QuickQualify Quick Start Guide
October 2021

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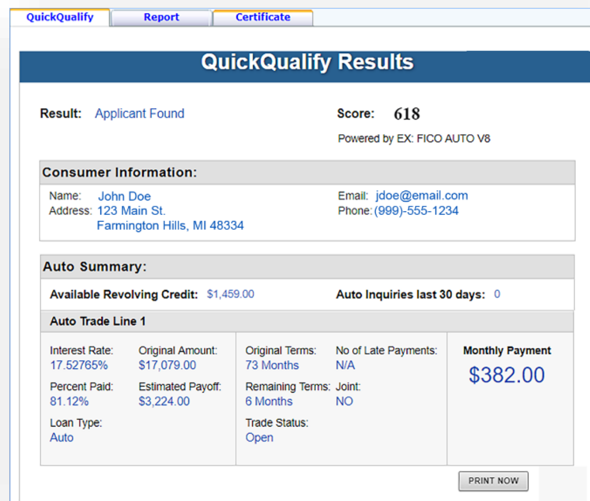
Welcome to QuickQualify from 700Credit!

QuickQualify is a soft-pull solution which places a soft inquiry on the consumers file, that does not require a consumer's SSN or DOB – only name and address required. For each consumer that fills out the form and gets pre-approved, you will receive:

> Live FICO Score
> Available Revolving Credit
> Auto Inquiries last 30 days
> Summary of Auto Trade Lines Including:
  - Current Monthly Payments
  - Current Auto Loan Interest Rates
  - Remaining Balance / Payoff Payment History Months
  - Remaining on Auto Loans

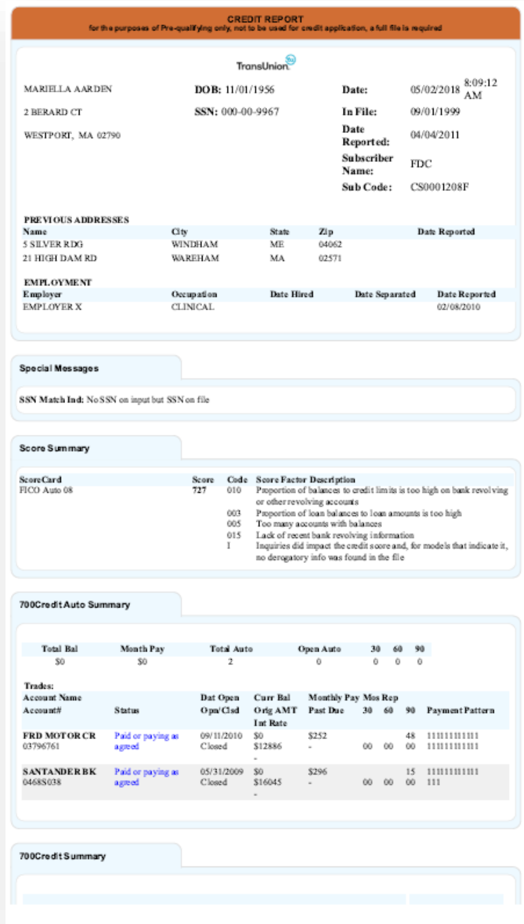


You can use this information to put the consumer in the right vehicle with the right financing, right away!

Credit Report Option

With our QuickQualify platform, dealers have the option of either getting the soft-pull results as shown above, or you can opt to receive a full credit file from either TransUnion or Experian.

Note: This report can only be used for informational purposes and CANNOT be used to fund the deal.



CREDIT REPORT
for the purposes of Pre-qualifying only, not to be used for credit application, a full file is required

TransUnion

MARIELLA AARDEN	**DOB:** 11/01/1956	**Date:**	05/02/2018 8:09:12 AM
2 BERARD CT	**SSN:** 000-00-9967	**In File:**	09/01/1999
WESTPORT, MA 02790		**Date Reported:**	04/04/2011
		Subscriber Name:	FDC
		Sub Code:	CS0001208F

PREVIOUS ADDRESSES

Name	City	State	Zip	Date Reported
5 SILVER RDG	WINDHAM	ME	04062	
21 HIGH DAM RD	WAREHAM	MA	02571	

EMPLOYMENT

Employer	Occupation	Date Hired	Date Separated	Date Reported
EMPLOYER X	CLINICAL			02/08/2010

Special Messages

SSN Match Ind: No SSN on input but SSN on file

Score Summary

ScoreCard	Score	Code	Score Factor Description
FICO Auto 08	**727**	010	Proportion of balances to credit limits is too high on bank revolving or other revolving accounts
		003	Proportion of loan balances to loan amounts is too high
		005	Too many accounts with balances
		015	Lack of recent bank revolving information
		I	Inquiries did impact the credit score and, for models that indicate it, no derogatory info was found in the file

700Credit Auto Summary

Total Bal	Month Pay	Total Auto	Open Auto	30	60	90
$0	$0	2	0	0	0	0

Trades:

Account Name Account#	Status	Dat Open Opn/Clsd	Curr Bal Orig AMT Int Rate	Monthly Pay Past Due	Mos Rep 30	60	90	Payment Pattern
FRD MOTOR CR 03796761	Paid or paying as agreed	09/11/2010 Closed	$0 $12886 -	$252 -	00	00	48 00	111111111111 111111111111
SANTANDER BK 0468S038	Paid or paying as agreed	05/31/2009 Closed	$0 $16045 -	$296 -	00	00	15 00	111111111111 111

700Credit Summary

QuickQualify Data Entry Form

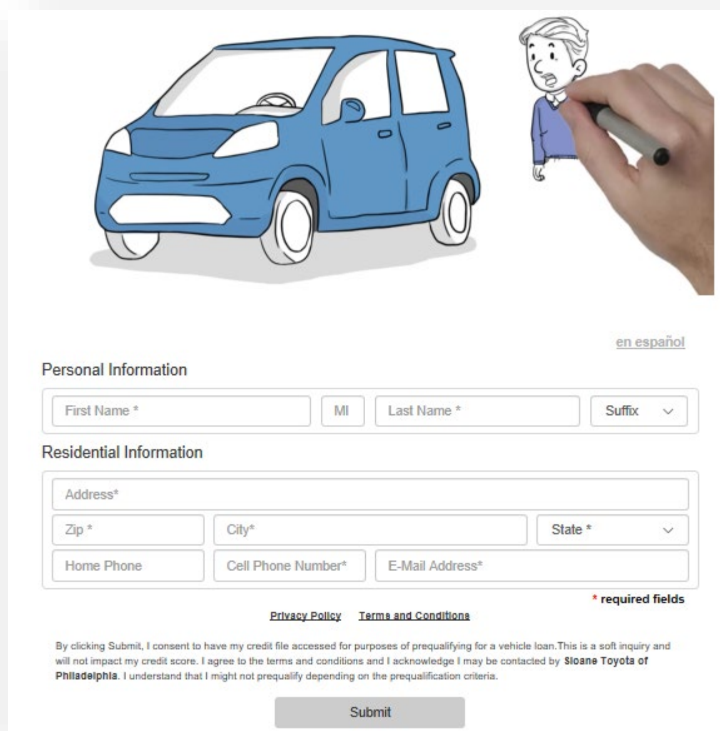
When a customer clicks on a QuickQualify button, banner or link, they will be brought to a new page with an engaging video and a form to fill out. Our QuickQualify entry form is short and simple – requiring only a consumer's name and address making it much more likely they will complete the form. Consumers receive an immediate video response if they are pre-qualified and can be emailed a certificate they can print and bring to the dealership. When the consumer completes the pre-qualification process, your lead manager receives a text message that a new lead is available, along with an email that contains the customer information and their FICO score auto credit profile. The data can also be automatically added to your CRM, DealerTrack, RouteOne or CUDL.

QuickQualify makes it easy to identify:

- The subprime customer, so you can work them the right way from the start.
- The equity customer with a high interest rate and good credit score.
- The prime customer who can take delivery immediately.
- A motivated customer that has been recently shopping for a vehicle.

The entry form below shows the basic, default fields that are required to be filled out by the consumer to run a successful soft-pull.

There are several video options to choose from – all available for viewing on **700Credit.com/videos**. Dealers have the choice of video. Spanish versions are available for each option.



Pre-qualification Certificate

If an applicant passes the pre-qualification, a certificate can be generated and displayed or emailed to the consumer.

Pre-Selected Certificate
This Certificate is presented to:
William G Lecoq
Congratulations!!!
You have been Pre Approved for Financing
Valid Only At
Nissan of Opelousas
5731 I-49 Service Road South
OPELOUSAS , LA 70570
Offer Expires: 8/3/2016

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 888-5OPTOUT (888-567-8688). See PRESCREEN & OPT OUT NOTICE below for more information about prescreened offers.

Prescreen & Opt Out Notice:

This prescreened offer of credit is based on information in your credit report indicating that you meet certain minimum criteria. This offer is not guaranteed if you do not meet the additional terms and conditions defined below, including providing acceptable collateral and proof of income. If you do not want to receive prescreen offers of credit, please contact Trans Union by mail, phone or web site:

TransUnion Opt-Out Request
P.O. Box 505
Woodlyn, PA 19094-0505
888-5OPTOUT 888-567-8688
www.optoutprescreen.com

Additional Terms and Conditions

In order to qualify for this program you must meet the following conditions:
You have been Pre-Selected for an Auto Loan from $5,000 to $50,000
These criteria include a minimum verifiable gross monthly income of $2,000.00
Your vehicle payment cannot exceed 15% to 30% of your gross monthly income
Your vehicle payment plus your other current monthly payments must not exceed 40% to 60% of your gross monthly income
You must continue to meet the criteria used to select you for this offer and our credit worthiness criteria
That your down payment meets our equity requirements; and that you furnish the required vehicle. Any equity deficit in your current vehicle must be paid or refinanced with your new vehicle

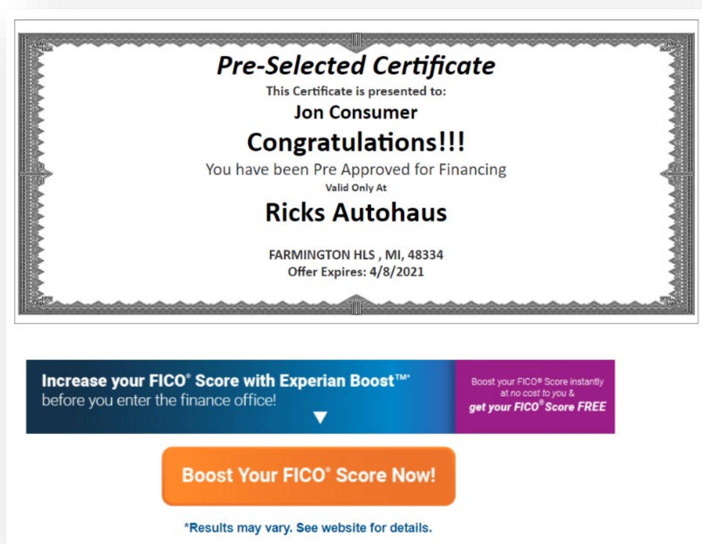
Printed by: Quick Qualify Date: 7/4/2016 11:19:45 AM
Signature

Experian Boost™ Feature

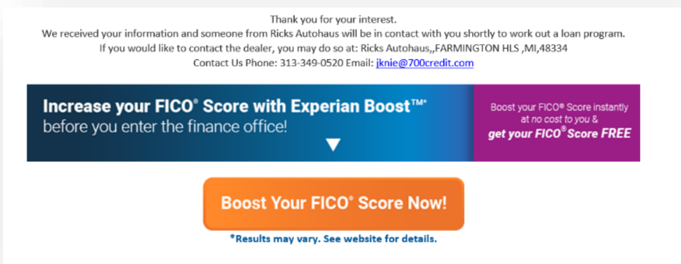
700Credit is pleased to announce we are now offering the Experian Boost™ product to consumers for those dealers who use our QuickQualify web-based prequalification platform with Experian enabled. Boost™ is a platform offered by Experian that allows consumers to "boost" or improve their FICO credit score. This can occur after the consumer prequalifies and before they make into the finance office and apply for financing.

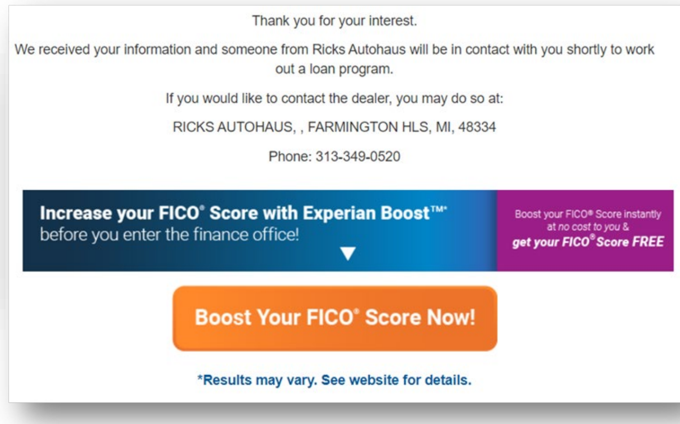
How Boost™ Works:

- When consumers enroll in Boost™ they provide Experian their bank login information and their payment history is then evaluated for cable, cell phone, and other utility bills that can be added to their credit file.
- Only positive payment histories are added to the consumers credit file and FICO Score.
- Once the FICO Score is "boosted" or improved it is immediately available for any back-end credit report transactions providing additional opportunity for the consumer.



- Consumers are presented the opportunity to enroll in Boost™ in 2 locations:
  - On the summary screen after they submit their prequalification form
  - In the “thank you for prequalifying” email to the consumer.

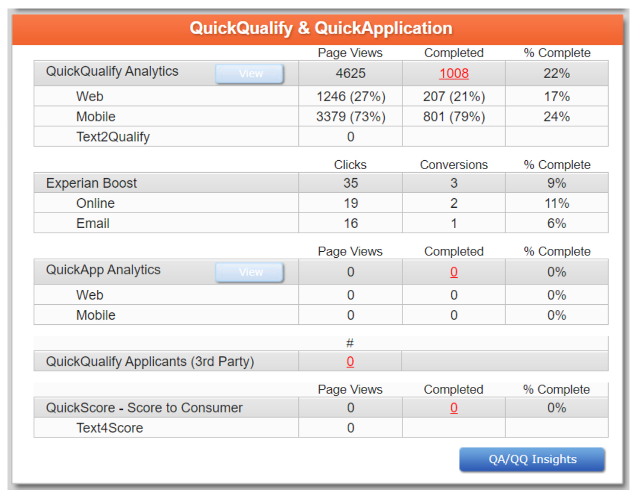




Win-Win Benefits

The addition of the Experian Boost™ platform to our QuickQualify solution adds a level of depth and value for both the dealer and the consumer.

- Consumers increasing their FICO scores translates to better rates for the consumer
- Increase sales for the dealer



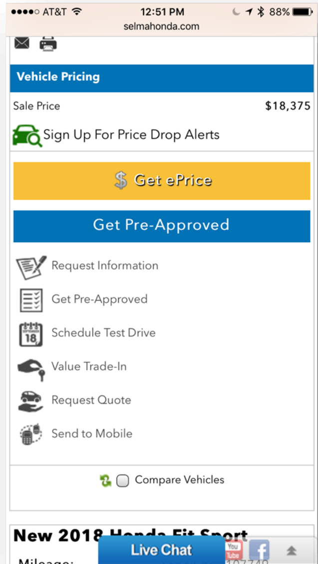
QuickQualify & QuickApplication

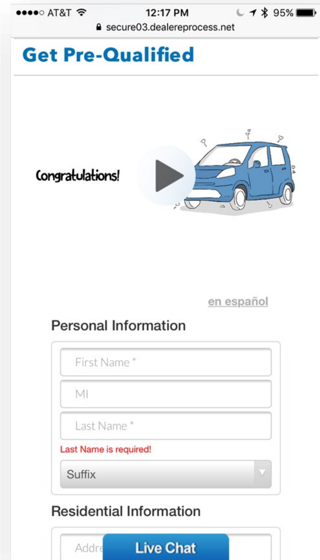
	Page Views	Completed	% Complete
QuickQualify Analytics View	4625	1008	22%
Web	1246 (27%)	207 (21%)	17%
Mobile	3379 (73%)	801 (79%)	24%
Text2Qualify	0		
	Clicks	Conversions	% Complete
Experian Boost	35	3	9%
Online	19	2	11%
Email	16	1	6%
	Page Views	Completed	% Complete
QuickApp Analytics View	0	0	0%
Web	0	0	0%
Mobile	0	0	0%
	#		
QuickQualify Applicants (3rd Party)	0		
	Page Views	Completed	% Complete
QuickScore - Score to Consumer	0	0	0%
Text4Score	0		

QA/QQ Insights

Mobile Responsive!

Statistics show that 80% of all car shopping begins on a mobile platform. To support that statistic, our QuickQualify platform is completely mobile responsive.

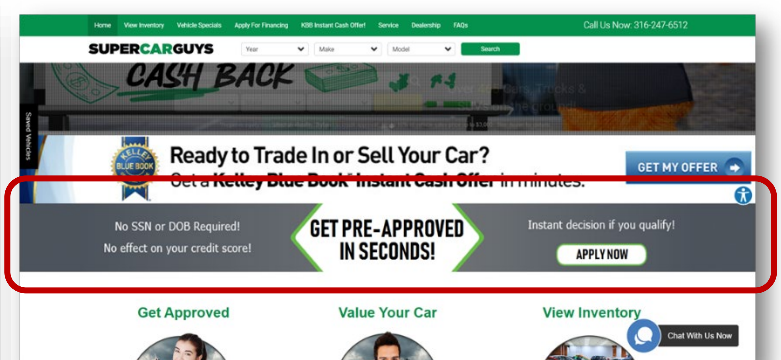




Best Practices – Banner & Button Placement

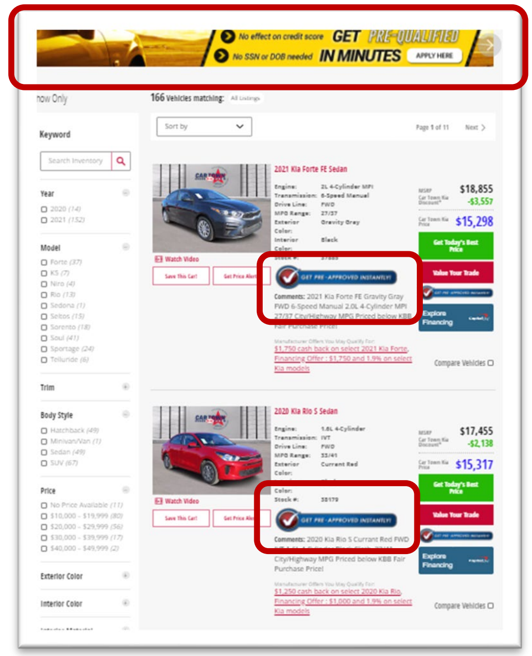
Over the past 6 years since first introducing web-based soft pull solutions to the market, we have gathered best-practice implementations of our buttons and banners to ensure the highest amount of leads for the dealer. Each location is important as it collects leads throughout the buying process.

Home Page Banners – Top of funnel leads.



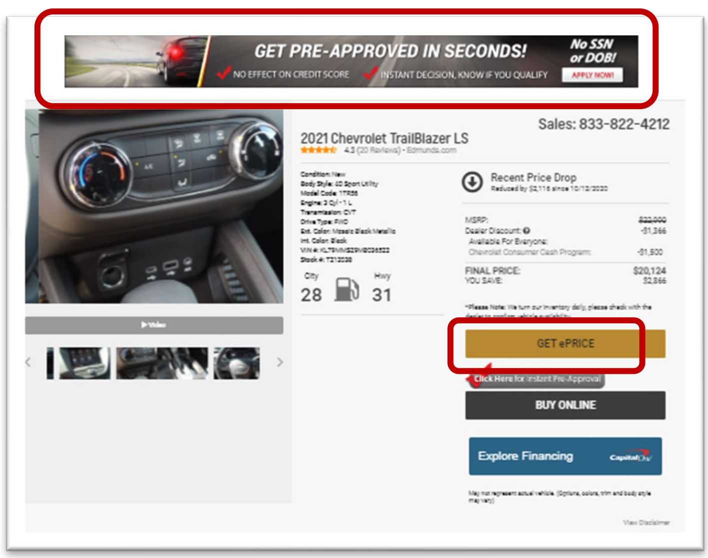
Vehicle Search Results Page (SRP)

Moving down the shopping funnel, banners and buttons should be placed on the Search Results Pages, both as a banner at the top of the page, and individual buttons in each vehicle listing to draw the most attention.



Vehicle Details Page (VDP)

Arguably the most important location to place banners and buttons is the Vehicle Detail Page. This is the bottom of the shopping funnel, when a consumer is showing interest in a specific vehicle. This location has historically driven the largest amount of prequalified leads than any other location.



Soft Pull Best Practices – Beyond your Website

Putting buttons and banners on your dealership website is just the first step in driving prequalified leads from your Internet footprint. There are other places where you can use the QuickQualify lead for URL for integrating soft pulls throughout your marketing tactics including:

- Facebook and Twitter Cover Photos and Posts
- Facebook Call-to-Action button
- Facebook Messenger and Automated Response
- Email marketing
- Email signature lines

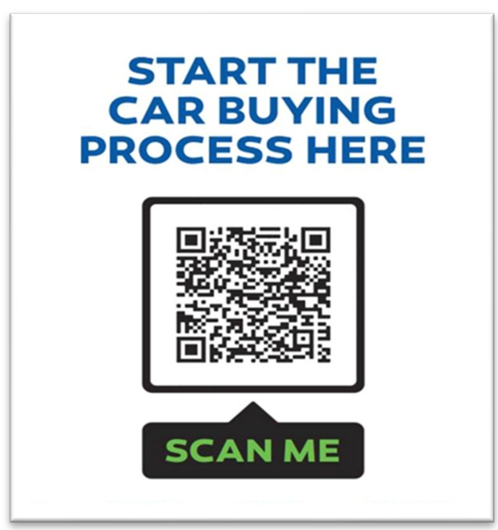
Every exposure is a good exposure when it comes to engaging consumers to get pre-qualified for a vehicle at your store.

QR Codes – Qualified Leads in your Showroom!

Drive pre-qualified leads from your store while customers are waiting to speak with you, wandering your lot or showroom or sitting at your desk. Using the URL provided by 700Credit, you can generate a customized URL that shoppers can scan from their phones to get your personalized prequalification form they can fill out and submit quickly – without requiring SSN or DOB. Here is how it works:

1. Log in to: https://www.qr-code-generator.com/
2. Select the URL option
3. Enter the URL that was given to you by your 700Credit implementation specialist

Here is an example of what the generated code looks like and how you can use this with creative marketing to encourage your shoppers to scan and get pre-qualified.



Best Practices

The QR code generated can be used to print out flyers, stickers, posters or other marketing materials that can be strategically placed throughout the dealership including:

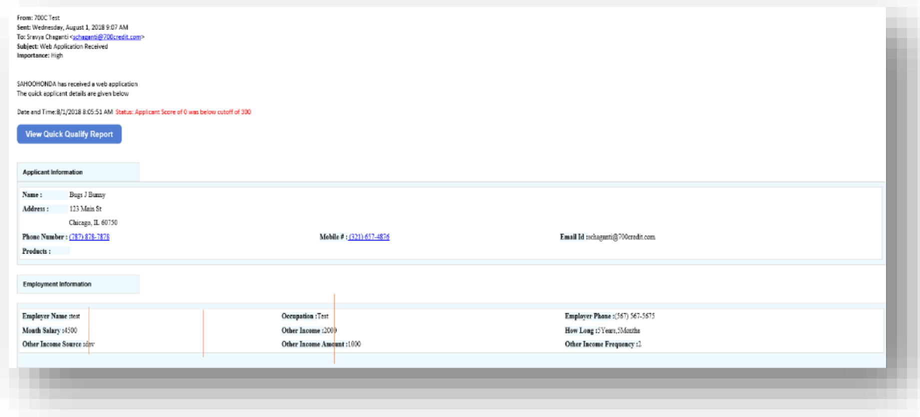
1. Sales desks
2. All new and pre-owned inventory
3. Waiting areas around the store
4. Service waiting area
5. Others!

Remember, the more places you post this around your store and lot, the likely your shoppers will scan the code **and you will get a pre-qualified lead!**

Lead Data Notification

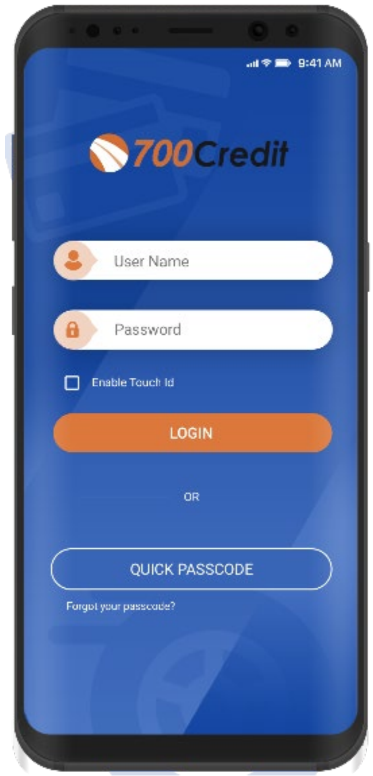
Dealers receive their leads in a variety of methods including:

1. Email & text notifications can be sent to any email address you specify as well as to a mobile phone. The notification will either indicate an Approved or Not Approved status. Credit score will not be included as in is not allowed to be sent through email. You will need to log in to 700Dealer.com to view the full soft-pull information (see below). Email format can be in HTML or in plain text.



Emails contain a “View Results” button. When a dealer clicks on the button, they will be prompted to log in to the 700Dealer.com portal before being served up the QuickQualify results in an iframe. This new feature enables dealers to get access to the consumer’s FICO® score and auto tradeline data quicker, so they can put together the best deal right away to present to the customer, before they move on to other stores.

2. QuickMobile App



The 700Credit Mobile Dealer App is specifically designed for our dealers to manage their soft-pull leads generated by the QuickQualify solution from a single, secure platform.
From this simple interface you can:

- Receive alerts when consumers complete the QuickQualify web form
- Optimize your interactions with applicants through text and mobile dialing
- View a list of all applicants and immediately click on any applicant to view the live credit score and credit file information
- Set filters to view leads from a specific period of time.
- Dealers can forward the QuickQualify URL via text or email for consumers to complete from their devices.

The 700Credit Mobile Dealer App is available for both mobile phone (Apple & Android) and tablet formats, iOS 11 or higher and Android 5.0 or higher. Each format includes a secure login for easy access to all your pre-qualified applicants.

The **700Credit Mobile Dealer App** is offered at no charge for **QuickQualify** customers and can be downloaded from the Apple and Android App Stores with a special link provided by 700Credit. This guide will walk you through the capabilities of both the Apple and Android Environments.

3. DMS & CRM

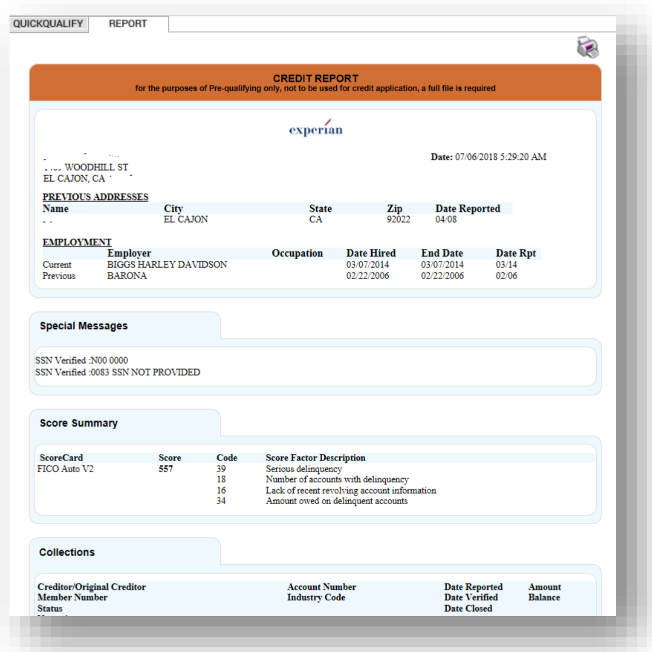
Leads can also be sent to a variety of third-party CRM/DMS systems including DealerTrack, RouteOne, and VIN Solutions just to name a few. While not all CRM/DMS systems can accept leads, ask your setup representative if yours is supported, as we add more every month.

Viewing Lead Data from your CRM

QuickQualify leads can be sent to your CRM (set up during your initial implementation).

When you click on the link in your CRM to view the customer's soft-pull credit data, you will be served up a 700Dealer.com login screen.

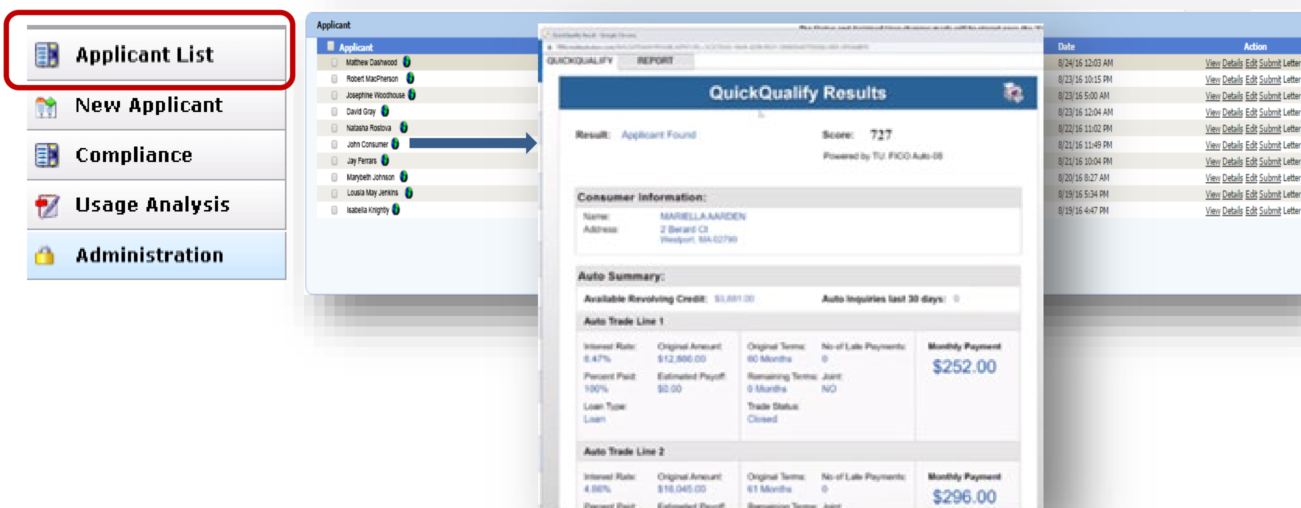
Once you enter your 700Dealer.com user id and password, you will be redirected to the results screen as shown here.



4. 700Dealer.com

All of your pre-qualified leads are available in www.700Dealer.com. You should have received your username and password in an email from 700Credit. If you haven't received your credentials, please send an email to support@700credit.com to request them again.

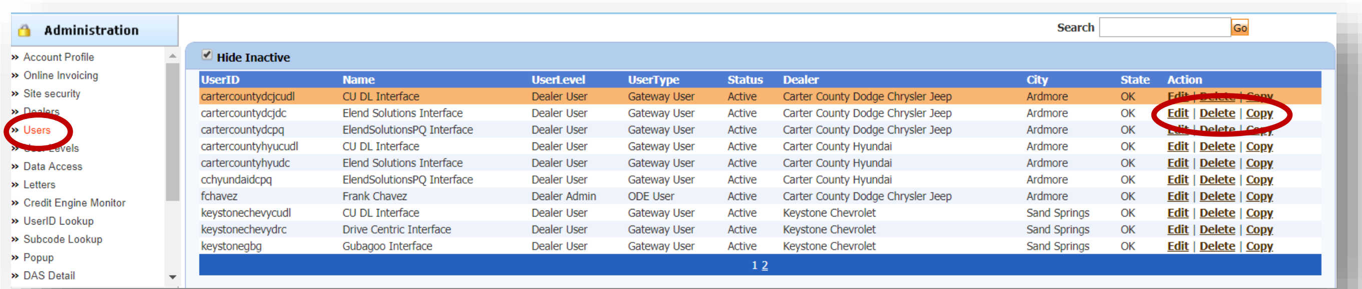
After you have log into 700Dealer.com simply navigate to the Applicant List tab on the left-hand navigation and apply the QQ filter. QuickQualify applicants will have a green & blue globe next to their names and will display their score (if available). Click on the Applicant Name to view the soft pull data.



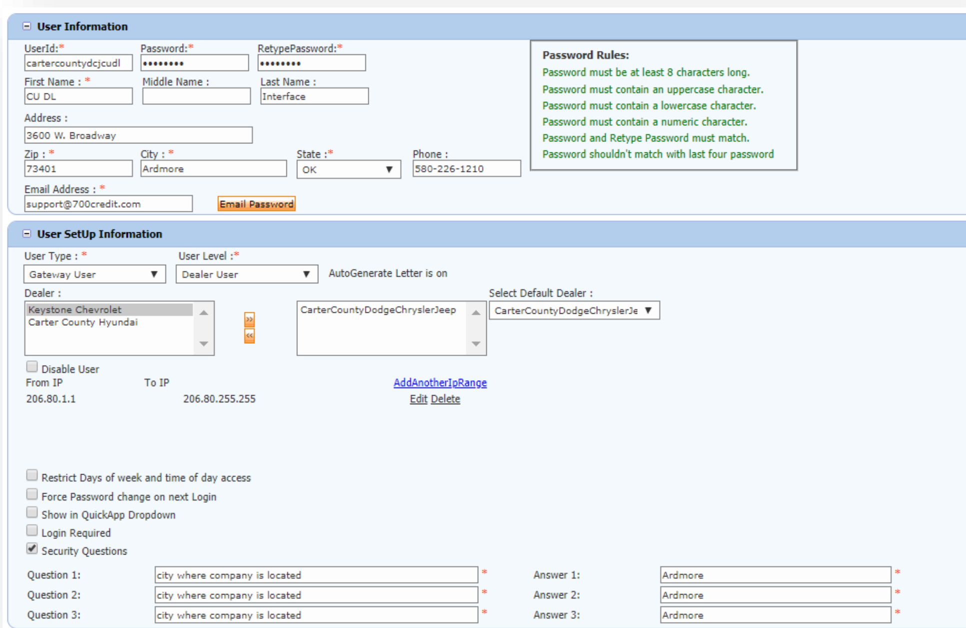
Managing 700Dealer User ID's

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

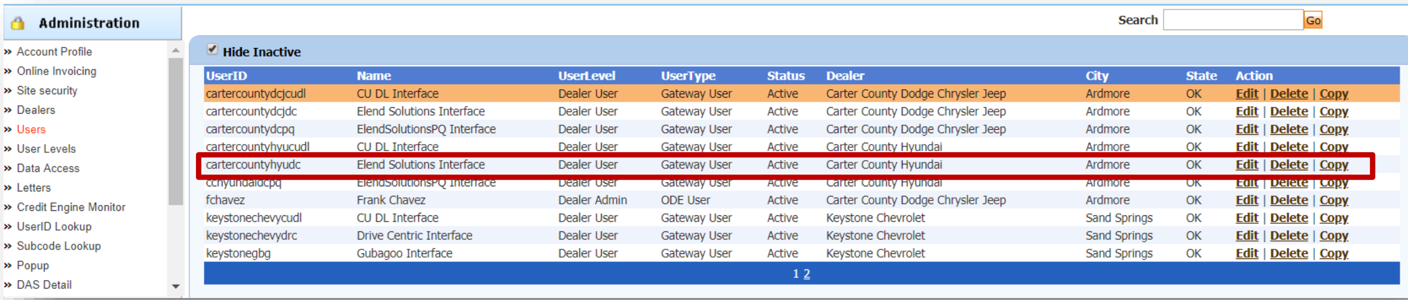
4. Log in to 700Dealer.com
5. Click on the "USERS" link in the left-hand navigation.
6. To EDIT a user's credentials, click the Edit link on the right.
7. To DELETE a user, click the Delete link on the right.
8. To Create a NEW user, click on the Copy link on the right.



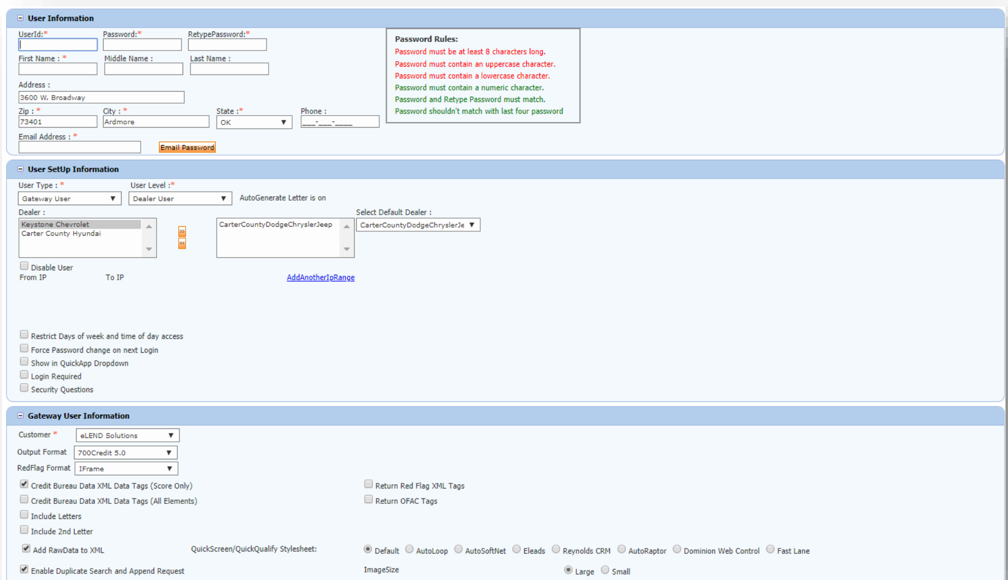
When you click on **Edit,** you will be brought to a screen where you can make changes to the information.



Creating a New User



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.



QuickApplication and QuickQualify Lead Analytics

We are pleased to share our latest enhancement to the QuickApplication and QuickQualification products! Dealerships can now view reports on lead traffic and conversions generated by both QuickApplication and QuickQualify web forms from within their 700Dealer.com portal. These reports will show both:

- the dealer consumers who visited the web applications
- the consumers that completed the form(s).

In addition, activity from specific banner placements can be tracked by utilizing the lead source option. The tables below provide examples of both the new lead behavior and the lead source analytics.

**** Reports can also be configured to be automatically emailed to your dealership on a daily, weekly or monthly basis**

QuickApp Lead Behavior Information

Dealer Name	User ID	Page View			Bounce Volume				Completion Volume			
		Mobile	Web	Total	Mobile	Web	Total	%	Mobile	Web	Total	%

QuickQualify Lead Behavior Information

Dealer Name	User ID	Page View			Bounce Volume				Completion Volume			
		Mobile	Web	Total	Mobile	Web	Total	%	Mobile	Web	Total	%
Florida Fine Cars	QQ_ffchollywood	250	137	387	214	105	319	82	36	32	68	17
Florida Fine Cars	QQ_floridafinecars	207	157	364	194	146	340	93	13	11	24	6
Florida Fine Cars - Miami	QQ_ffcmiami	741	479	1220	610	390	1000	81	131	89	220	18
Florida Fine Cars - Miami	QQ_floridafineMiami	546	425	971	504	390	894	92	42	35	77	7
Florida Fine Cars Margate	QQ_ffcarsmargate	393	355	748	336	311	647	86	57	44	101	13
Florida Fine Cars West Palm Beach	QQ_ffcwestpalmbeach	488	290	778	446	275	721	92	42	15	57	7
Florida Fine Cars West Palm Beach	QQ_ffcwpb	544	317	861	455	262	717	83	89	55	144	16

QuickApp Lead Source Information

QuickQualify Lead Source Information

Dealer Name	User Name	Source	Page Views	Page View %	Bounce	Complete	Completion %
Florida Fine Cars							
	QQ_ffchollywood	No Information	33	4	13	20	21
	QQ_ffchollywood	VDP	354	47	306	48	52
	QQ_floridafinecars	No Information	27	3	14	13	14
	QQ_floridafinecars	FinancePage	337	44	326	11	11
Florida Fine Cars - Miami							
	QQ_ffcmiami	VDP	1112	50	965	147	49
	QQ_ffcmiami	No Information	108	4	35	73	24

Lead Behavior Analytics for QuickApplication and QuickQualify Applicants

By adding source information as a query string to QuickApplication and QuickQualify URLs, our new analytical reporting allows dealers to track lead (consumer) behavior in multiple ways. You'll now be able to determine:

a) how your leads are landing on the form page (i.e. specific location from your website or via banner ad), defined as source information
b) # of page views (click rates)
c) # of consumers that bounced from the form page (leads that land on the form page, but navigate to another site without filling out the form)
d) # of consumers that completed the form page.

Accessing Reports

Once you have your website set up with the correct redirect URLs, you can go in to your 700Dealer portal at any time to review your analytics. Here are the steps to follow to access your report:

1. **Log in to 700Dealer.com**
2. **Click on the "Usage Analysis" Tab as circled below.**
3. **Management Reports**
4. **QuickApplication or QuickQualify Insights Report**
5. **Run the report based on Date Range selected via the dropdown.**