

USER GUIDE NOVEMBER 2021



TABLE OF CONTENTS

Introduction	
Welcome	3
Credit Reports	3
Red Flags	3
Out of Wallet Questions	3
Risk-Based Pricing Notices	3
Adverse Action Letters	4
Introduction to QuickQualify	5
Credit Report Option	5
QuickMobile App	6
Upstart Implementation	7
Consumer Experience	7
Viewing Leads in the Upstart Platform	9
Introduction to 700Dealer.com	10
Viewing Your Leads	10
Managing Users	11
Creating a New User	12





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 14,500 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.

This guide will walk you through our soft pull (*QuickQualify*) integration within the Upstart platform.





Introduction to QuickQualify - Consumer Prequalification 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 prequalification form and gets pre-approved, dealers 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
 - o Remaining on Auto Loans

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

	Qu	ickQualify	Results	
Result: Appli	cant Found		Score: 618 Powered by EX: FICO A	auto V8
Consumer li	nformation:			
Name: Johr Address: 123 Farm	n Doe Main St. hington Hills, MI 483	34	Email: jdoe@email.c Phone:(999)-555-123	com 34
Auto Summ	ary:			
Available Rev	olving Credit: \$1,45	59.00	Auto Inquiries last 30	0 days: 0
Auto Trade Li	ne 1			
Interest Rate: 17.52765%	Original Amount: \$17,079.00	Original Terms: 73 Months	No of Late Payments: N/A	Monthly Payment
Percent Paid: 81.12%	Estimated Payoff: \$3,224.00	Remaining Terms: 6 Months	Joint: NO	φ302.00
Loan Type: Auto		Trade Status: Open		

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 all three bureaus: Equifax, TransUnion and Experian.

We **STRONGLY** suggest you set up your prequalification bureau to match the bureau and scorecard that matches your credit bureau used in your F&I office.

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

		,	FransUnion				
MARIELLA AARDE	N	DOB: 11/	01/1956	г	ate:	05	/02/2018 8:09:12 AM
2 BERARD CT		SSN: 000	-00-9967	1	n File:	09	/01/1999
WESTPORT, MA 62	790			I F S	ate leport ed: ubscribe iame:	04 F FI	/04/2011 DC
				s	ub Code:	C	50001208F
PREVIOUS ADDRE	SSES						
Name	C to	(DITAM)	State	Zip		1	Jate Reported
21 HIGH DAM RD	WA WA	REHAM	MA	02571			
EMPLOYMENT	0		Date III		Data Cor		Date Description
EMPLOYER X	CLI	NICAL	Date H	rea	mile Sep	armed	02/08/2010
ipecial Messages							
icore Summary kereCard ICO Auto 08		Score Co 727 010 000 011 1	de Score Fact Proportion (or other rev Proportion (Too many a Lack of reo Inquiries di no derogato	or Description of balances to obving account of loan balan occurs with ent bank revo d impact the- ry info was f	m credit limi ats ces to loan i balances lying infor credit s core ound in the	ts is too intounte nation and, for file	high on bank revolvin is too high models that indicate i
icore Sum mary icore Card ICO Auto 08	mary	Score Co 727 010 000 011 1	de Score Fach Proportion (or other rev Proportion (5 Too many a 5 Lack of rec Inquiries di no derogato	or Dascription of balances to obving account of loan balan occounts with emb balan reveal the balan reveal of impact the ry info was for	n e credit limi ats ees to loan i balances loing inder credit score ound in the	is is too mounts nation and, for file	high on bask revolvin is too high models that indicate i
icore Sum mary IcoreCard ICO Auto 08	mary Month Pay	Score Co 727 010 000 011 1	de Score Fact Proportion e or other rev Proportion e Too maxy a Lack of rec Inquiries di no derogato	ar Descripti of balances to obving account of loan balan coounts with ent bank revo ent bank revo min bank revo ry info was f	m oradit limi ats cet to loan s balances balances ound in the 240	ts is too amounts nation and, for file	high on bank revolvin is too high models that indicate i
icore Summary kareCard ICO Auto 08 100Credit Auto Sum Total Bal S0	mary Month Pay 50	Score Co 727 011 0000 011 1 Total A 2	de Score Pact Proportion o or other row Proportion (Too many a Lack of rec Inquiries di no deregato	er Dascripti of balance to solving access of loan balan cocontre with ent bank reco d impact the rry info was f Open Auto 0	n credit limi ats test to loan s balances bring indier credit score ound in the 30 0	ts is too amounts mation and, for file 60 9 0 0	high on bank revolvin is too high models that indicate i
icoro Summary keneCard ICO Auto 08 900CreditAuto Sum Total Bal S0 Trates:	mary Month Pay 30	Score Co 727 011 000 011 1 Total A 2	de Seere Pach Proportion or otherreve Proportion Proportion S Too many a Lack of rec Inquiries di no deregato uto 0	or Description of balances to obving accounts with end bank reve d impact the- rry info was to Open Auto 0	n orredit limi nts tes to loan s balances loing inform redit score tound in the 30 0	ts is too amounts mation and, for file 60 9 0 0	high on bank revolvin is too high models that indicate to
icore Summary keereCard ICO Auto 08 00Credit Auto Sum Tetal Bal S0 Trades: Account Name Account	mary Month Pay S0 Status	Score Co 727 010 000 011 1 1 Total A 2 Dat Open Ops/Claft	de Score Fach Proportion e or otherrev Proportion Proportion Proportion Commy a Proportion Lack of rec Lack of rec Lack of rec to derogato uto Curr Bal Orig AMT Int Bate	er Descripti balances to obving accou of loan balan cocounts with ent bank revo ent bank revo ent bank revo ent bank ry info was f Open Auto 0 Monthly I Past Dec	n oradit limi ats ces to loan n balances bring indices oradit s core oradit s core ora	ts is too and, for file 60 9 0 0 0	high on bask revolvin is too high models that indicate i Payment Pattern
kererCard ICO Auto 08 00CreditAuto Sum Total Bal 50 Trades: Account Name Account Name Account Name S0756761	many Manth Pay 30 Statas Pada or paying an agreed	Score Co 010 000 000 000 11 1 Total A 2 Dat Open Ops/Cad 09/11/2010 Closed	de Serre Pach Proportion - or other row Proportion - S Too many - S Lack of ree Inquiries di no derogato - uato - Curr Bal - Orig AMT In Rute - - - - - - - - - - - - -	ar Descripti of balances to obving account of loan balan cocounts with ent bank room thank room of loan balan of loan balan of loan balan of loan balan of Deen Auto o Monthly 1 Past Dee S252	n cradit limi ns cato for an s being index center sound in the 20 0 'ay Mos Re 20 60 00 00	ta is too amounts mation file 60 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	high on bank revolvin is too high models that indicate i Pagmmt Patters
leon Summay leon Cod DOCredit Auto Sum Tetal Rai 30 Tetal: Rai Account Nane Account Mane Account Mane Account Mane Account Mane Account Mane	many March Pay 50 Satas Pada or paying as agreed Pada or paying as	Score Co 727 011 000 013 1 Total A 2 Dat Open Ope/Cad 09/11/200 Closed	de Seere Fact Propertion or other res or other res Too may a state of res Inquirie di no deregato Curr Bal Org AMT Int Rete 50 512856 5 51605 -	or Description of balances to obving account of loan balances of dispatches with end balances with end balances with out balances with out balances with out balances with out balances with out balances with out balances with out balances with out balances with out balances with out balances with out balances with out balances with out balances with out balances with out balances with out	n order tamin Hi Halances Virigi information Virigi	60 9 and, for file 60 9 0 0 10 10 10 00 15 00 0 00	high on hank revolvin is too high models that indicate i Paymont Pattern 111111111111111111111111111111111111





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 QuickMobile Dealer App** is available for both mobile phone (iOS & Android) and tablet formats. It is offered at no charge and can be downloaded from the Apple and Android App Stores by searching for "700Credit" or by scanning the QR Code to the right. Please contact our support team if assistance is required: (866) 273-3848.





700Credit

QUICK PASSCODE





Upstart Implementation

Consumer Experience

700Credit is partnered with **Upstart** to provide **QuickQualify** integration in the digital retailing process.

Consumers will begin by selecting a vehicle they are interested in during their digital retailing process.

On the vehicle's information dashboard, click "Continue".

Note: The next window to appear will ask the consumer if they have a vehicle they would like to trade-in. If the consumer does not, click "Continue".

They will be brought to the "Customize Your Payments" step of the process.

Click "Check Your Credit Instantly", as shown to the right.









The consumer will be prompted to fill out a form containing their first and last name and address.

Click "Continue".

Lastly, they will be asked to provide their social security number.

Please note: While the consumer is being asked for a SSN, this is to provide a credit *range* for the dealer and accurate estimate payments for the consumer, and not a hard-pull credit score.



FILL OUT THE FORM BELOW FOR YOUR INSTANT CREDIT CHECK

2020 LEXUS NX

III with

If the consumer could not be found based on their credit score, the screen will notify them.

They will then have the opportunity to self-report their credit score *range*.





INSHLATER -

Estimated Payment \$711/mo SEEDETAILS

8



To report their own credit score, click the drop-down (as shown to the right), and select a range option.



Viewing Leads in the Upstart Platform

Once a prequalification is submitted, dealers can log in to the back-end portal and navigate to the **"Results Dashboard**" and view the results, as show to the right.

						Prodi	gy Lexus					Kawin	Gahimeyer PEODEC
i≣ Showroom View	Overview Inst	ore Results	Online Results	Virtual Shown	om Deposits								
	Quick Stats	2021-1	D-11 - 2021-11-50										
I≣ Online View	132	15		12	6	N15	44	REDITATY			23	TONLINE	
III Client Management	TOTAL ONLINE LEAD	15											ZisportisC
	Load Form Capiture	d White	Selection Trat	le-in Added C	ustamize Payments	Soft Credit Pull	Pre-approved	Protection P	ian Schedule 1	ist Drive	Accessories	Poloa	Delivery
I≣ Results Dashboard	125		86	35	126	2	44	73	1		59	14	0
	DEAL PROSPESS BY	CUSTOMERS		MUSTHR	VE COMPLETED								
III Pricing Matrix (Online)	Customer Norte		Q, Sea	a Comple	rted Steps								
	Name	Dated	Vehicle Selection	Trade-in	Customize Payments	Instant Credit	Pre-approved Pr	nalignaith for	Schedule Test Drive	Accessories	Pickup	Delivery	Lending Appro
i≣ Pricing Matrix (In-Store)	david smith	11-10-21 12:53.pm	~		~	~	-0	2					
	HarryJames	11-09-21 4:64 pm			~		~	•					~
	Erin Fall	11-09-21 4:27 pm	~		~			e					
	Shannon Bennett	11-09-21 12:32 pm	~		~	12		~					
	Will Junk	11-09-21 11:27 am	~		~	2.55	~	~					
	Dato Swinney	11-09-21			~	1.000		-					





Introduction to 700Dealer.com

In addition to retrieving the prescreen results through the customer record in your CRM, you can log in to your 700dealer.com portal and see your customers prescreen results as shown below. Just click on the customer's name and you will be served up a window with their prescreen results as shown below.



Viewing Your Leads

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.

To view an applicant's data, just click on their name and the QuickQualify results will pop-up in a separate window as shown here.

m	hate Range last 20 Days				Q	uickQualify	Report	Certificate				
Applicant List	ate Range . Last 50 Days											
Appreant List	Applicant						Qu	ickQualify	Results			
Mailhouse Queue	Applicant	Products	Status	Users			च्युय	chaquanty	nesuns			
			Completed	qq_bergiunachrysierjeepaoagena								
			Completed	bergiundhatel		Result: Applic	cant Found		Score: 618			
	10		Completed	bergiundriatei					Develop the EV FICO ALTO M			
									Powered by EA. FICO /	1010 10		
			Completed	berglundfiatel		Consumer In	formation:					
	0		Completed	berglundfiatel		Name: John	Doe		Email: idoe@email.c	com		
	0		Completed	berglundflatel		Address: 123 M	Aain St.		Phone: (999)-555-123	34		
	0		Completed	berglundfiatel		Farm	ington Hills, MI 483	34				
*			Completed	berglundfiatel								
						Auto Summa	iry:					
Applicant List				Next		Available Rev	olving Credit: \$1,45	9.00	Auto Inquiries last 3	0 days: 0		
Mew Applicant	Add New					Auto Trade Lin	ne 1					
Compliance	Applicant Details					Interest Date:	Original Amount:	Original Terms	No of Late Paymente:	Monthly Payment		
Training / Education	Applicant History					17.52765%	\$17,079.00	73 Months	N/A	¢202.00		
💭 Heaga Analusis						Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint	\$302.00		
To osage Analysis						81.12%	\$3,224.00	6 Months	NO			
Administration						Loan Type:		Trade Status:				
D ²⁰¹⁹ lor						- NUIV		open				
Summit Net Troj Net desag, W										PRINT NOW		



10



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 <u>700Dealer.com</u>
- 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 Information

👌 Administration							Search		Go
Account Profile	 Hide Inactive 								
Online Invoicing	UserID	Name	UserLevel	UserType	Status	Dealer	City	State	Action
Site security	cartercountydcjcudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
Dealers	cartercountydcjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	ОК	Edit Delete Conv
Users	cartercountydcpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	ОК	Edit Delete Copy
0.001 201010	cartercountyhyucudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	ОК	Edit Doloto Conv
Data Access	cartercountyhyudc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
etters	cchyundaidcpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
Credit Engine Menitor	fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
Jeed Engine Monitor	keystonechevycudl	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
UseriD Lookup	keystonechevydrc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
Subcode Lookup	keystonegbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
'opup JAS Detail	•				1 2				

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

UserId:*	Password:*	RetypePassword:*	
cartercountydcjcudl		Password Kaitsa Password must be at least 8 characters long	
First Name : *	Middle Name :	Last Name : Passivor must contain an uppercase character.	
CU DL		Interface Password must contain a lowercase character.	
Address :		Password must contain a numeric character.	
3600 W. Broadway		Password and Retype Password must match.	
Zip : *	City : *	State :* Phone : Password shouldn't match with last four password	
73401	Ardmore	ок т 580-226-1210	
Email Address : *			
support@700credit.co	m Email	Password	
User SetUp Inform	nation		
User Type : *	User Level :*		
Gateway User	V Dealer User	AutoGenerate Letter is on	
Dealer :		Select Default Dealer :	
Carter County Hyundi	si 🔶	Carter-Dounty boge.nryser/amp	
Disable User	To IP	Addapother/oBance	
206.80.1.1	206.80.255.25	55 Edit Delete	
Restrict Dave of we	al and time of day accord		
Construct Days of we	ex and unite of day access	2	
Force Password Cha Show in Quickloop D	inge on next Login		
Legis Deguined	nopuown		
Security Questions			
Question 1:	city where company	y is located • Answer 1: Ardmore •	
Ouestion 2:	city where company	v is located * Answer 2: Ardmore *	
Question 3:	city where company	y is located * Answer 3: Ardmore *	
			_





Creating a New User

Administration								Search		Go
Account Profile	-	Hide Inactive								
Online Invoicing		UserID	Name	UserLevel	UserType	Status	Dealer	City	State	Action
Site security		cartercountydcjcudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	ОК	Edit Delete Copy
Dealers		cartercountydcjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
Users		contractor with shares	FloodColutionsDO Interface	Deploy User	Cotourse User	Anthus	Carter County Dedge Charder Jean	Andrease	ov	Edit Dalata Comu
User Levels		cartercountyhyucudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundal	Ardmore	ОК	Edit Delete Copy
Data Access										
etters		cchyundaidcpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
redit Engine Monitor		fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
ID L In		keystonechevycudl	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
senD Lookup		keystonechevydrc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
ubcode Lookup		keystonegbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
opup					,	12				
DAS Detail	Ψ.									

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.

Updidit Person 0* Page de monosit Field Name 1 Midde Name 1 Intel Name 1 Adrives 1 Solo 1 Solo 1 Solo 10 Solo 10* Solo 10* Solo 10* Solo 10* Solo 10*	Parameter failed Theorem of an other of an other Annual Schwartsen Index. Parameter of and content is known in the schwartsen Parameter of an under the schwartsen in th
Empi Reconsto	
User SetUp Information	
Important Total State	taket fallast bakis : = >
- Gateway User Information	
Cateway User Teformation Catheney Iser Teformation Veter Terment Ve	
Colonge To Information Colonge To Infor	Advance free (Perg. 998, Tarps Advance of Sec. Tarps
Catheory New Internation Catheory (and) Sulfavor (and	⊡ Norm for Hig 19, Taps ⊡ Ration GMC Tap ♥ outure: © Austicates: © Roads: © Roads Offic: © Austriants' © Termines Tab Caretal: © Part Law

You should have been sent your 700Dealer.com login credentials in one of our welcome emails to you. If you cannot locate your credentials or have any questions, you may send us an email or give us a call at the following: Support: (866) 273-3848 (*Option 4*) or support@700Credit.com.

