



**USER GUIDE**

**MARCH 2022**

## TABLE OF CONTENTS

<b>Introduction .....</b>	<b>3</b>
Welcome.....	3
Credit Reports .....	3
<b>Pulling Credit in Dealertrack .....</b>	<b>5</b>
<b>Introduction to 700Dealer.com .....</b>	<b>7</b>
Viewing Applicant Data .....	7
Managing Users .....	8
Creating a New User .....	8
Viewing Invoices .....	9

## 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

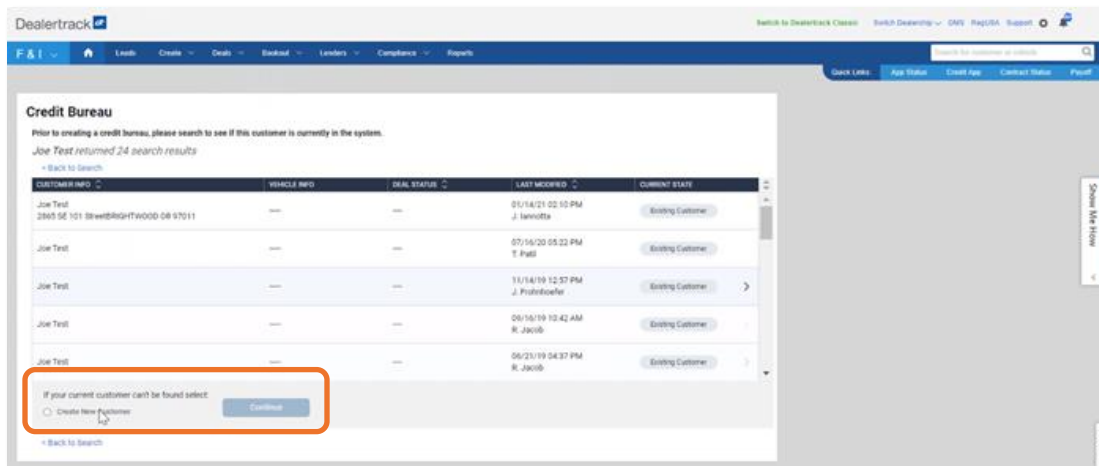
We offer access to reports from the leading national credit companies, Experian, Equifax and TransUnion. Credit Reports contain information from credit grantors, courts, and collection agencies regarding the historical loans by the consumer. Credit Reports also include scores (FICO and Vantage), and 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](mailto: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.

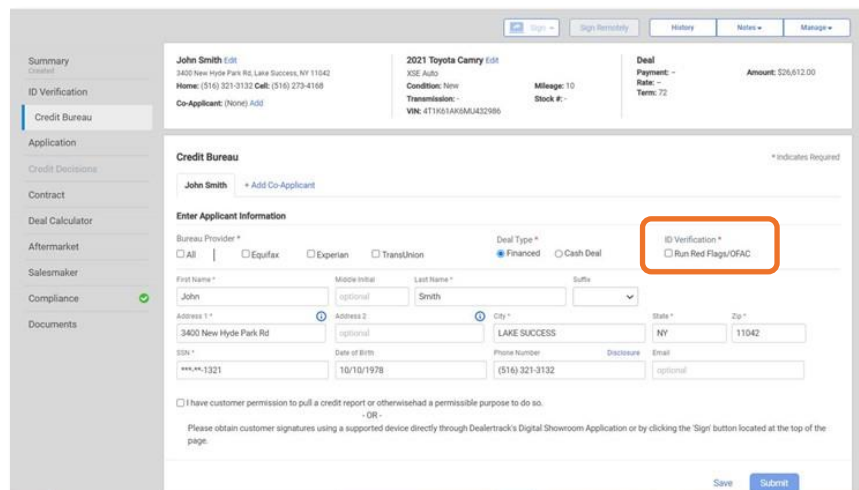
If the consumer is a new customer, check the **“Create New Customer”** radio box at the bottom of the window, and click **“Continue”**.



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.

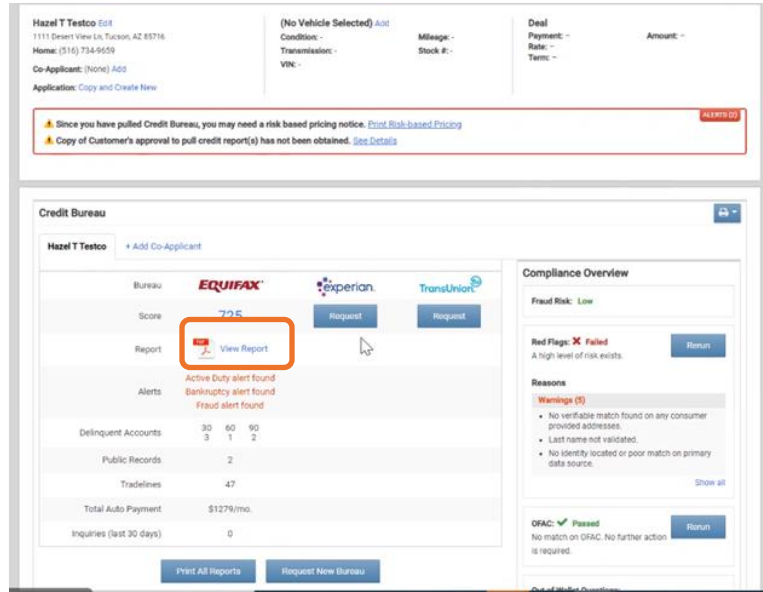
Upon completion, click **“Submit”**, or if updating information in the system, click **“Save”**.



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"**.

```

-----
REF:3-00598-05431-0000 09/16/2021          TID:3-00604-80943 10/08/2021 13:33:26
Credco Instant Merge Credit Report          Acct: 4002925
Prepared for: DEALER TRACK - TEST ACCT      Notes:
Requested: EFX - I                          Delivered: EFX
-----
App: TESTCO, HAZEL T                        Dob: 06/18/63  San: XXX-XX-5250
App Curr Addr: 1111 DESERT VIEW LN, TUCSON, AZ 85716
-----

WARNING: Possible Incomplete Data.
WARNING: Security Alert, Active Duty Alert present
WARNING: See Fraud Detection Section.

INSTANT MERGE SUMMARY
-----
ACCOUNT DISTRIBUTION                                CURRENT STATUS(tradelines)
Account Type  Count  Balance  Payments Curr 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      50      50 - - - 1 - - -
Total        47    $228,267  $2,847 18 27 1 - - 1

AVAILABLE CREDIT
Revolving     30%    $18,962

Accounts in Forbearance: 0    Accounts with Payment Deferred: 0
Accounts affected by Natural/Declared Disaster: 0

INQUIRIES                PUBLIC RECORDS  HISTORICAL DELINQUENCIES(count)
3 Month Total           4              EFX             2 Account Type LastDtg 30 60 90+
    
```

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: [support@700credit.com](mailto:support@700credit.com) if you would like to migrate to this new format at no extra charge.

**SyntheticID Fraud Check**

Name	Result	Message
John Test	Low Risk	Consumer currently not displaying High Risk behavior


**Score Summary**




FICO Auto V5F



712



FICO AUTO V8



761



FICO Auto 08



753

**Credit Report**

JANE AARDEN	DOB: 11/01/1950	Date	05/02/20
2 MAPLE CT	SSN: 000-00-1234	In File:	09/08/20
WESTPORT, MA, 02790		Reported:	03/14/20
		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:**

EMPLOYER X	02/15/10
------------	----------

**700Credit Auto Summary**

Total Bal	Month Pay	Total Auto	Open Auto	30	60	90
\$9048	\$282	3	1	0	0	0

Trades:	Account Name	Account #	Status	Dat Open	Opri/Cld	Curr Bal	Orig AMT	Monthly Pay	Mos Rep	90	Payment Pattern
	TD BANK N.A.	0748M001	Paid or paying as agreed	09/26/2015	Open	\$9048	\$14234	\$282	00	00	27 1111111111111111
	CITIZENSBKNA	07421059	Paid or paying as agreed	10/08/2009	Closed	\$0	7.02%	\$301	00	00	48 1111111111111111
	PNC V LEASNG	0789D001	Paid or paying as agreed	03/26/2006	Closed	\$0	\$15952	\$0	00	00	41 1X1111111111111111

**Score Summary**

Score Card	Score	Code	Score Factor Description
FICO Risk V2	700	22	serious delinquency, derogatory public record or collection filed
		13	time since delinquency is too recent or unknown
		18	number of accounts with delinquency
		34	amount owed on delinquent accounts
National Risk Model	502	19	average age of accounts
		35	delinquency on bank installment loans
		01	too few accounts now current
Bankruptcy	925	08	presence of non-satisfactory ratings on accounts or lack of open accounts
		K	ratio of bank revolving balances to credit limits or lack of bank revolving account information
		C	presence of derogatory accounts
		H	recently active or lack of bank, retail or finance accounts
		B	presence of delinquent accounts

## 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.

**Synthetic ID Fraud Check**

Name	Result	Message
John Test	Low Risk	Consumer currently not displaying High Risk behavior

**Score Summary**

Agency	Score
EQUIFAX FICO Auto V5F	712
experian FICO AUTO V8	761
TransUnion FICO Auto 08	753

**Credit Report**

JANE ARDEN      DOB: 11/01/1950      Date: 06/02/20  
 2 MAPLE CT      SSN: 000-00-1234      In File: 09/08/20  
 WESTPORT, MA, 02790      Reported: 03/14/20  
 Subscriber: FDC  
 Sub Code: CS0001208G

**PREVIOUS ADDRESSES:**

Name	City	State	ZIP
5 SILVER RDG 11 HIGH DAM RD	WINDHAM	ME	04092 025-171

**EMPLOYMENT:**

EMPLOYER X      02/15/10

**700Credit Auto Summary**

Total Bal	Month Pay	Total Auto	Open Auto	30	60	90
\$948	\$82	3	1	0	0	0

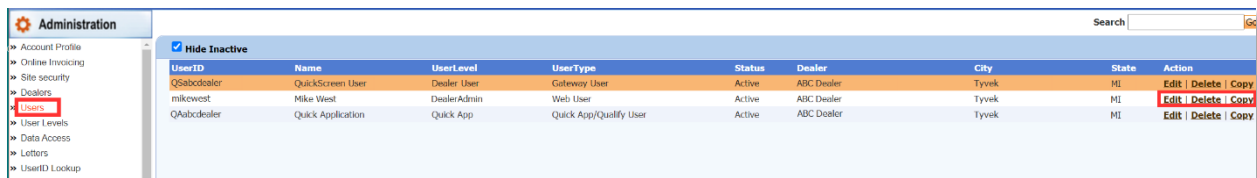
**Score Summary**

Score Card	Score	Code	Score Factor Description
FICO Risk V2	700	02	service delinquency, derogatory public record or collection filed
		13	time since delinquency is too recent or unknown
		18	number of accounts with delinquency
		34	amount owed on delinquent accounts
		12	average age of accounts
National Risk Model	502	02	delinquency on bank installment loans
		01	too few accounts ever current
		08	presence of non-automatically reviewed accounts or lack of open accounts
		K	ratio of bank revolving balances to credit limits or lack of bank revolving account information
Bankruptcy	925	H	presence of derogatory accounts
		C	recently active or lack of bank, retail or finance accounts
		H	presence of delinquent accounts

## Managing Users

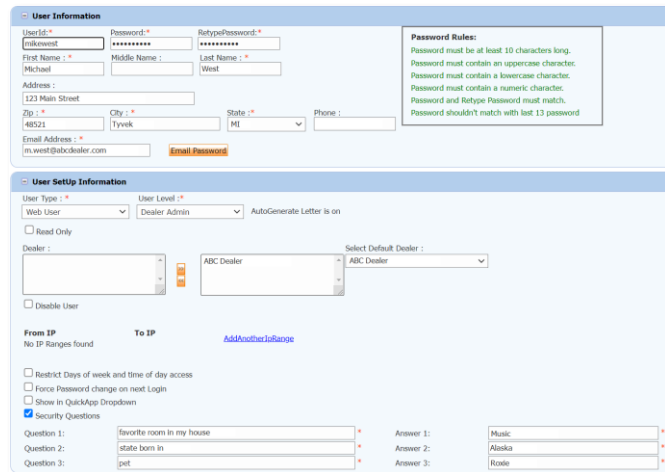
You can add, edit or delete users who have access to your customer, credit and lead information through the following process.

1. Log in to [700Dealer.com](http://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									
Hide Inactive									
UserID	Name	UserLevel	UserType	Status	Dealer	City	State	Action	
Q5abcddealer	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	
Q4abcddealer	Quick Application	Quick App	Quick App/Qualify User	Active	ABC Dealer	Tyvek	MI	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**

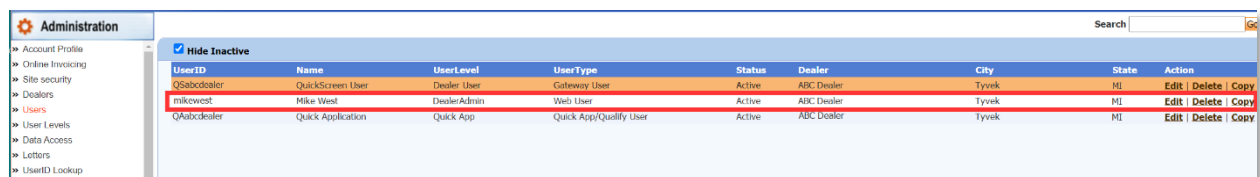
Username:  Password:  Retype Password:   
 First Name:  Middle Name:  Last Name:   
 Address:   
 Zip:  City:  State:  Phone:   
 Email Address:

**Password Rules:**  
 Password must be at least 10 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 13 password

**User Setup Information**

User Type:  User Level:  AutoGenerate Letter is on  
 Read Only  
 Dealer:  Select Default Dealer:   
 Disable User  
 From IP:  To IP:   
 Restrict Days of week and time of day access  
 Force Password change on next Login  
 Show in QuickApp Dropdown  
 Security Questions  
 Question 1:  Answer 1:   
 Question 2:  Answer 2:   
 Question 3:  Answer 3:

## Creating a New User



Administration									
Hide Inactive									
UserID	Name	UserLevel	UserType	Status	Dealer	City	State	Action	
Q5abcddealer	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	
Q4abcddealer	Quick Application	Quick App	Quick App/Qualify User	Active	ABC Dealer	Tyvek	MI	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.

## Viewing Invoices

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

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](mailto:support@700Credit.com).