



CREDIT & COMPLIANCE
USER GUIDE

August 2021

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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. Today we have over 10,500 direct dealer clients using our products and services across the US.

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 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 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 most the questions correctly, their identity is verified, and the alert is automatically resolved, allowing you to proceed with the transaction.

Risk-Based Pricing Notices

Following the National Automobile Dealers Association (NADA) and National Independent Automobile Dealers Association (NIADA) recommendations, our solution uses the Exception Notice option, otherwise known as Model Form B-4 and Model Form B-5, for those instances where a score is not returned on the consumer.

Adverse Action Letters

We have developed a base solution that follows industry best practice (and the best liability protection) to help keep you in compliance with federal and state laws and regulations. Our services can be tailored to fit your dealership's interpretation of the law and internal policies.

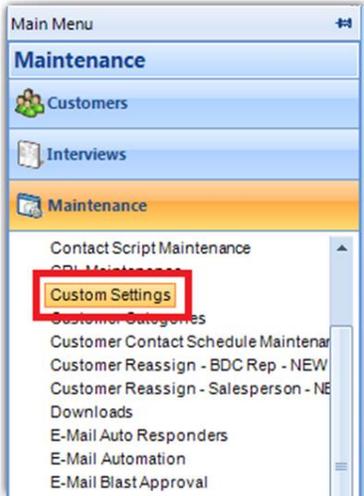
Auto Summary

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.

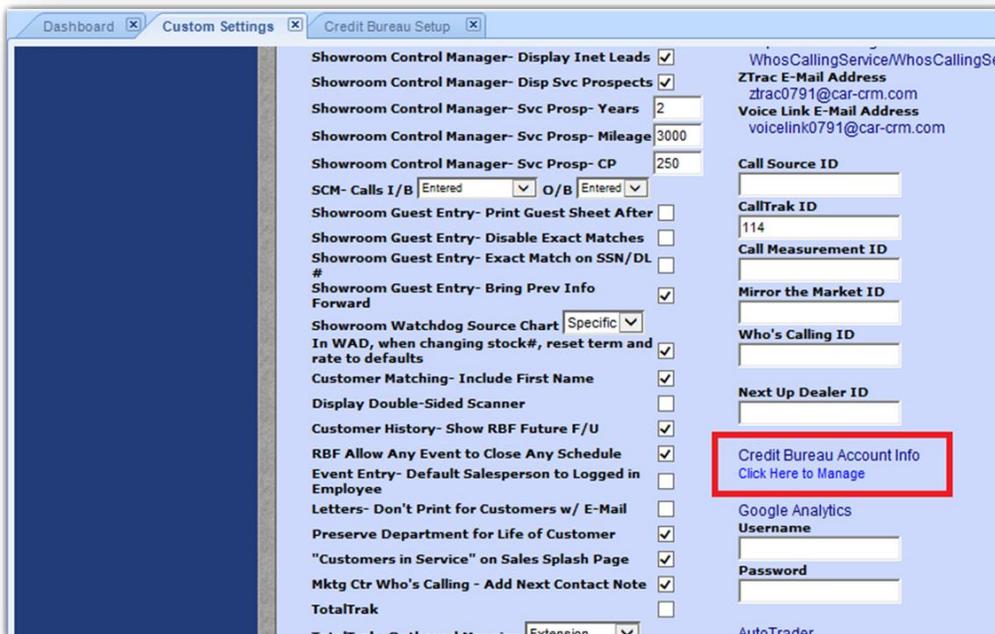
This brief guide walks you through how to pull, view and print credit reports from within your AffinitivXRM platform, as well as monitor and manage your compliance. If you have any questions, please feel free to reach out to our support desk at: (866) 273-3848 or email us at: support@700Credit.com.

Setting Up 700Credit in AffinitivXRM

To setup 700 Credit and 700 Credit PreScreen, go to **Maintenance >> Custom Settings**.



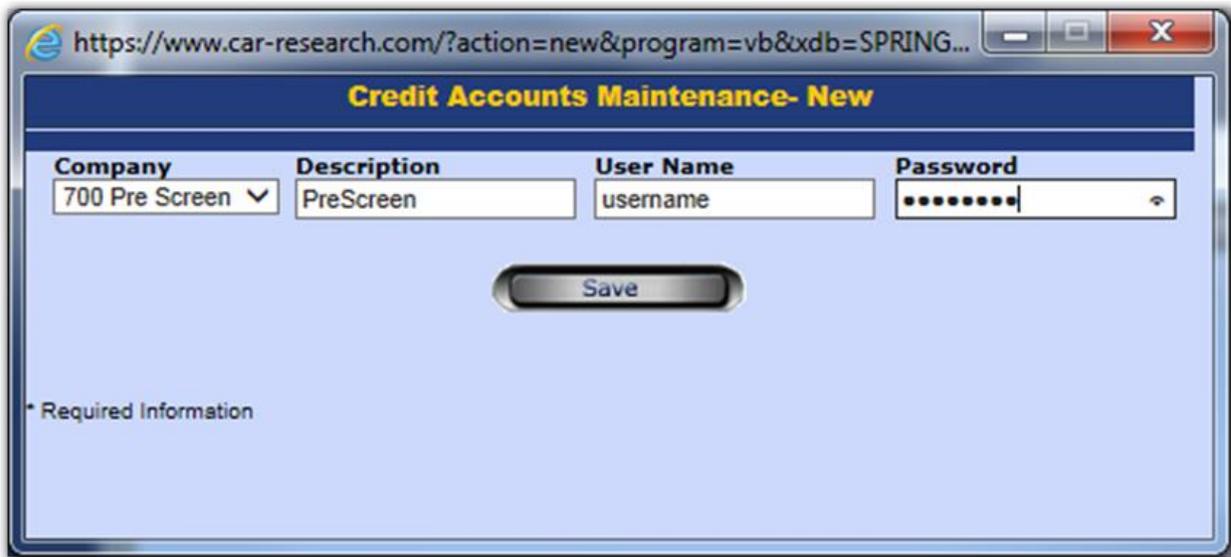
Scroll down to locate the Credit Bureau Account Info and click "[Click Here to Manage](#)"



Click **New** to add a new account.



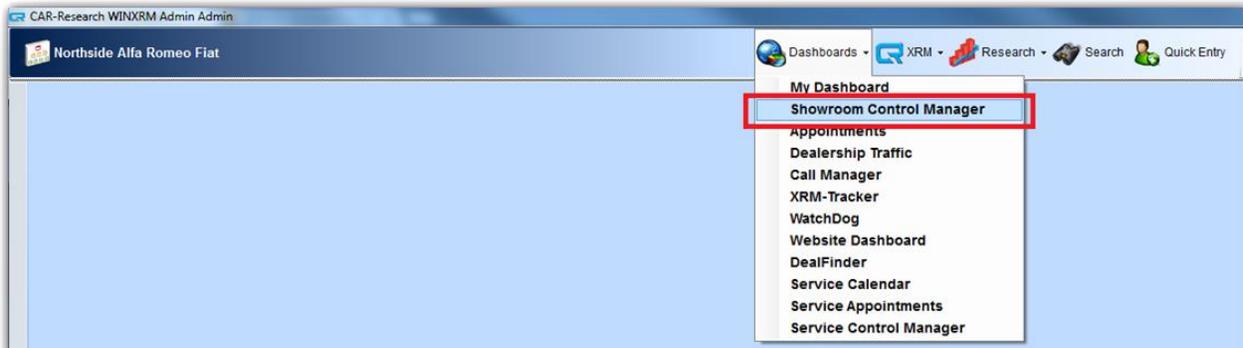
Select the Company from the drop down (either 700Credit or 700 PreScreen). Each must be set up separately as they typically have a different username and password. Fill in a Description, Username and Password and click **Save**.



PULLING CREDIT IN AffinitivXRM

AffinitivXRM is now fully integrated with 700Credit, allowing a dealer to access Credit, Compliance, and Prescreening from one single platform. You can now pull and view Credit from TWO locations within the system.

If the customer has already been logged as a Showroom Visitor in the system, simply click on **Dashboards** on the top-right toolbar, then choose **Showroom Control Manager**.



On the *Showroom Control Manager* screen example below, you can see two customer records logged on the *Showroom Control Manager*. The first record has the **Pull Credit** icon grayed out  letting the user know that credit has not yet been pulled for this customer through XRM/700 Credit. The second customer has the icon in color  which signifies that the dealership has previously pulled credit. In either case, the user can click on the icon and it will take them to the *View/Pull Credit Screen* (See circled below).

The screenshot shows the 'Showroom Mgr' table in the AffinitivXRM system. The table has columns for Customer, Action, Salesperson / Mgr, Notes, Phone Number, and various status checkboxes. Two rows are visible:

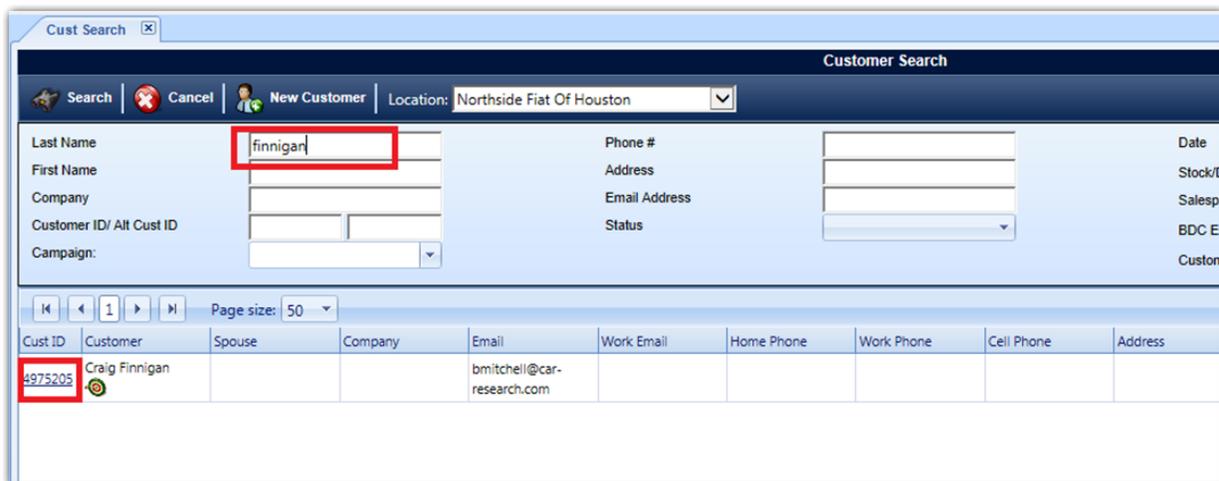
Customer	Action	Salesperson / Mgr	Notes	Phone Number	EM	OB	BB	SK	PP	D	SW	OTPTO	HOTFI	SD	DEL	Vehicle
Craig Finnigan (0) 10:31 AM		Manifest Salesperson														2014 500
Lauren McDonald Thomas Castleschouidt (Sales/Maid) (66) 9:25 AM		Camron Remigio Desk: Ryan Flores TO: Ryan Flores	here to take delivery	(H) (281) 432-2841 (W) (281) 432-2841 (C) (832) 401-9308												Stock# FP1219 2008 tC

In the 'Action' column, the first icon (1) is grayed out, and the second icon (2) is colored. Both icons are circled in red in the original image.

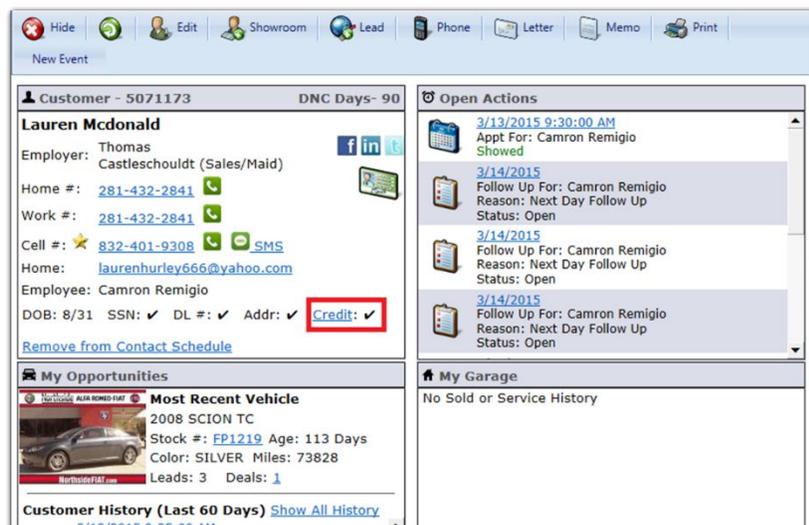
The other way to view/pull credit for a customer is on the customer record. To access the customer record, click on the **Search** icon in the top right toolbar.



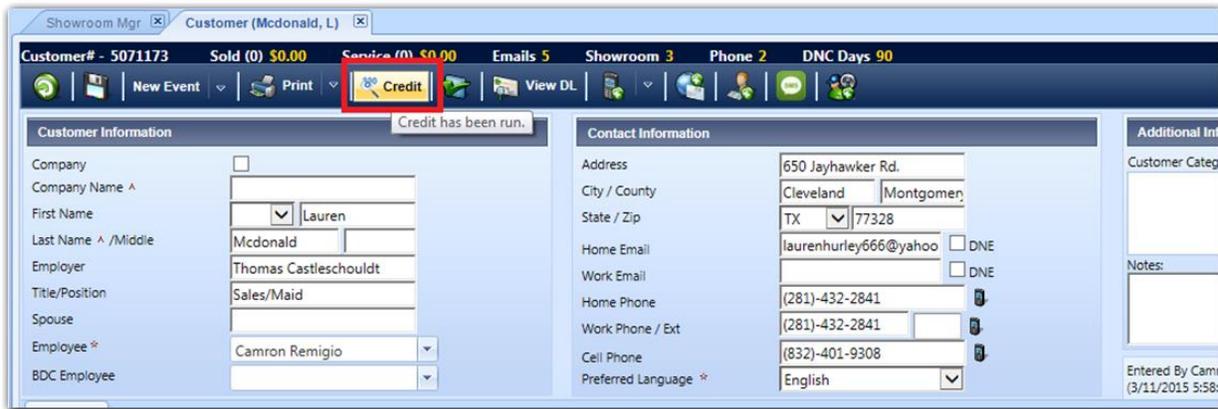
Enter the appropriate search criteria to locate the customer and click **'Search'**. Click on the **'CustomerID'** in the result list to open the Customer Record.



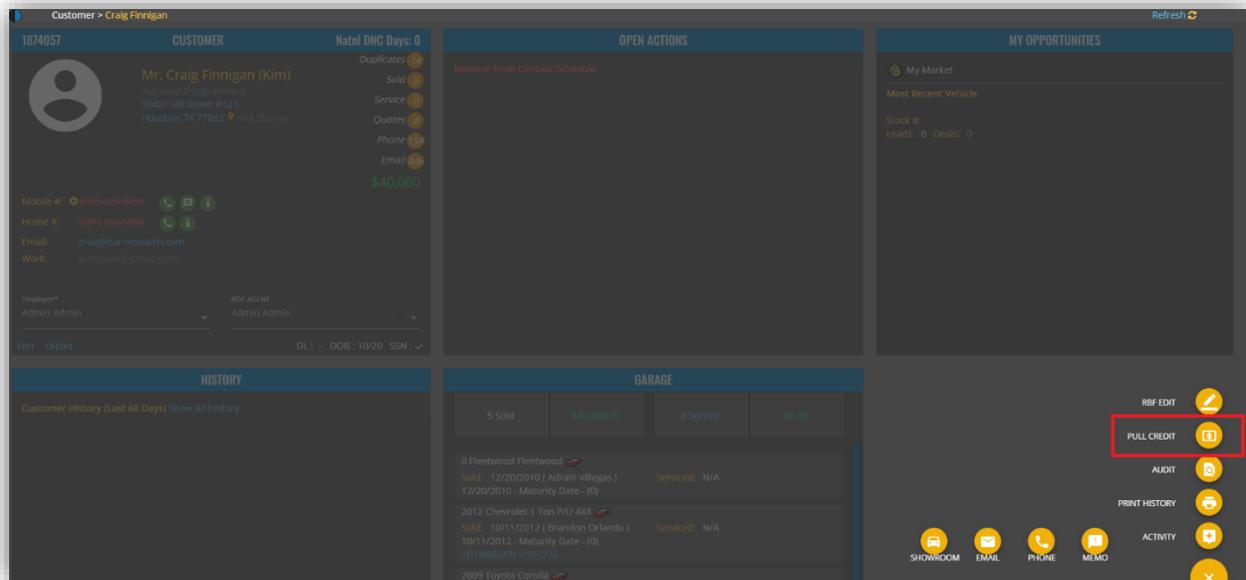
We have 3 views for the customer record. Below is the Sales View. You will see the credit information highlighted below. It will either have a checkmark "✓" or an "x" based on whether or not credit has been pulled on the customer. Click on the word **"Credit"** to see the View/Pull Credit Screen (highlighted here).



Here is the Edit View of the customer record. The pull/view credit button is on the top toolbar. If you mouse-over the button, it will show a tooltip on whether or not credit has been pulled for this customer. Clicking on the button will open the View/Pull Credit Screen (see below).



And here is the New view of the customer record. The pull credit button is found by clicking on the + sign at the bottom right corner of the customer page.



View/Pull Credit Screen

This screen allows the user to view previously pulled reports and to pull a new report whether it be a Prescreen, OFAC, Red Flag or a full Credit Report. The top section (labeled 1 in the picture) shows any previous pulls. To view the actual report, just click on the **Report Date** and it will open the report (see Credit Report/PreScreen below). To pull a new PreScreen, simply click on the **Pre Screen** button under the customer name (labeled 2 in the picture). To pull a new Credit Report, **select the Bureau(s)** and what type of report you want to pull and then click **Pull Credit** (labeled 3 in the picture). To pull an OFAC or Red Flag report, you **do not** have to select a Bureau.

Pull New Credit

Credit has been previously pulled for this customer. You may view one of the previous reports by clicking on the report date or you can pull a new credit report below.

Report Date	Pulled By	Experian	Equifax	Trans Union	Pre Screen	Pulled For
3/12/2015 12:36:20 PM	Ryan Hon		Y			Individual
3/12/2015 12:06:13 PM	Ryan Flores		Y			Individual

PULL NEW CREDIT

Buyer	Co-Buyer
Lauren McDonald 650 Jayhawk Rd. Cleveland, TX 77328 XXX-XX-0244	Missing Full Name Missing SSN

Bureau

Equifax

Experian

Trans Union

Pull

Credit Check

ID Check

OFAC

Red Flag

Pull For Buyer

Credit Report/PreScreen

This is the Credit Report you will see when you pull a new credit report or click on a previously pulled report.

Credit Score, For the Equifax Score Card, scores range from a low of 250 to a high of 843

Adverse Action Letter **RBP Notice**

Your Compliance Dashboard

Red Flag Summary

Name: LAUREN MCDONALD
Red Flag Score: 57
Score Risk Level: **Medium Risk**
Questions Unavailable. Manual Alerts Only Required.

Status: Out of Wallet Request

Out of Wallet Questions

Questions in Spanish

Section	Result	Alert	Next Steps
> OFAC	Clear		
> ID Match	Alert	Valid SSN - SSN not found	Out of Wallet Questions
> Red Flag Alerts	Clear		
> ID Verification	Clear		ID Verification Completed

CREDIT REPORT

EQUIFAX

Date: 03/12/2015
Customer No: 155AN01823

This is a sample Pre Screen Report you will see when you pull a new Pre Screen Report or click on a previously pulled one.

QUICKSCREEN

Quick Screen Results

Score: **813** (Tier 1) Result: Consumer Passed Quick Screen Criteria

Consumer Information

Name: VALSAMMA JOSEPH	Email:
Address: 840 GEARING AVE PITTSBURGH, PA 15210	Phone:

Auto Summary

Available Revolving Credit: **\$2,000.00** Auto Inquiries last 30 days: **0**

Certificate Status

Printed By: N/A
Confirmed By: N/A

[PRINT NOW](#)

Viewing the Compliance Dashboard

To View the 700 Credit Compliance Dashboard, click on the **Main Menu** on the left side, click on 'Reports', then click on '700 Credit Compliance Dashboard'.

Here is a sample dashboard:

Application Summary	
Applicants	32
Co-Applicants	0
Stand Alone RedFlag Applicants	1
Stand Alone OFAC Applicants	1
Total Number of Credit Reports	34

Red Flag Program Monitor	
Total Applicants	33
Red Flag Alert Status	48%
Red Flag Clear & Cautions	16
Red Flag Alerts	17
Alerts Unresolved	5
Alerts Resolved	12

Adverse Action Letter Program Monitor	
Total Applicants	32
Letters Mailed	0
Letters Queued to be Mailed	32
Letters Printed Locally	0
Applicants with No Letter Delivered	0
Adverse Letters Delivered/Scheduled	32

Risk Based Pricing Notice Program Monitor	
Total Applicants	32
Notices Mailed	0
Notices Queued to be Mailed	32
Notices Printed Locally	0
Applicants with No Notice Delivered	0
RBPN Notices Delivered/Scheduled	32

Consumer Alerts	
Fraud Victim and Security Alerts	1
Active Duty Alerts	0

Manual Verifications	
Complete	28
Incomplete	5

OFAC Compliance	
Complete	28
Incomplete	5

INTRODUCTION TO 700DEALER.COM

As a customer of 700Credit, you have access to your own personal credit portal at www.700dealer.com. You should have received your username and password in a welcome email from 700Credit. If you did not receive this email, or have misplaced it, please send an email to: support@700credit.com, or call: **866-273-3848**.

The screenshot shows the 700Credit Dealer Portal login interface. It includes a sign-in form with fields for Username and Password, and a 'Log In' button. There are also links for 'Forgot Password' and 'Forgot & Reset'. Below the login form, there are several promotional banners:

- Access your qualified leads from anywhere.** Promoting the QuickMobile app for pre-approved customers.
- Your Customers can Now Improve Their Credit Scores Instantly, for Free, with Experian Boost™.** Promoting the Experian Boost service.
- Are you protected from SYNTHETIC IDs?** Promoting a Synthetic ID solution to protect dealerships from fraud.

When you log in to 700Dealer.com, simply click on the **Applicant List** menu item in the left-hand column and you will see a list of all. You can select **Date Range** to view different timeframes.

By clicking on any name in the list, you can view their full credit report, red flag, and a link to their compliance dashboard.

The screenshot displays the 700Dealer.com Applicant List interface. On the left, there is a navigation menu with 'Applicant List' highlighted. The main area shows a table of applicants with columns for Applicant, Products, Status, Users, Dealer, Date, and Action. A blue arrow points from a row in the table to a detailed credit report on the right.

Applicant	Products	Status	Users	Dealer	Date	Action
OO (592)		Completed	qq_berglundchryslerjeepdodgefiatberglund chrysler		12/24/18 3:15 AM	View Details Edit Submit Letter
EQ (681)		Completed	berglundfiatel			
EQ (648)		Completed	berglundfiatel			
OFAC		Completed	berglundfiatel			
EQ (728)		Completed	berglundfiatel			
EQ (617)		Completed	berglundfiatel			
EQ (617)		Completed	berglundfiatel			
EQ (746)		Completed	berglundfiatel			
OFAC		Completed	berglundfiatel			

The detailed credit report on the right shows the following information:

- QuickScreen Results:** Score: 606 (Tier 6). Result: Consumer Passed Quick Screen Criteria.
- Customer Information:** Name: Test Person, Address: 100 Testperson Ln, Jonesboro, GA, 30760.
- Auto Summary:** Available Remaining Credit: \$11,123.00. Auto Requires last 30 days: 0.
- Auto Trade Line 1:** Interest Rate: 27.55%, Original Amount: \$9,645.00, Original Term: 120 Months, No. Late Payments: 0, Monthly Payment: \$237.00. Payment Paid: 60%, Estimated Payoff: \$3,000.00, Remaining Term: 15 Months, Loan Type: Auto Lease, Trade Status: Open.
- Auto Trade Line 2:** Interest Rate: 18.26%, Original Amount: \$11,195.00, Original Term: 84 Months, No. Late Payments: 0, Monthly Payment: \$237.00. Payment Paid: 32%, Estimated Payoff: \$7,632.00, Remaining Term: 57 Months, Loan Type: Auto Lease, Trade Status: Open.
- Auto Trade Line 3:** Interest Rate: 60.86%, Original Amount: \$531.00, Original Term: 120 Months, No. Late Payments: 0, Monthly Payment: \$27.00. Payment Paid: 8%, Estimated Payoff: \$491.00, Remaining Term: 98 Months, Loan Type: Auto Lease, Trade Status: Open.
- Auto Trade Line 4:** Interest Rate: 99.96%, Original Amount: \$366.00, Original Term: 96 Months, No. Late Payments: 0, Monthly Payment: \$295.00. Payment Paid: 47%, Estimated Payoff: \$196.00, Remaining Term: 0 Months, Loan Type: Auto Lease, Trade Status: Open.
- Certificate Status:** Printed By: N/A, Confirmed By: N/A.

MANAGING USERS

You can add, edit or delete users who have access to your customer, credit and lead information through the following process.

1. Log in to 700Dealer.com
2. Click on the **"USERS"** link in the left-hand navigation.
3. To **EDIT** a user's credentials, click the Edit link on the right.
4. To **DELETE** a user, click the Delete link on the right.
5. To **Create a NEW user**, click on the Copy link on the right.

User ID	Name	User Level	User Type	Status	Dealer	City	State	Action
cartercountydccjcdl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydccjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydccpq	Elend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyhycudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyhycudc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cchyundaidcpq	Elend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
keystonechevyudl	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevydc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonegbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy

When you click on **Edit**, you will be brought to a screen where you can make changes to the information.

User Information

User ID: *
cartercountydccjcdl

Password: *

Retype Password: *

First Name : *
CU DL

Middle Name :
Interface

Last Name :
Interface

Address :
3600 W. Broadway

Zip : *
73401

City : *
Ardmore

State : *
OK

Phone :
580-226-1210

Email Address : *
jsupport@700credit.com

[Email Password](#)

User Setup Information

User Type : *
Gateway User

User Level : *
Dealer User

AutoGenerate Letter is on

Dealer :
Keystone Chevrolet
Carter County Hyundai

Select Default Dealer :
CarterCountyDodgeChryslerJeep

Disable User
From IP: 206.80.1.1 To IP: 206.80.255.255

[Add Another Range](#)
[Edit](#) [Delete](#)

Restrict Days of week and time of day access

Force Password change on next Login

Show in QuickApp Dropdown

Login Required

Security Questions

Question 1: city where company is located *
Question 2: city where company is located *
Question 3: city where company is located *

Answer 1: Ardmore *
Answer 2: Ardmore *
Answer 3: Ardmore *

Creating a New User

UserID	Name	UserLevel	UserType	Status	Dealer	City	State	Action
cartercountydjcucl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountypq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyhucudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyhycud	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cchyundaiddcpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
keystonechevycul	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevydc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonegbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy

To create a new user, it is easiest to find a similar user id select the **COPY** action as highlighted above. You can then fill in the new user information and make any changes in the setup necessary.

User Information

UserID: Password: Retype Password:

First Name: Middle Name: Last Name:

Address:

Zip: City: State: Phone:

Email Address: [Email Password](#)

Password Rules:
 Password must be at least 8 characters long.
 Password must contain an uppercase character.
 Password must contain a lowercase character.
 Password must contain a numeric character.
 Password and Retype Password must match.
 Password shouldn't match with last four password

User Setup Information

User Type: User Level:

Gateway User: Dealer User: AutoGenerate Letter is on:

Dealer: Select Default Dealer:

Disable User From IP: To IP: [Add Another Range](#)

Restrict Days of week and time of day access
 Force Password change on next Login
 Show in QuickApp Dropdown
 Login Required
 Security Questions

Gateway User Information

Customer:

Output Format:

RadFlag Format:

Credit Bureau Data XML Data Tags (Score Only) Return Rad Flag XML Tags
 Credit Bureau Data XML Data Tags (All Elements) Return OFAC Tags
 Include Letters
 Add RawData to XML QuickScreen/QuickQual Stylesheet: Default AutoLoop AutoSoftNet Elends Reynolds CRH AutoRaptor Dominion Web Control Fast Lane
 Enable Duplicate Search and Append Request ImageSize Large Small

If you have any questions about what you can do in 700Dealer.com portal please contact our support team at support@700credit.com, or call: 866-273-3848.