

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".

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ie Test		-	06/21/19 04:37 PM R. Jacob	Entiting Customer	÷.				
If your current customer can't be found select.	-								
C cente per Property									

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".

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Approant (None) Add		VIN: 4T1K61AK6MU432	986					
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e,	Date of Birth		Phone Number	Disclosure	Email			
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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 Testco Edil. 1111 Desert View Lin, Tucson, AZ 65716 Homa: (516) 734-9639 Co-Applicant: (None) Add	(M Cc Tr VI	lo Vehicle Selected) Add ondition: - ansmission: - N: -	Mileage: - Stock #: -	Deal Payment: - Amount: - Rate: - Term: -
Application: Copy and Create New				
Since you have pulled Credit I Gopy of Customer's approval	lureau, you may need a risk b to pull credit report(s) has not	ased pricing notice. <u>Print Ris</u> I been obtained. <u>See Details</u>	k-based Pricing	area.
Credit Bureau				
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Bureau	EQUIFAX	experian.	TransUnion	Fraud Risk: Low
Score	725	Request	Request	
Report	View Report	ß		Red Flags: X Failed Renum A high level of risk exists.
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	Fraud alert found			Warnings (5)
Delinquent Accounts	30 60 90 3 1 2			Ko venicable match round on any consumer provided addresses. Last name not validated.
Public Records	2			 No identity located or poor match on primary data source.
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	\$1279/mo.			
Total Auto Payment				OFAC: V Passed Renan
Total Auto Payment Inquiries (last 30 days)	0			is required.

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App Curr Addr:	1111 DESER	T VIEW LN, TUCS	ION, AZ 8571	6					
NARNING: Possib	le Incompl	ete Data.							
WARNING: Securi	ty Alert,	Active Duty Ale	ert present						
NARNING: See Fr	aud Detect	ion Section.							
		INSTANT MERGE	SUNMARY						
ACCOUNT DISTRIB	NOITUN			CURRS	NT ST	NTUS (trad	lelin	68)
Account Type	Count	Balance	Payments	Curt	Clad	Unrt	30	60	90+
Real Estate	з	\$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	2	-	-	1
AVAILABLE CREDI	T								
Revolving	303	\$18,967							
	0.00								
Accounts in For	bearance:	0 Accounts	with Paymer	t Def	erred	: 0			
	ed by Natu	ral/Declared D:	isaster: 0						
Accounts affect									
Accounts affect		PUBLIC RECORD	S RISTORI	CAL	ELINO	SENC I	ESTe	ount	3





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.

Name John Test	Resu Low	ult Risk	Message Consume	er currently	not displayin	g High Risk	behavior
Score Summary							
FICO A	Auto V5F		FIC	peria D AUTO V	n.	Trans FICC	Union.
	12			761			753
			Cred	it Rep	ort		
ANE AARDEN MAPLE CT VESTPORT, MA, (02790	1	Dob: 11/01 SSN: 000-(1/1950 00-1234	Da In Re Su	te File: ported: bscriber:	05/02/20 09/08/20 03/14/20 FDC
					Su	b Code:	CS0001208G
REVIOUS ADDR	ESSES:	City		State	Su ZIP	b Code:	CS0001208G
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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	d Check			ideos Support Logo
700 Cre	dit		User: Susan Burke	Name	Result	Message		
R Applicant List	Date Range : Last 30 Days V			John Test	Low Risk	Consumer currently not d	isplaying High Risk behavior	
a Applicant List	мррякан			-				- 1
a separate car	Applicant	Products	Status	Score Summary				Action
		_	Completed				T	Edit Submit Letter
			Completed	FICO Auto	45E	FICO AUTO V8	FICO Auto 08	Edit Submit Letter
	•							Edit Submit Letter
	0		Completed					Edit Submit Letter
			Completed	(🦉 🍼	•)		(🗖 🖍)	Edit Submit Letter
				712		761	753	
	*					\bigcirc		
Applicant List						Credit Report		Page
Mew Applicant	Add New							
Compliance	Applicant Details			JANE AARDEN		DOB: 11/01/1950	Date 05/02/20	
🖅 Usage Analysis	Applicant History			2 MAPLE CT		SSN: 000-00-1234	In File: 09/08/20 Reported: 03/14/20	
Administration				WESTPORT, MA, 02/90			Subscriber EDC	
-							Sub Code: CS0001208G	
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				Account # Statu TD BANK N.A. Pado	s or paying as agreed	Opr/Olad Orig AMT Pat 09/25/2015 Int Rate 09/25/2015 S25	2 27 1111111111	
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					19 35 01	delinquency on bank installme too few accounts now current measures of provide information	nt loans	
				Bankruptcy 9	25 K	ratio of bank revolving balance information presence of derogative access	is to credit limits or lack of bank revolving account	
					HB	recently active or lack of bank presence of delinquent accou	retail or finance accounts Its	





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.

dministration								Search	s
1t Profile	Hide Inactive								
voicing	UserID	Name	UserLevel	UserType	Status	Dealer	City	State	Action
curity	QSabcdealer	QuickScreen User	Dealer User	Gateway User	Active	ABC Dealer	Tyvek	MI	Edit Delete Copy
	mikewest	Mike West	DealerAdmin	Web User	Active	ABC Dealer	Tyvek	MI	Edit Delete Copy
	QAabcdealer	Quick Application	Quick App	Quick App/Qualify User	Active	ABC Dealer	Tyvek	MI	Edit Delete Copy
5									
okup									

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 : *		Password must be at	least 10 characters long.
a de manne :	Finder, Home .			Password must contain	n an uppercase character.
Address :				Password must contain Password must contain	n a iowercase character.
123 Main Street				Password and Retype	Password must match.
Zip : *	City : *	State :* Pho	ne :	Password shouldn't m	atch with last 13 password
48521	Tyvek	MI V			
Email Address : *	Em	ail Password			
 User SetUp Infe 	ormation				
User Type : *	User Level :				
Web User	✓ Dealer Adm	in v AutoGenerate Letter is	on		
Read Only					
Dealer :			Select Default	Dealer :	
	•	ABC Dealer	ABC Dealer	~	
Disable User					
From IP No IP Ranges found	To IP	AddAnotherIpRange			
Restrict Dave of	week and time of day acc	955			
Force Password	change on next Login				
Show in QuickAp	op Dropdown				
Security Question	ns				
Question 1:	favorite room in m	y house	•	Answer 1:	Music
				American De	Aberley
Question 2:	state born in			Answer 2:	PUDSKO

Viewing Invoices

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

Administration				
ACCOUNT FTONIO	Billing Summary			
Online Invoicing	Invoice Number: 605347			Forms
Users Users	Past Due Balan Current Activity	v \$1295.30		Auto Pay Setup Form ACH One Time Payment Authorization Form
Data Access Letters	Invoice	Total \$1295.30		CC. One Time Payment Authorization Form SaleRep: MORR1 & ASSOCIATES LLC NAD#: NE07GE
UserID Lookup	Online Payments	\$0.00		
Subcode Lookup Popup DAS Detail	Auto Payments	\$0.00		
	Balance due by 12/11/2018	\$1305.30		
Applicant List	Unance use by 12/11/2010	31293.30		
Mew Applicant	Manage Profiles	Pay Now		
B Compliance	Pay	i mail after invoice date are	not reflected in BALANCE show	n here
😿 Usage Analysis				
🐴 Administration	Invoice Details			
Dealer Summit	ELK GROVE KIA 8480 LAGUNA GROVE DR ELK GROVE CA 95757		INVOICE	700 Credit
Forth Dird Data	Invoice Number: 605347	2		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.

