

Dealertrack de

USER GUIDE MARCH 2022



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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 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.

Dealertrack has integrated our credit reporting solutions into their platform. This brief guide will walk you through how to pull credit in the Dealertrack 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.





Pulling Credit in Dealertrack

Begin by searching for a pre-existing consumer in the database – if found, click on their name to pull up their profile information.

If the consumer is a new customer, check the "Create New Customer" radio box at the bottom of the window, and click "Continue".

Louds Create - Ora	k - Bakad - Leiden	 Campleon - Republic 				Constants Aug Talia	Delt fair Carlest Sales
redit Bureau							
Hor to creating a credit burnou, please search to see the Test returned 24 search results • Back to Search	if this customer is currently in the	ayulam.					
CURTOMINING O	VEHICLE INFO	DEAL STATUS 🗘	LAST MODIFIED	COMMENT STATE			
Joe Teul 2005 SE 101 SkielBilsGHTW00D 00 97011	-		01/14/21 02:10:PM "Litawotta	Enitro Culture	- î		
Joe Test	100	-	07/16/20 05/22 PM T.Putil	Entiting Culture	- 11		
Joe Test	-	-	11/14/10 12:57 PM J. Protestoefer	Entiting Customer	>		
Joe Test	100	12	00/16/19 10 42 AM R. Jacob	Driting Cuttomer			
Joe Test		-	66/21/19 5437 PM R. Jacob	Eniting Cuttomer	Ξ.		
If your current customer card be found select	Colline						

Enter the applicant's information and choose which bureaus to use in running the credit file.

Note: If the dealer would like to include an OFAC/Red Flag summary, ensure the box is checked, as shown below.

Upon completion, click "Submit", or if updating information in the system, click "Save".

				12 291-	Sign Remotely	History	Notes -	Manage +
Summary	John Smith Edt 3400 New Hyde Park Rd, Lake Success, NY 11043	2	2021 Toyota Camry	ida		eal ayment -	Amount:	26,612.00
ID Verification	Home: (516) 321-3132 Cell: (516) 273-4168 Co-Applicant: (None) Add		Condition: New Transmission: -	Mileage: Stock #:	10	ate: - erm: 72		
Credit Bureau	co-appacant (None) and		VIN: 4T1K61AK6MU432	986				
pplication								
rodit Decisions	Credit Bureau						*1	idicates Require
Contract	John Smith + Add Co-Applicant							
eal Calculator	Enter Applicant Information							
lftermarket	Bureau Provider * Deal Type * CAll Deputar Dependent TransUnion Financed Cash Deal				ID Verificat	ion * Flags/OFAC		
alesmaker	FratName*	Mode Initial	Last Name *		Suttix			
compliance 📀	John	optional	Smith		~			
locuments	Address 1*	Address 2	0	O City *		State*	Zip *	
ocuments	3400 New Hyde Park Rd	optional		LAKE SUCCESS		NY	11042	
	SDN *	Date of Birth		Phone Number	Disclosure	re Email		
	***.**.1321	10/10/1978		(516) 321-3132		optional		





A summary of the consumer's credit report information will appear. To view the detailed credit report, click "View Report" as shown to the right.

To re-run the report using a new bureau, click either "**Request**" under the bureau's logo, or "**Request New Bureau**" at the bottom of the window.

From here dealers are also able to see any red flags and the OFAC summary, if chosen to run, in the right-side column.

To the right is the current credit report available to Dealertrack users upon clicking **"View Report"**.

Hazel T Testoo Edil 1111 Desert View Lit, Tucson, AZ 85716 Home: (516) 734-9659 Co-Applicant: (None) Add	Co Tr	Io Vehicle Selected) Add andition: - ansmission: - N: -	Mileage: - Stock #: -	Deal Payment: - Amount: - Rate: - Tern: -
Application: Copy and Create New Since you have pulled Credit I Copy of Customer's approval			k-based Pricing	ALTY
Credit Bureau Hazel T Testco + Add Co-A;	plicant			1
Bureau	EQUIFAX	experion.	TransUnion	Compliance Overview
Score	705	Request	Request	Fraud Risk: Low
Report	View Report	Ð		Red Flags: X Failed Result: A high level of risk exists.
Alerts	Active Duty alert found Bankruptcy alert found Fraud alert found			Reasons Warnings (5)
Delinquent Accounts	30 60 90 3 1 2			No verifiable match found on any consumer provided addresses. Last name not validated.
Public Records	2			 No identity located or poor match on primary data source.
Tradelines	47			Show a
Total Auto Payment	\$1279/mo.			
inquiries (last 30 days)	0			No match on OFAC. No further action Is required.

REF:3-00598-054	TID:3-00604-80943 10/08/2021 13:33:26								
Credco Instant		Acc	t: 400	2925					
Prepared for: D		K - TEST ACCT		Note					
Requested: EFX	Del	ivere	d: EFX						
App: TESTCO, HA		en andre se	000000000000000000000000000000000000000		18/63	Sant	2000	-xx-	5250
App Curr Addr:									
WARNING: Possib	le Incomi	ere Data							
WARNING: Securi			art present						
NARNING: See Fr			are present						
		INSTANT MERGE	SUMMARY						
ACCOUNT DISTRIB	UTION			CURF	SNT ST	ATUS (trad	lelin	49)
Account Type	Count	Balance	Payment	e Cur	r Clad	Unrt	30	60	90+
Real Estate	3	\$123,745	\$1,013	2	1	-	-	-	-
Installment	13	\$60,083	\$1,279	3	10	-	-		-
Revolving	30	\$44,439	\$555	13	16	-	-	-	1
Other	1	\$0	50		-	1	-		-
Total	47	\$228,267	\$2,847	18	27	1	-	-	1
AVAILABLE CREDI	т								
Revolving	30%	\$18,962							
	bearance:	0 Accounts	with Paymer	nt De	ferred	: 0			
Accounts in For		and design a surgery of the	manters 0						
	ed by Natu	ral/Declared D:	LOBOUUL: V						
Accounts in For Accounts affect INCUIRIES	ed by Natu	PUBLIC RECORD		ICAL	DELINO	OENCI	ESTE	ount	1





Through this enhanced integration, dealers will be able to pull credit reports from 700Credit directly from the Dealertrack platform giving dealers access to the 700Credit HTML common formatted credit report (shown to the right) that includes:

- > Synthetic identity fraud detection
- FREE auto summary, highlighting the auto trades included on the file
- Information mapped to a common report format independent of credit bureau, making it easier to locate information and train employees
- Negative information highlighted in RED
- Codes enhanced with descriptions, leaving nothing for interpretation
- > Credit bureau summaries
- > 700Credit common summary, interpreting the credit report the same independent of the credit bureau
- > Multi bureau score summary

Please contact 700Credit's Support team at: <u>support@700credit.com</u> if you would like to migrate to this new format at no extra charge.

John Test	Resu	ult Risk	Message Consume	r currently	not displayir	ıg Hig	h Ris	k beł	navior
Score Summary									
_	Auto V5F		•	peria D AUTO V		Tro			nion.
	712			761				75	3
			Cred	it Rep	ort				
JANE AARDEN			Dob: 11/01 SSN: 000-0		Da				/02/20 /08/20
2 MAPLE CT	00700		55N: 000-0	0-1234		File: porte	d:		/08/20 /14/20
WESTPORT, MA,	02790								
						ibscri		FE	0C 50001208G
PREVIOUS ADDR	RESSES:				51	ib Coo	ue:	6	500012086
Name 5 SILVER RDG		City	HAM	State ME	ZIP 04062				
11 HIGH DAM RD			EHAM	MA	025171				
Employment:									
									00/15/10
EMPLOYER X									02/15/10
	immary					_	_		02/15/10
	Immary Month Pay \$282		Total Aut	0	Open Auto 1			50 9 0 1	
00Credit Auto Su Total Bal 99048 Trades:	Month Pay \$282		3 Dat Open	Curr Bal	1 Monthly Pay	Mos	0 Rep	0 1	0
00Credit Auto Su Total Bal S9048 Tades: Iccount Name Iccount #	Month Pay	agreed	3 Dat Open Opn/Clsd 09/26/2015	Curr Bal Orig AMT Int Rate	1	Mos 30	0 Rep 60	90 97	0) Payment Pattern 1111111111
00Credit Auto Su S9048 rades: ccount # D BANK N.A. 748M001 172X989NKNA	Month Pay \$282 Status		3 Dat Open Opn/Clsd 09/26/2015 Open 10/08/2009	Curr Bal Orig AMT Int Rate \$9048 \$14234 7.02%	1 Monthly Pay Past Due	Mos 30 00	0 Rep 60 00	90 90 27 00 48	0 0 11111111111 1111111111 1111111111
00Credit Auto Su Total Bal 59048 frades: Locount Mame Locount Mame Locount 7 10 BANK NA. 7721069 7721069	Month Pay S282 Status Paid or paying as	agreed	3 Dat Open Opn/Clsd 09/26/2015 Open 10/08/2009 Closed 03/26/2006	Curr Bal Orig AMT Int Rate \$9048 \$14234 7.02% \$0 \$15952 -	1 Monthly Pay Past Due \$282 -	Mos 30 00	0 Rep 60 00 00	90 90 27 00 48 00 41	0 Payment Pattern 11111111111 1111111111 11111111111 1111
00Credit Auto Su Total Bal 59048 frades: Locount Mame Locount Mame Locount 7 10 BANK NA. 7721069 7721069	Month Pay §282 Status Paid or paying as Paid or paying as	agreed	3 Dat Open Opn/Clsd 09/26/2015 Open 10/08/2009 Closed	Curr Bal Orig AMT Int Rate \$9048 \$14234 7.02%	1 Monthly Pay Past Due \$282 - \$301 -	Mos 30 00	0 Rep 60 00	90 90 27 00 48 00	0 Payment Pattern 111111111111 11111111111 11111111111
00Credit Auto Su 59048 1746e: 160001 Name 160001 Wame 160001 PD BANK NA 7748M001 17721069 NRC V LEASING 77895001	Month Pay §282 Status Paid or paying as Paid or paying as	agreed	3 Dat Open Opn/Clsd 09/26/2015 Open 10/08/2009 Closed 03/26/2006	Curr Bal Orig AMT Int Rate \$9048 \$14234 7.02% \$0 \$15952 -	1 Monthly Pay Past Due \$282 - \$301 -	Mos 30 00	0 Rep 60 00 00	90 90 27 00 48 00 41	0 Payment Pattern 11111111111 1111111111 11111111111 1111
00Credit Auto Su 59048 1746e: 160001 Name 160001 Wame 160001 PD BANK NA 7748M001 17721069 NRC V LEASING 77895001	Month Pay §282 Status Paid or paying as Paid or paying as	agreed	3 Dat Open Opn/Clsd 09/26/2015 Open 10/08/2009 Closed 03/26/2006	Curr Bal Orig AMT Int Rate \$9048 \$14234 7.02% \$0 \$15952 -	1 Monthly Pay Past Due \$282 - \$301 -	Mos 30 00	0 Rep 60 00 00	90 90 27 00 48 00 41	0 Payment Pattern 11111111111 1111111111 11111111111 1111
00Credit Auto Su Total Bal 99048 Irades: Geount Name Lecount # 172480001 1724980NNA 17249069 PNO VIEASNO 77890001 Core Summary core Card	Month Pay §282 Status Paid or paying as Paid or paying as	agreed agreed Cod	3 Dat Open Opr/Clisd 09/26/2015 Chosed 10/08/2009 Closed 03/26/2006 Closed	Curr Bai Orig Alt 19 Pate 19 Pate 19 Pate 19 14234 7 02% 80 \$19952 - \$0 \$1205 - Factor Desc	1 Monthly Pay Past Due \$282 - \$301 - \$0 -	Mos 30 00 00	0 Rep 60 00 00	90 27 00 48 00 41 00	0 9 9 111111111111111111111111111111111
OOCredit Auto Su Total Bal 99048 Frides: Cacount Name Eccount Name Eccount Name Eccount Name Drawk NA. 77281069 The Net VEASNG 7789D001	Month Pay 3022 Status Paid or paying as Paid or paying as Paid or paying as Score 700	agreed agreed Cod 22 13	3 Dat Open Opr/Cloid 09/26/2015 Chen 10/08/2009 Closed 03/26/2006 Closed serious serious imme sist	Curr Bal Orig AML 1nt Rate \$9048 \$14234 7.02% \$0 \$15952 - \$0 \$10205 - Factor Desc delinquency, droce delinquency of accounts was	1 Monthly Pay Past Due 2282 - \$301 - \$0 - \$0 - \$0 - \$0 * *	Mos 30 00 00	0 Rep 60 00 00	90 27 00 48 00 41 00	0 9 9 111111111111111111111111111111111
	Month Pay 3032 Status Paid or paying as Paid or paying as Paid or paying as	agreed agreed Codd 22 13	3 Dat Open Opn/Cilid 09/26/2015 Open 10/08/2009 Closed 03/26/2006 Closed 03/26/2006 Closed	Curr Bai Orig AMT Int Rate \$9048 at 100 0 315952 50 \$10205 - Factor Desc Selinquency do raceouto worked on delin ace of accounts worked on delin	1 Monthly Pay Past Due 2:22 3:301 5:0 5:0 5:0 5:0 5:0 5:0 5:0 5:0 5:0 5:0	Mos 30 00 00	0 Rep 60 00 00	90 27 00 48 00 41 00	0 9 9 111111111111111111111111111111111





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 Applicant Data

When you log in to 700Dealer.com, you can view all of your credit applicants by selecting the **Applicant List** menu item in the left-hand column. You can select **Date Range** to view different timeframes. You can then click on any of the names in the list to view the credit reports pulled, and their compliance letters generated.

3 7000			SyntheticID Fraud Check deos Support Log
700 Cre	edif	User: Susan Bu	urke Name Result Message
67	Date Range : Last 30 Days		John Test Low Risk Consumer currently not displaying High Risk behavior
Annlicant List	Applicant		
Applicant List		Products Status	Score Summary Action
	-	Completed	
	-	Completed	EQUIFAX experian. TransUnion. Edit Submit Letter
		Completed	FICO Auto V5F FICO AUTO V8 FICO Auto 08 Edit Submit Letter
		Completed	Edit Submit Letter
		Completed	Edit Submit Letter
	0	Completed	712 761 753 Edit Submit Letter
	v .		
			Credit Report
Applicant List			Pag
😭 New Applicant	Add New		
Compliance	Applicant Details		JANE AARDEN DOB: 11/01/1950 Date 05/02/20
f Usage Analysis	Applicant History		2 MAPLE CT SSN: 000-00-1234 In File: 09/08/20 INFECTED RT MA 02780 Reported: 03/14/20
Administration			WESTFORI, MA, 02/90
O Auministration			Subscriber: FDC Sub Code: CS0001208G
			PREVIOUS ADDRESSES:
			Name City State ZIP 5 SILVER RDG WINDHAM ME 04062
			11 HIGH DAM RD WAREHAM MA 025171 EMPLOYMENT:
			EMPLOYERX 02/15/10
			EMPLOYER'S Garano
			700Credit Auto Summary
			Total Bal Month Pay Total Auto Open Auto 30 60 99 \$V048 \$282 3 1 0 0 0
			Trades: Dat Open Our Bal Monthly Fay Mos Rep Account # Datus Opin/Ded Org AMT Past Due 30 60 90 Payment Pattern
			Account # Status Opr/Old Drig AMT Past Due 30 60 90 Payment Pattern Int Rate TD RANK N A Patt or caving an intered 09/29/2015 Status 5292 27 11111111111
			CITIZNSENKNA. Paid or paying as agreed 10/08/2009 90 \$301 48 11111111111
			07421069 Closed 315952 - 00 00 00 11111111111 PNCV VLSASNG Patorpoing an agreed 02/25/2000 90 90 41 1X1111111111 07950001 Closed 310025 - 00 00 00 111111111111
			Score Summary
			Score Card Score Code Score Factor Description FIOD Risk V2 700 22 serious delinquency, derogetory public record or collection filed
			13 time stance delinquercy is too necert or unknown
			1 value in the would be average age of accounts 35 delinguingy on bank installment loans 01 too few accounts now current
			Bankruptcy 925 K ratio of bank revolving balances to credit limits or lack of bank revolving account information
			C presence of deropatory accounts H recently active or lock of bank, retail or finance accounts B presence of derinquent accounts





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.

Administration								Search	G
Account Profile	Hide Inactive								
Online Invoicing	UserID	Name	UserLevel	UserType	Status	Dealer	City	State	Action
Site security	QSabcdealer	QuickScreen User	Dealer User	Gateway User	Active	ABC Dealer	Tyvek	MI	Edit Delete Copy
lealers	mikewest	Mike West	DealerAdmin	Web User	Active	ABC Dealer	Tyvek	MI	Edit Delete Copy
Users User Levels	QAabcdealer	Quick Application	Quick App	Quick App/Qualify User	Active	ABC Dealer	Tyvek	MI	Edit Delete Copy
Data Access									
ottors									
UserID Lookup									

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.

UserId:*	Password:*	RetypePassword:*		Password Rules:	
First Name : *	Middle Name :	Last Name : *			least 10 characters long.
not name .	Piludie Hame .	Lost Norre .			in an uppercase character.
Address :					in a lowercase character. In a numeric character.
123 Main Street					Password must match.
Zip : *	City : *	State :* Pf	ione :	Password shouldn't m	atch with last 13 password
48521	Tyvek	MI ~] ـ	
Email Address : *	Em	all Password			
 User SetUp Infe 	ormation				
User Type : *	User Level :*				
Web User	✓ Dealer Adm	in AutoGenerate Letter	is on		
Read Only					
Dealer :			Select Defaul	t Dealer :	
	•	ABC Dealer	ABC Dealer	~	
Disable User					
From IP No IP Ranges found	To IP	AddAnotherTeRange			
Restrict Dave of	week and time of day acc	5-00			
	change on next Login				
Show in QuickAp					
Security Questio					
Ouestion 1:	favorite room in m	y house	*	Answer 1:	Music
Question 1: Ouestion 2:	state born in			Answer 2:	Alaska

Viewing Invoices

Dealers can also view their monthly invoices online by selecting the "**Online Invoicing**" tab in the left-hand menu.

Administration	Invoice Date: 11-11-2018	 Monthly Bills are available 		
Account Promo	Billing Summary			
Online Invoicing	Invoice Number: 605347			Forms 700Credit W9 Form
Dealers Users	Past Due Ba			Auto Pay Setup Form
User Levels	Current Acti	ivity \$1295.30		ACH One Time Payment Authorization Form
Data Access	Invo	ice Total \$1295.30		CC. One Time Payment Authorization Form SaleReo: MORRI & ASSOCIATES LLC
Credit Engine Monitor		CILCONS.		NAD#: NE07GE
UserID Lookup	Online Payments	\$0.00		
Subcode Lookup	Auto Payments	\$0.00		
Popup				
DAS Detail				
	Balance due by 12/11/2018	\$ \$1295.30		
Applicant List				
Mew Applicant	Manage Profiles	Pay Now		
B Compliance	Pay	i mail after invoice date are	not reflected in BALANCE show	n here
f Usage Analysis				
🐴 Administration	Invoice Details			
Dealer Summit	ELK GROVE KIA 8480 LAGUNA GROVE DR ELK GROVE CA 95757		INVOICE	700 Credit
REGISTER NOW!	Invoice Number: 60534	47		Date: 11/11/2018

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.

