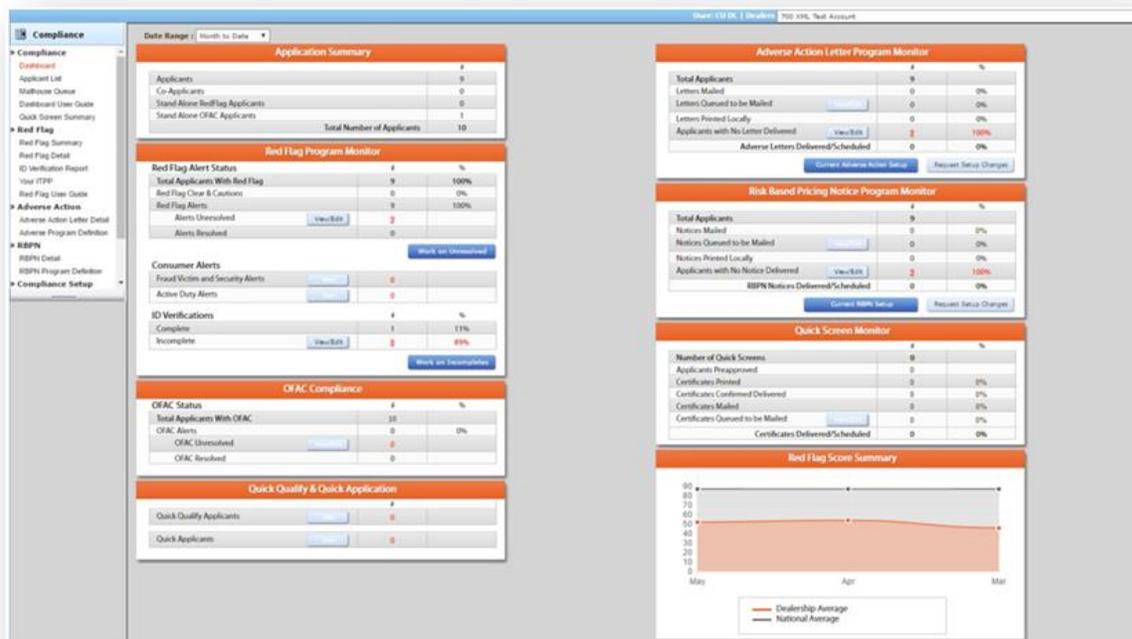
Below the main interface, a 'Your Compliance Dashboard' is shown for KATHLEEN BLOUNT. It includes a 'Identity Verification' section with a 'Red Flag Score: 95' and 'Score Risk Level: Low Risk'. A table lists verification results:

Section	Result	Alert	Next Steps
> OFAC	Clear		
> ID Match	Clear		
> Red Flag Alerts	Caution	Issuance Year Status: Issued After Age 21	
> Synthetic ID	-		
> MLA Search	-		
> ID Verification	Incomplete	Verification of ID Required	Verify ID

A red banner at the bottom of the dashboard reads: 'Synthetic ID Score & MLA now available! CLICK HERE TO ENROLL!'. A 'View Detail Report' button is located at the bottom left of the dashboard.

COMPLIANCE DASHBOARD

Clicking on the link that appears above the Red Flag Summary & credit report (circled above) you will be brought to your compliance dashboard.

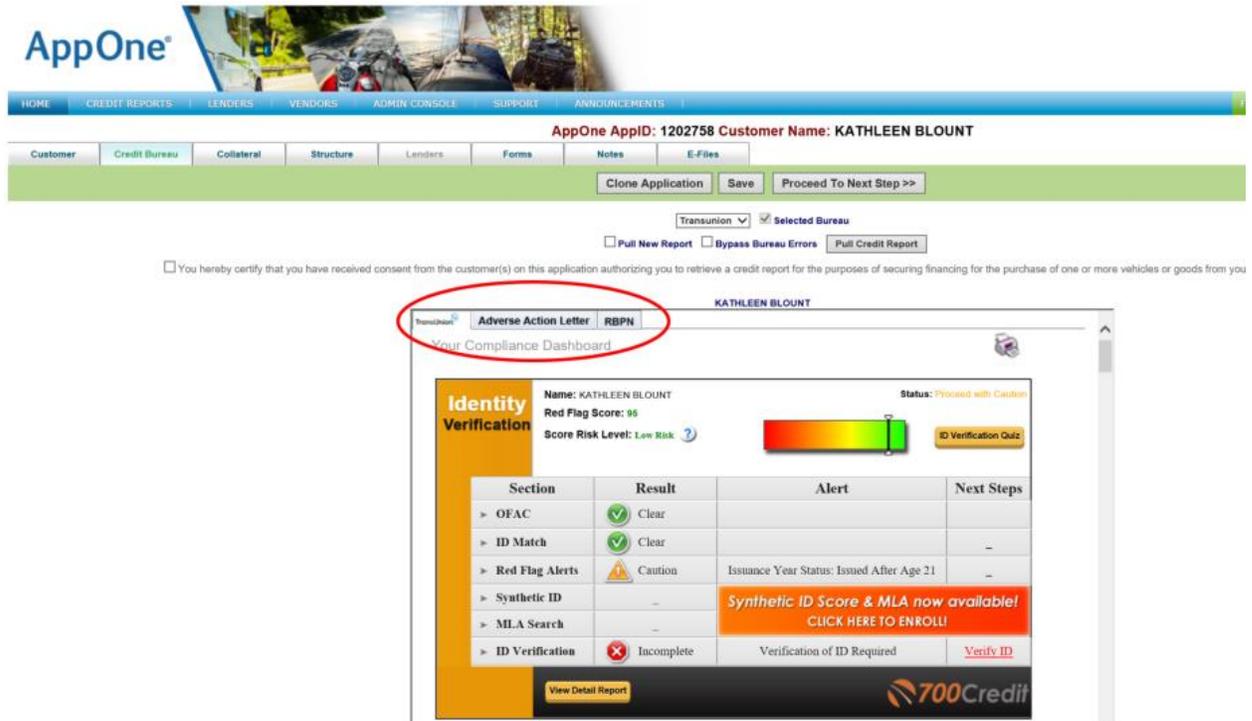


Our compliance dashboard has everything you need to monitor your requirements in one place and quickly align yourself to be compliant. Sections on the dashboard include:

- Summary of credit applicants
- Red Flag Monitor
- OFAC Compliance
- QuickQualify, QuickApplication, QuickScreen monitors (if purchased)
- Adverse Action program
- Risk based pricing notices
- Red Flag Summary

ADVERSE ACTION & RISK-BASED PRICING NOTICES

With every credit report pulled, there will be tabs at the top of the screen (circled below) for each credit bureau purchased, as well as the Risk-based pricing notices and Adverse Action Letters. If you click on any of the tabs, the appropriate document will be presented.



The screenshot displays the AppOne web application interface. At the top, there is a navigation bar with links for HOME, CREDIT REPORTS, LENDERS, VENDORS, ADMIN CONSOLE, SUPPORT, and ANNOUNCEMENTS. Below this, the user's name is identified as KATHLEEN BLOUNT. A series of tabs are visible: Customer, Credit Bureau, Collateral, Structure, Lenders, Forms, Notes, and E-Files. The 'Adverse Action Letter' and 'RBPN' tabs are circled in red. Below the tabs, there are buttons for 'Clone Application', 'Save', and 'Proceed To Next Step >>'. A dropdown menu for 'Transunion' is set to 'Selected Bureau'. There are checkboxes for 'Pull New Report', 'Bypass Bureau Errors', and 'Pull Credit Report'. A disclaimer text is present: 'You hereby certify that you have received consent from the customer(s) on this application authorizing you to retrieve a credit report for the purposes of securing financing for the purchase of one or more vehicles or goods from you'. The main content area shows the 'Identity Verification' dashboard for KATHLEEN BLOUNT. It includes a 'Red Flag Score: 95' and a 'Score Risk Level: Low Risk'. A table lists verification sections with their results and alerts. A 'Synthetic ID Score & MLA now available!' banner is also present.

Section	Result	Alert	Next Steps
OFAC	Clear		
ID Match	Clear		
Red Flag Alerts	Caution	Issuance Year Status: Issued After Age 21	
Synthetic ID	-	Synthetic ID Score & MLA now available! CLICK HERE TO ENROLL!	
MLA Search	-		
ID Verification	Incomplete	Verification of ID Required	Verify ID

VIEWING INVOICES

- Administration
- >> Account Profile
- >> Online Invoicing
- >> Site security
- >> Dealers
- >> Users
- >> User Levels
- >> Data Access
- >> Letters
- >> Credit Engine Monitor
- >> UserID Lookup
- >> Subcode Lookup
- >> Popup
- >> DAS Detail

- Applicant List
- New Applicant
- Compliance
- Usage Analysis
- Administration

To view your invoice in 700Dealer.com:

1. Log in to the portal
2. Select “Administration” tab at the bottom/right
3. Select the “Online Invoicing” menu item
4. You will see your invoice pop up as shown below.

Invoice Date: 10-12-2017 Monthly Bills are available for 6 months

Billing Summary

Invoice Number: 470931

Past Due Balance	\$0.00
Current Activity	\$1254.22
Invoice Total	\$1254.22

Online Payments \$0.00
Auto Payments \$0.00

Balance due by 11/12/2017 \$1254.22

Manage Profiles [Pay Now](#)

Payments made over phone or through mail after invoice date are not reflected in BALANCE shown here

Forms
[700Credit_W9_Form](#)
[Auto_Pay_Setup_Form](#)
[ACH_One_Time_Payment_Authorization_Form](#)
[CC_One_Time_Payment_Authorization_Form](#)
 SaleRep: MORRI & ASSOCIATES LLC
 NAD#: NE07GE

INVOICE

Product	Product Code	Quantity	Rate	Amount
Equifax - Credit Report	DS40	321	\$3.40	\$1091.40
Equifax - Dual Report Fee	AAX	321	\$0.10	\$32.10
Equifax - FACTA	RRF	321	\$0.13	\$41.73
Equifax - FICO Auto v8.F	BDI	321	\$0.00	\$0.00

VIEWING APPLICANTS

Administration

- >> Account Profile
- >> Online Invoicing
- >> Site security
- >> Dealers
- >> Users
- >> User Levels
- >> Data Access
- >> Letters
- >> Credit Engine Monitor
- >> UserID Lookup
- >> Subcode Lookup
- >> Popup
- >> DAS Detail

Applicant List

New Applicant

Compliance

Usage Analysis

Administration

To view all of the credit reports you have pulled on applicants at your store, again you will need to log in to 700Dealer.com and select the “Applicant List” menu item as circled below. A list of your applicants will appear as shown below. You can also select the date range you want to run the report on.

Date Range : Last 30 Days ▼

Applicant	Products	Status	Users	Dealer	Date	Action
<input type="checkbox"/> Matthew Gonzalez	00 (+502)	Completed	jenth	700Dealermp	8/24/15 12:03 AM	View Details Edit Submit Letter
<input type="checkbox"/> Robert MacPherson	00 (+620)	Completed	jenth	700Dealermp	8/23/15 10:15 PM	View Details Edit Submit Letter
<input type="checkbox"/> Josephine Woodhouse	00 (+)	Completed	jenth	700Dealermp	8/23/15 5:00 AM	View Details Edit Submit Letter
<input type="checkbox"/> David Gray	00 (+530)	Completed	jenth	700Dealermp	8/23/15 12:04 AM	View Details Edit Submit Letter
<input type="checkbox"/> Natalia Roshva	00 (+478)	Completed	jenth	700Dealermp	8/22/15 11:02 PM	View Details Edit Submit Letter
<input type="checkbox"/> John Consumer	00 (+502)	Completed	jenth	700Dealermp	8/21/15 11:49 PM	View Details Edit Submit Letter
<input type="checkbox"/> Jay Ferris	00 (+530)	Completed	jenth	700Dealermp	8/21/15 10:04 PM	View Details Edit Submit Letter
<input type="checkbox"/> Marybeth Johnson	00 (+517)	Completed	jenth	700Dealermp	8/20/15 6:27 AM	View Details Edit Submit Letter
<input type="checkbox"/> Louisa May Jenkins	00 (+477)	Completed	jenth	700Dealermp	8/19/15 5:34 PM	View Details Edit Submit Letter
<input type="checkbox"/> Izabela Krogny	00 (+420)	Completed	jenth	700Dealermp	8/19/15 4:47 PM	View Details Edit Submit Letter