700Credit AppOne®

USER GUIDE

October 2020

Contents

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

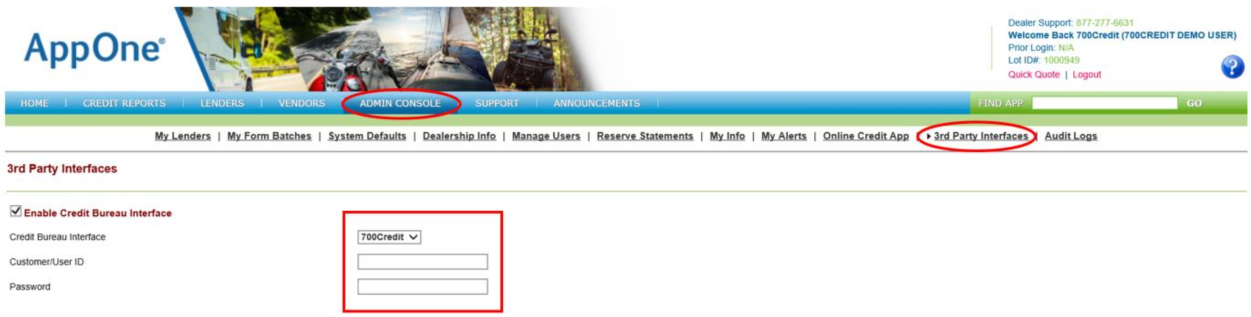
You should have by now received your username/password credentials by email. Once you receive these, you will need to set up your AppOne platform with this information.

You have 2 paths to accomplish this goal:

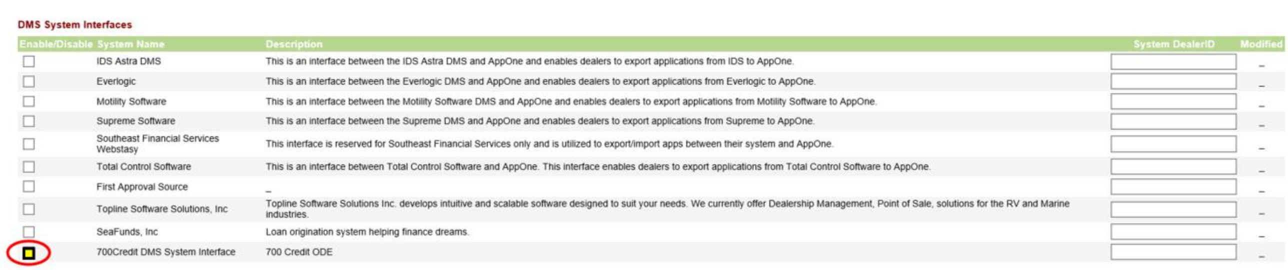
- Go to Top Level Credit Reports tab and click "Click Here" link under 700Credit. This will bring user to Admin Console – 3rd Party Interfaces page

- 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.



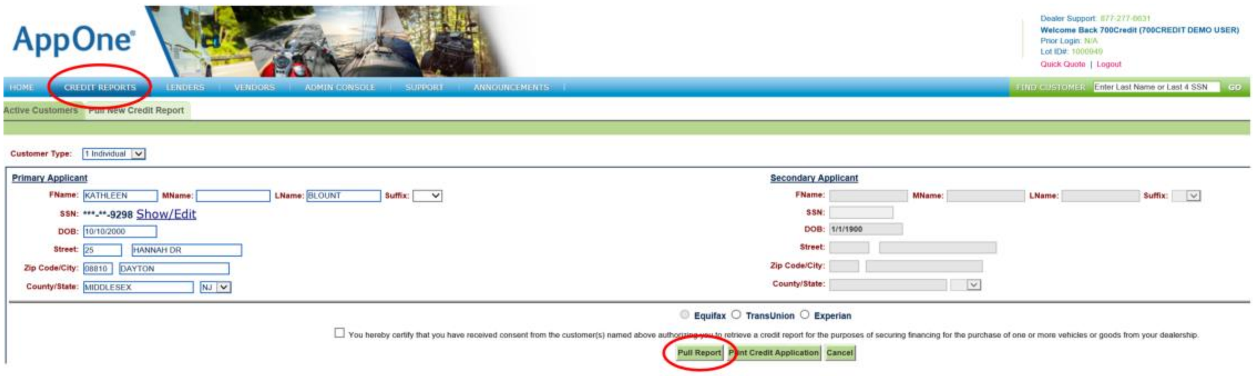
DMS System Interfaces

Enable/Disable	System Name	Description	System DealerID	Modified
☐	IDS Astra DMS	This is an interface between the IDS Astra DMS and AppOne and enables dealers to export applications from IDS to AppOne.		_
☐	Everlogic	This is an interface between the Everlogic DMS and AppOne and enables dealers to export applications from Everlogic to AppOne.		_
☐	Motility Software	This is an interface between the Motility Software DMS and AppOne and enables dealers to export applications from Motility Software to AppOne.		_
☐	Supreme Software	This is an interface between the Supreme DMS and AppOne and enables dealers to export applications from Supreme to AppOne.		_
☐	Southeast Financial Services Webstasy	This interface is reserved for Southeast Financial Services only and is utilized to export/import apps between their system and AppOne.		_
☐	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.		_
☐	First Approval Source	_		_
☐	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.		_
☐	SeaFunds, Inc	Loan origination system helping finance dreams.		_
☐	700Credit DMS System Interface	700 Credit ODE		_

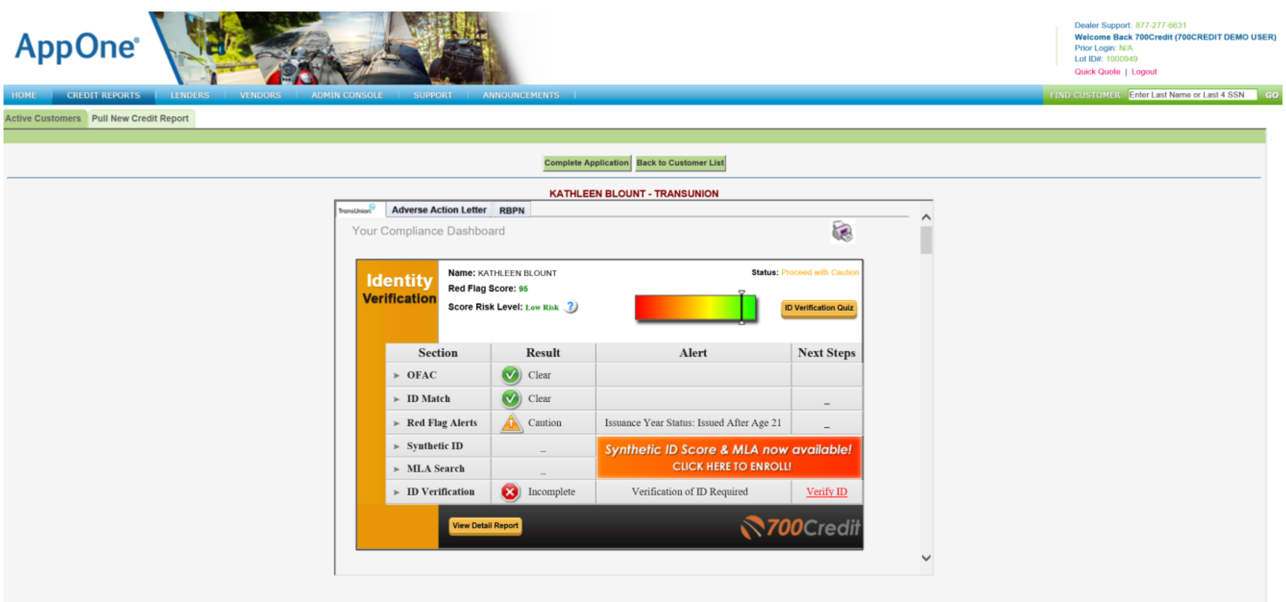
Pulling Credit Reports

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



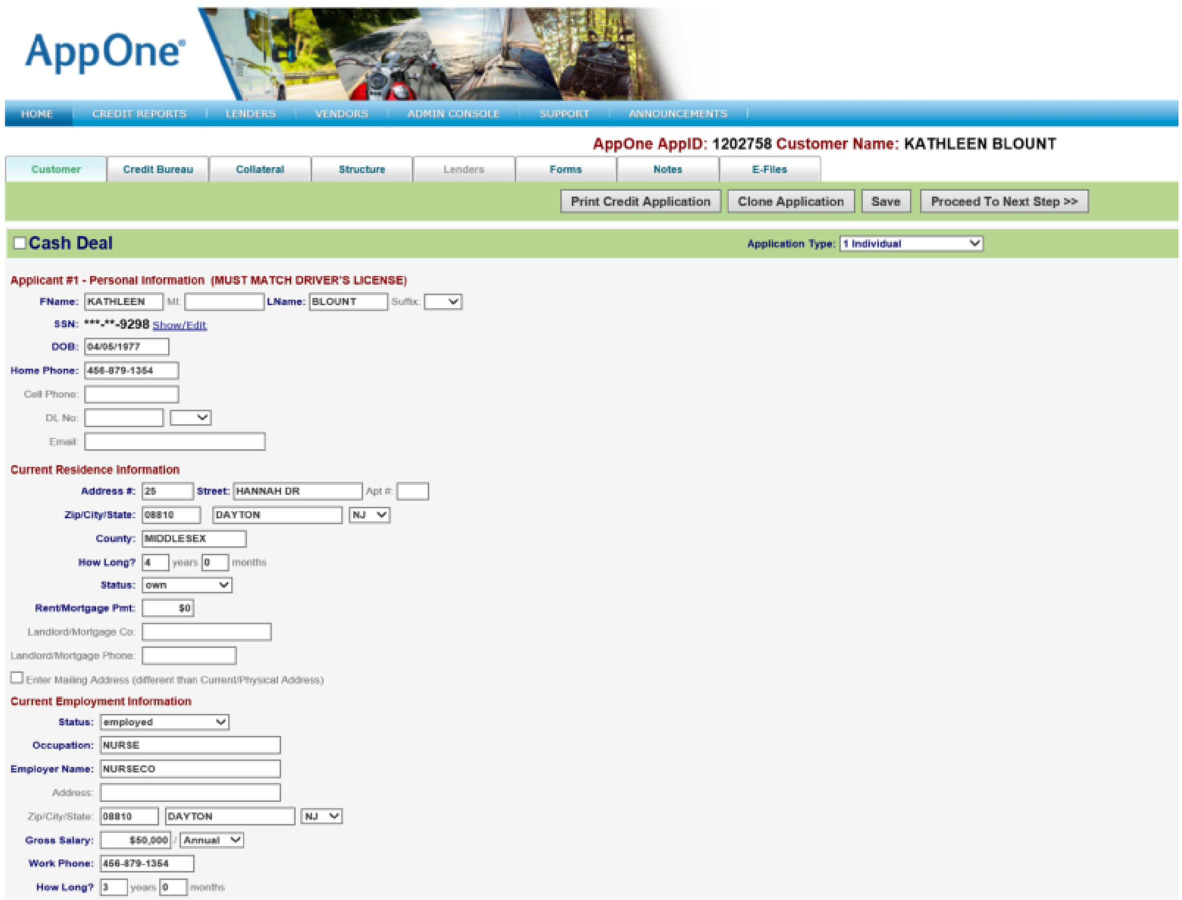
Next you will see the credit report with the Red Flag Summary at the top of the report as shown below.



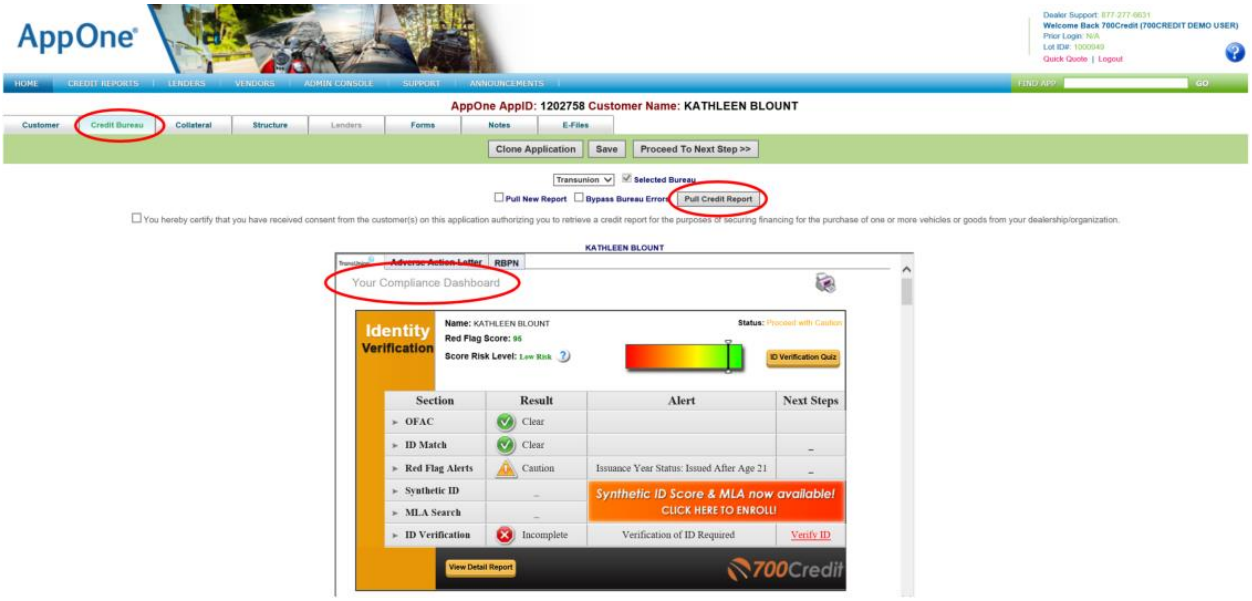
2. The second way to pull credit is to start by creating a new application.

- Click “New Deal” on home page

- Enter Customer info on Customer tab

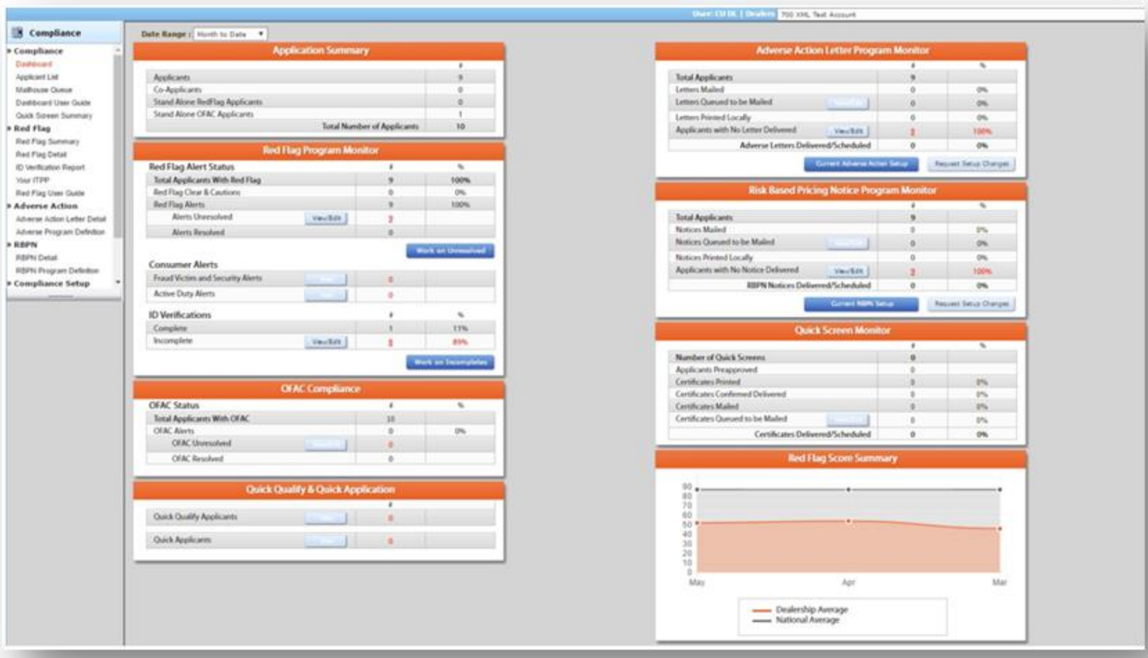


- Go to Credit Bureau tab and click the “pull credit report”:



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.

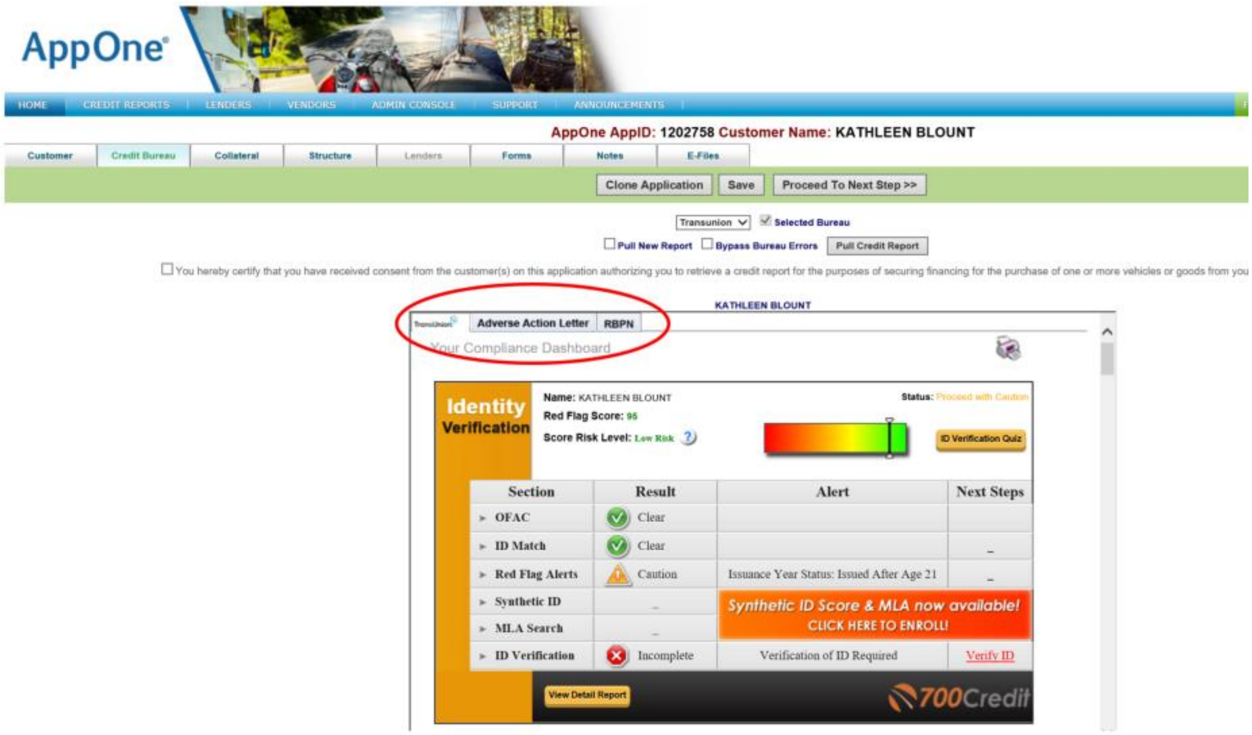


Our compliance dashboard has everything you need to monitor your requirements in one place and quickly align yourself to be compliant. Sections on the dashboard include:

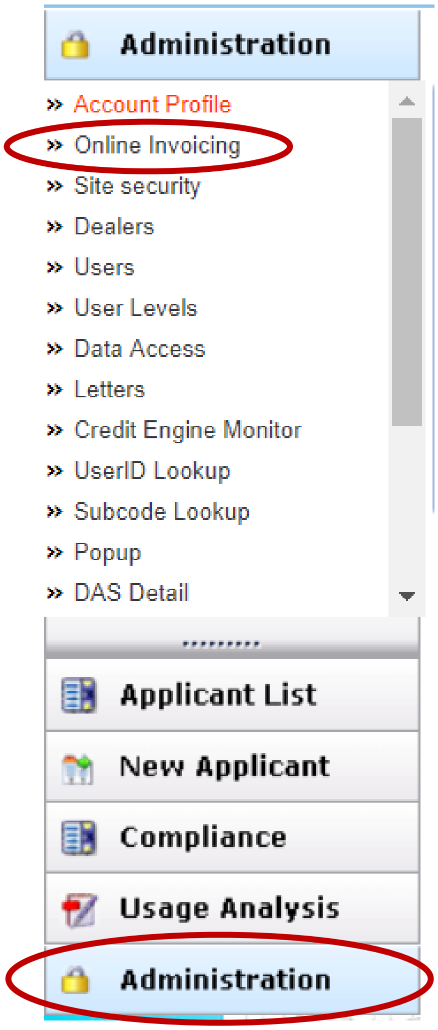
- Summary of credit applicants
- Red Flag Monitor
- OFAC Compliance
- QuickQualify, QuickApplication, QuickScreen monitors (if purchased)
- Adverse Action program
- Risk based pricing notices
- Red Flag Summary

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.

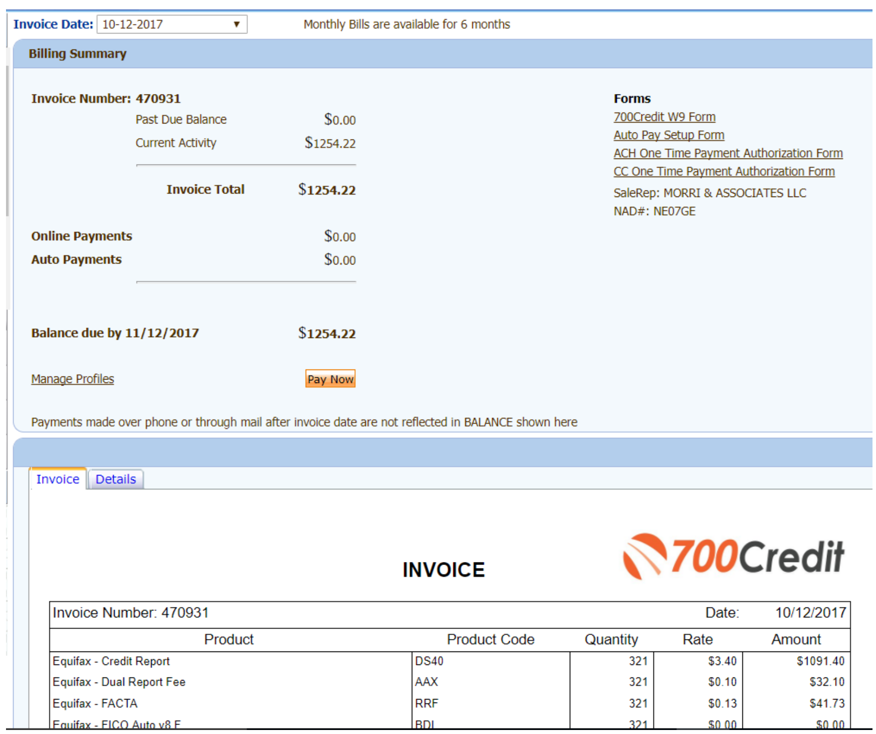


VIEWING INVOICES



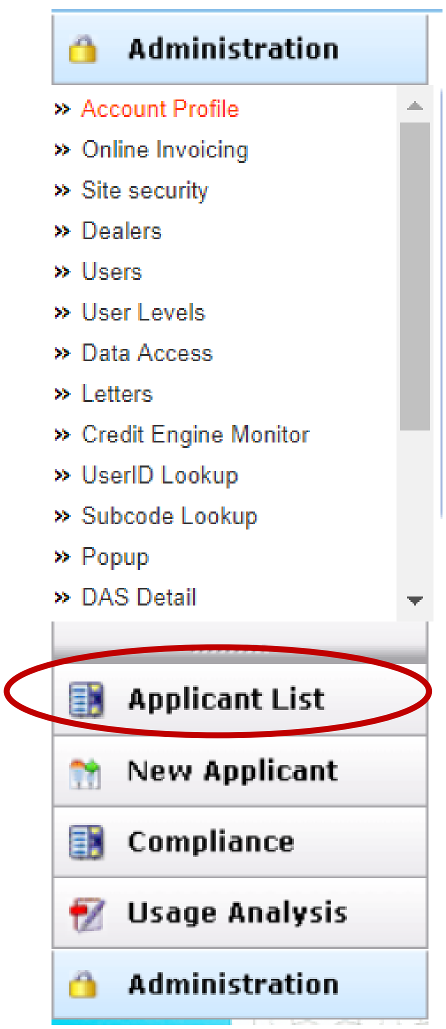
To view your invoice in 700Dealer.com:

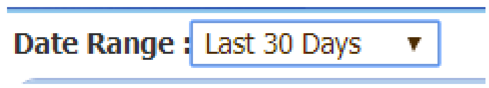
1. Log in to the portal
2. Select "Administration" tab at the bottom/right
3. Select the "Online Invoicing" menu item
4. You will see your invoice pop up as shown below.

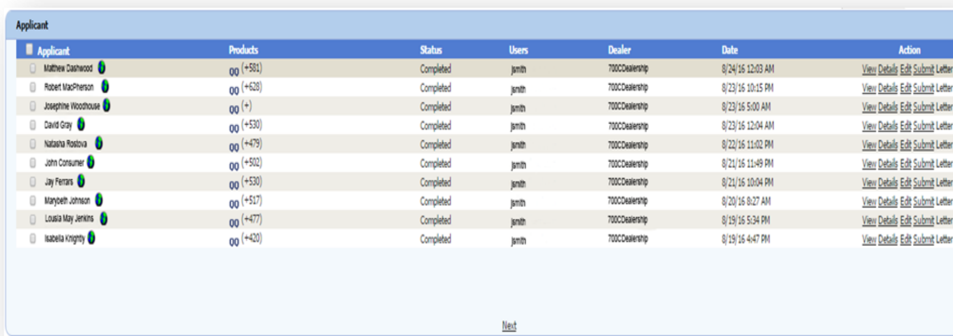


VIEWING APPLICANTS

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.







Applicant

Applicant	Products	Status	Users	Dealer	Date	Action
Mathew Dashwood	00 (+581)	Completed	jsmith	700CDealership	8/24/16 12:03 AM	View Details Edit Submit Letter
Robert MacPherson	00 (+628)	Completed	jsmith	700CDealership	8/23/16 10:15 PM	View Details Edit Submit Letter
Josephine Woodhouse	00 (+)	Completed	jsmith	700CDealership	8/23/16 5:00 AM	View Details Edit Submit Letter
David Gray	00 (+530)	Completed	jsmith	700CDealership	8/23/16 12:04 AM	View Details Edit Submit Letter
Natasha Rostova	00 (+479)	Completed	jsmith	700CDealership	8/22/16 11:02 PM	View Details Edit Submit Letter
John Consumer	00 (+502)	Completed	jsmith	700CDealership	8/21/16 11:49 PM	View Details Edit Submit Letter
Jay Ferrars	00 (+530)	Completed	jsmith	700CDealership	8/21/16 10:04 PM	View Details Edit Submit Letter
Marybeth Johnson	00 (+517)	Completed	jsmith	700CDealership	8/20/16 8:27 AM	View Details Edit Submit Letter
Lousia May Jenkins	00 (+477)	Completed	jsmith	700CDealership	8/19/16 5:34 PM	View Details Edit Submit Letter
Isabella Knighty	00 (+420)	Completed	jsmith	700CDealership	8/19/16 4:47 PM	View Details Edit Submit Letter

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