



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.

Red Flag

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.

Automanager has integrated our credit, compliance and prescreen solution into their platform. This brief guide will walk you through how to pull/view credit and prescreens within the Automanager DeskManager Online and Desktop platforms. 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.

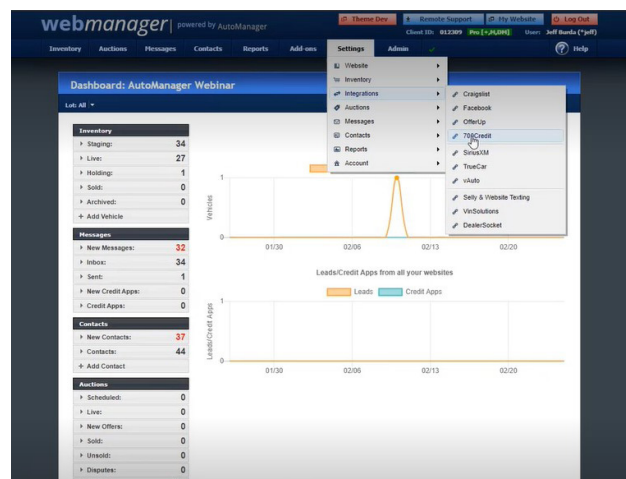
Enabling the 700Credit Integration

Enabling the integration within one of the Automanager provided platforms (**WebManager, DeskManager Online/Desktop**) is required to use 700Credit, if you have not received your login credentials or do not remember them, please contact our support team at: support@700credit.com or (866) 273-3848.

Enable 700Credit in WebManager

Start within the Automanager WebManager, and click **“Settings”** in the top navigation bar.

Go to **“Integrations”** and then click **“700Credit”** from the extended drop-down menu.

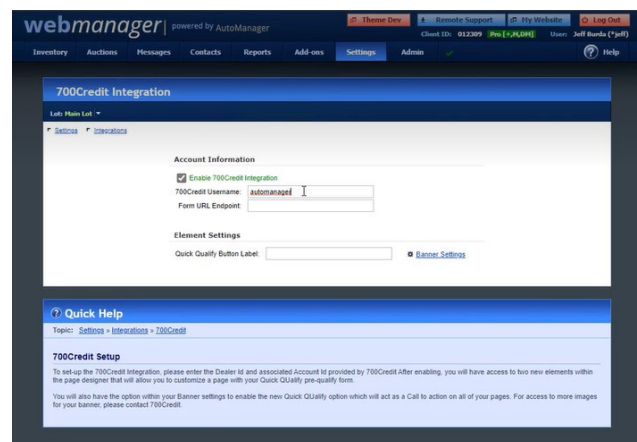


This will open up the login screen and from here, enter in your provided credentials.

If your dealership has integrated our soft pull prequalification solution, QuickQualify, into their Automanager platform, here is where you are able to label the button that will be put into your dealership website.

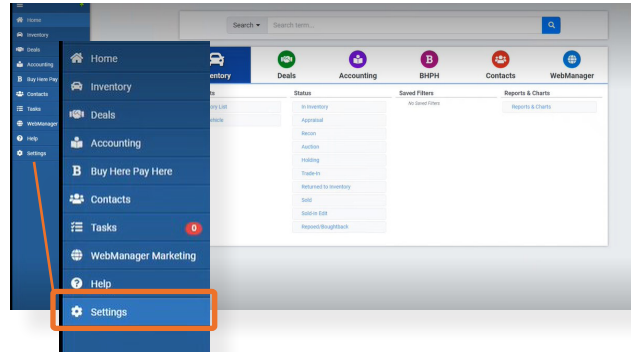
Once completed, click the green **“Save Changes”** button at the bottom of the screen.

Note: Not all dealerships have both QuickScreen and QuickQualify products. *This user guide mainly focuses on QuickScreen, however, this is the one instance where QuickQualify needs to be explained.*

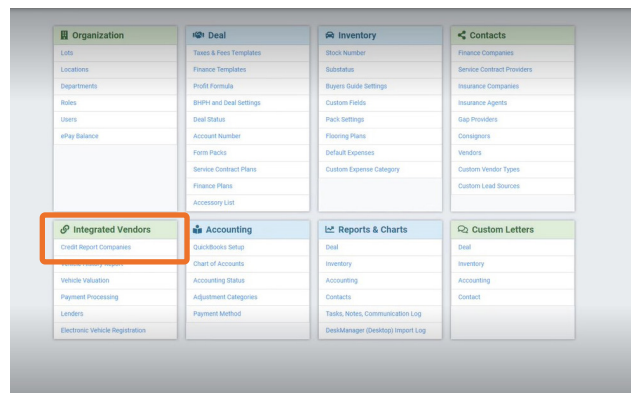


Enable 700Credit in DeskManager Online

Begin on the DeskManager Online dashboard and click **“Settings”** in the left-side navigation bar.

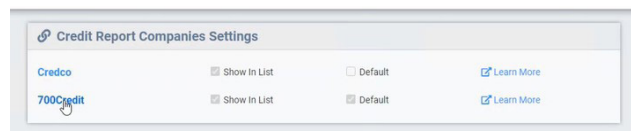


Inside the **“Integrated Vendors”** section, click the first line item, **“Credit Report Companies”**, as shown to the right.



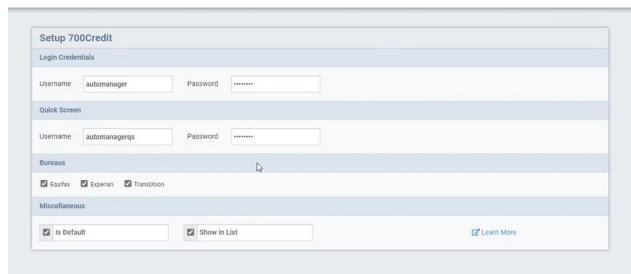
Click **“700Credit”**.

Note: If you want 700Credit to be the default for pulling credit, check the box **“Default”**.



Enter in your provided credentials, the QuickScreen-specific credentials, and check off which bureaus you will be pulling credit from.

Once completed, click the **“Save & Close”** button located above the form on the left side.

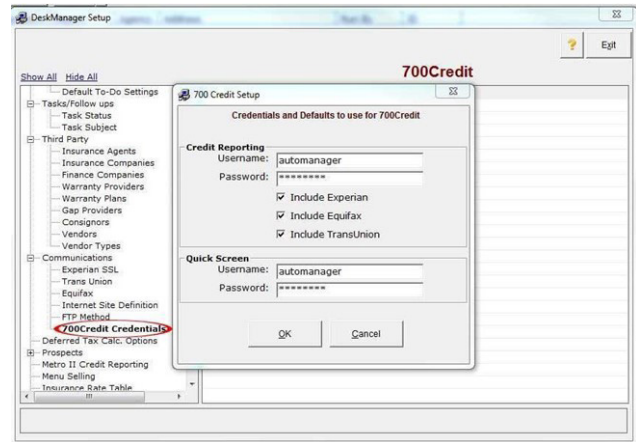


Enable 700Credit in DeskManager Desktop

Once you log into DeskManager, go to **"File"** in the top right, then click **"Setup"**.

Scroll down to **"Communications"** then select **"700Credit Credentials"**.

Put in your username and password for **"Credit Reporting"** and **"QuickScreen"**, click **"Ok"**, and exit out of the DeskManager Setup Screen.

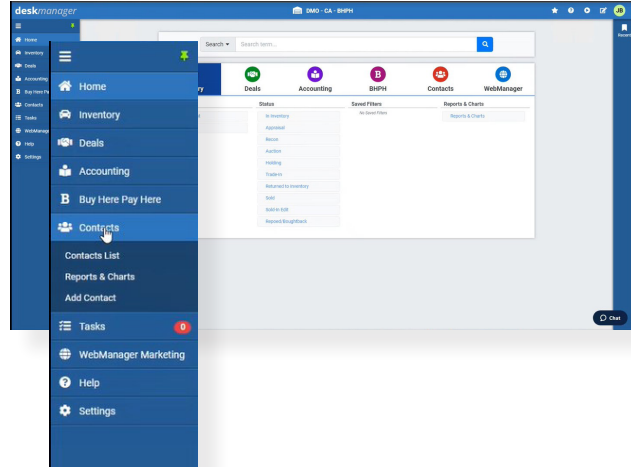


Create a New Deal/Customer in DeskManager Online

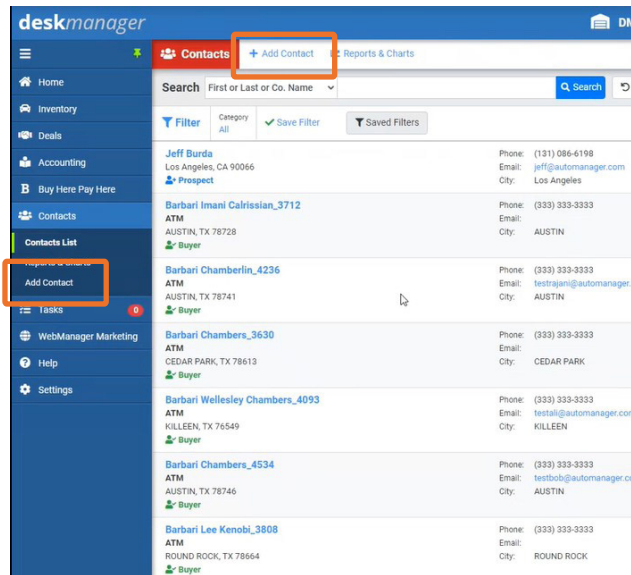
Starting from the DeskManager Online home dashboard, click **“Contacts”** in the left-side navigation bar.

From here, you can add a new customer in 2 ways:

1. Add Contact
2. Contact List

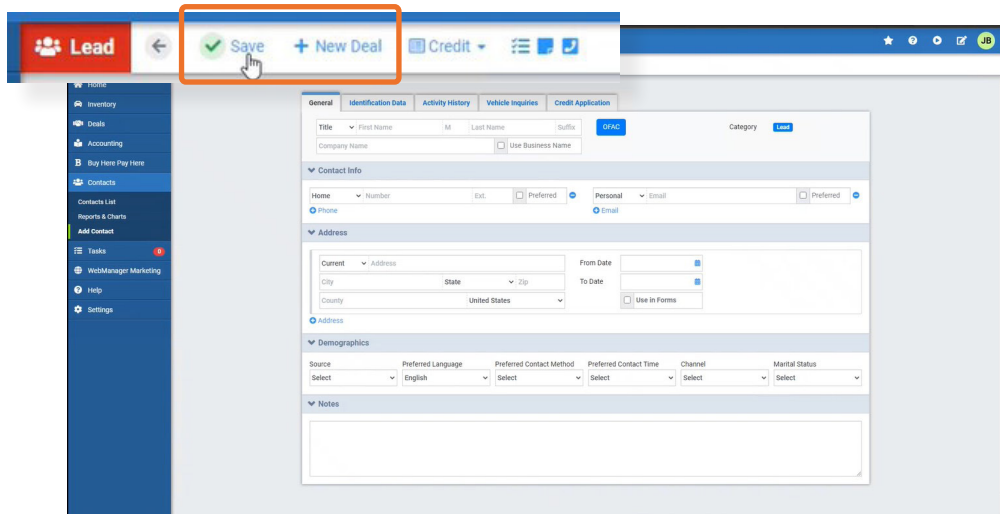


“Add Contact” will bring you directly to the form, while **“Contact List”** will open up the contact database, and from there, click **“+ Add Contact”** in the top navigation bar.



This will open up the customer information form. Fill out all required information and click **“Save”**.

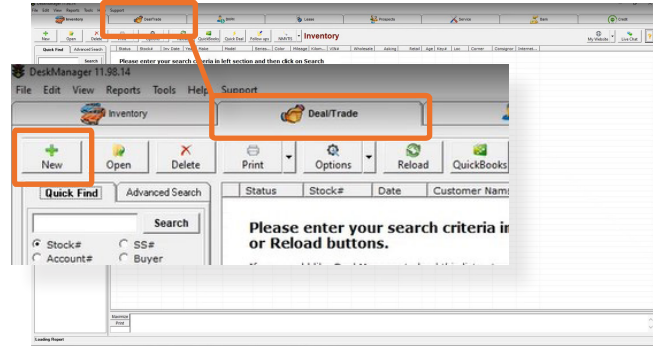
To create a new deal from this new customer, click the **“New Deal”** button in the top navigation bar.



Create a New Deal/Customer in DeskManager Desktop

To create a new deal and/or customer, begin in the “Deal/Trade” tab.

Click “New”.

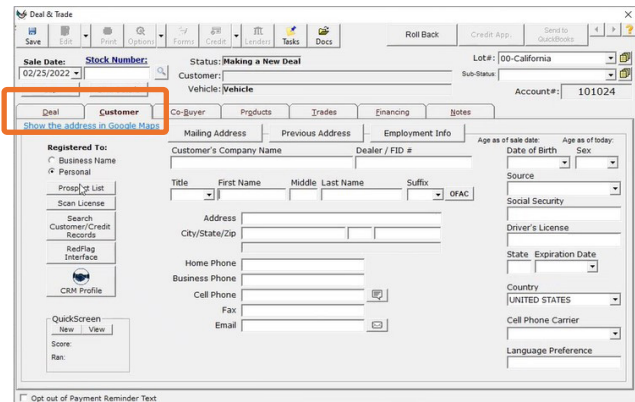


To enter in information concerning the consumer, click the “Customer” tab, as shown to the right, and fill out the required information.

For information regarding the deal itself, pan over to the left and click on the “Deal” tab. Fill out the required information.

Once completed, click “Save” in the top-left corner.

Note: This same process can be applied when starting from the “Prospects” tab.



PULL/VIEW CREDIT

DeskManager Online

This part of the user guide will section off the steps for pulling and viewing credit in the **Automanager DeskManager Online** interface. Within both the Online and Desktop versions, there are multiple ways to execute a credit pull, so this will help organize the guide for the readers.

If you or your dealership are only using the DeskManager Desktop version, **[please skip to the next section on page 15.](#)**

Pull/View Credit from within DeskManager Online

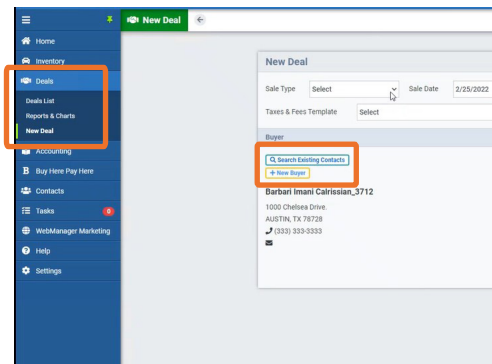
As previously stated, within both the Online and Desktop interfaces there are multiple different ways to pull or view previously pulled credit reports on a consumer. For **DeskManager Online**, we will be looking into two ways: (1) starting in the **“Deals”** tab and (2) starting in the **“Contacts”** tab.

Pull/View Credit in the **“Deals”** Tab

Starting from the **“Deals”** tab, click **“New Deal”**.

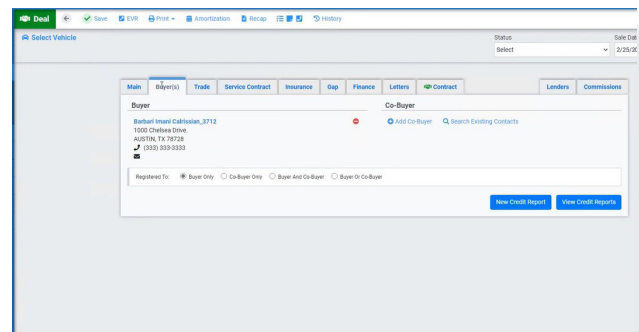
Either search for an already existing customer or enter in a new customer. Those options are circled to the right.

Click **“Continue”**.



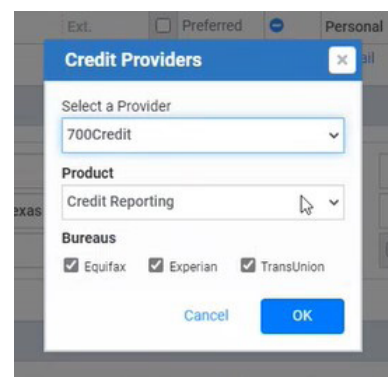
To run a new credit report, click **“New Credit Report”**.

To view previously pulled reports, click **“View Reports”**.



If running a new credit report, a pop-up will appear on screen, prompting the user to select the provider, product (**QuickScreen** vs. **Credit Reporting**), and which bureaus they want to use.

Choose **“Credit Reporting”** and click **“Ok”**.



The dealer will be then be provided with a full credit file on the consumer.

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
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700Credit Auto Summary

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

Trades:

Account Name	Status	Orig Amt	Cur Bal	Monthly Pay	Mos Rep	30	60	90	Payment Pattern
TD BANK N.A. Account # 0748M001	Paid or paying as agreed	09/26/2015 Open	\$9548 \$14234	\$282	00	00	00	00	11111111111111111111
CITIZENSBANKNA 07421069	Paid or paying as agreed	10/08/2009 Closed	\$0 \$15952	\$301	00	00	00	00	11111111111111111111
PNC V LEASNG 07890001	Paid or paying as agreed	03/26/2006 Closed	\$0 \$10205	\$0	00	00	00	00	1X11111111111111111111

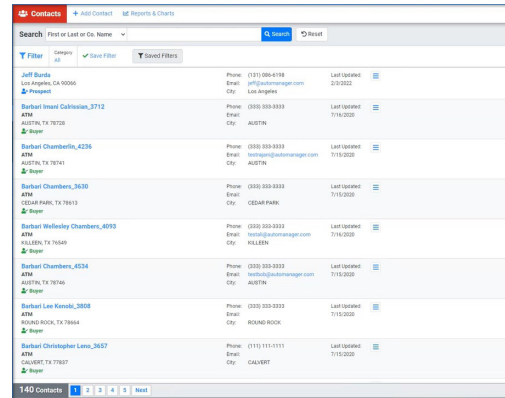
Score Summary

Score Card	Score	Code	Score Factor Description
FICO Risk V2	700	22	serious delinquency, derogatory public record or collection filed
		13	time stance 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
		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
Bankruptcy	925	C	presence of derogatory accounts
		H	recently active or lack of bank, retail or finance accounts
		B	presence of delinquent accounts

Pull/View Credit in the “Credit” Tab

From the main DeskManager Online dashboard, click “**Contacts**” and then “**Contact List**” in the left-side navigation bar.

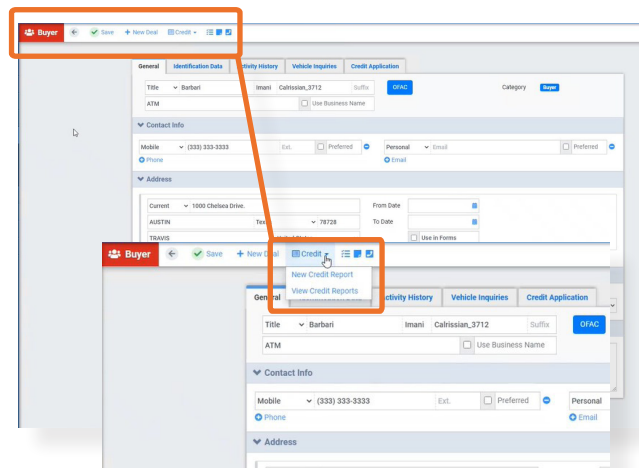
Click the consumer’s name who you want to run a credit file on or search for their name.



This will open up the consumer’s profile where dealers are able to see contact and address information, pull credit, and view previously pulled reports and identity verification/synthetic ID reports.

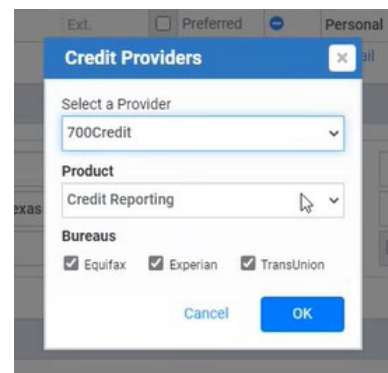
To pull a new credit report, click “**Credit**” in the top navigation bar, and then “**New Credit Report**” from the drop-down.

To view any previously pulled reports on this consumer, click “**Credit**” in the top navigation bar, and then “**View Credit Reports**” from the drop-down.



If running a new credit report, a pop-up will appear on screen, prompting the user to select the provider, product (**QuickScreen** vs. **Credit Reporting**), and which bureaus they want to use.

Click “**Credit Reporting**” and click “**Ok**”.



The dealer will be then be provided with a full credit file on the consumer.

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	02517

EMPLOYMENT:

EMPLOYER X	02/15/10
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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	Dist Open	Orig AMT	Monthly Pay	Mos Rep	30	60	90	Payment Pattern
	TD BANK N.A.	0748M001	Paid or paying as agreed	09/26/2015	\$9048	\$282	30	60	90		11111111111111111111
			Open		\$14234	-	00	00	00		11111111111111111111
	CITIZENSBANKNA	07421069	Paid or paying as agreed	10/08/2009	\$0	\$301	48				11111111111111111111
			Closed		\$19952	-	00	00	00		11111111111111111111
	PNC V LEASNG	07890001	Paid or paying as agreed	03/26/2006	\$0	\$0	41				1X11111111111111111111
			Closed		\$10205	-	00	00	00		11111111111111111111

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
		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
Bankruptcy	925	C	presence of derogatory accounts
		H	recently active or lack of bank, retail or finance accounts
		B	presence of delinquent accounts

PULL/VIEW CREDIT

DeskManager Desktop

This part of the user guide will section off the steps for pulling and viewing credit in the **Automanager DeskManager Desktop** interface. Within both the Online and Desktop versions, there are multiple ways to execute a credit pull, so this will help organize the guide for the readers.

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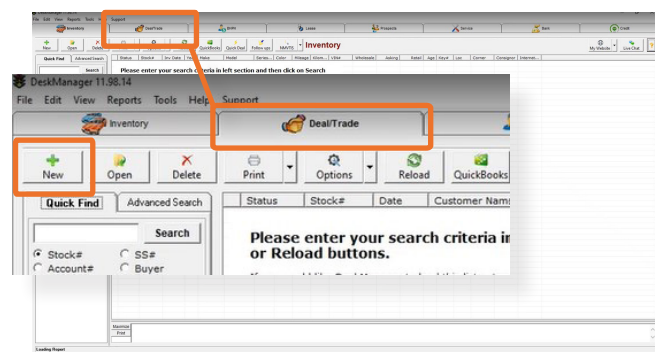
Pull/View Credit from within DeskManager Desktop

As previously stated, within both the Online and Desktop interfaces there are multiple different ways to pull or view previously pulled credit reports on a consumer. For **DeskManager Desktop**, we will be looking into three ways 1) pulling and viewing credit from the **“Deal/Trade”** tab 2) pulling credit (*not viewing*) from the **“Credit”** tab, and then 3) viewing previously pulled (*not pulling new*) from the **“Prospects”** tab.

Pull/View Credit in the **“Deal/Trade”** Tab

Starting in the DeskManager Desktop home screen, click the **“Deal/Trade”** tab in the top navigation bar.

Click the green **“+ New”** button in the upper-left corner of the screen.



For a new customer/deal, fill out the consumer’s information.

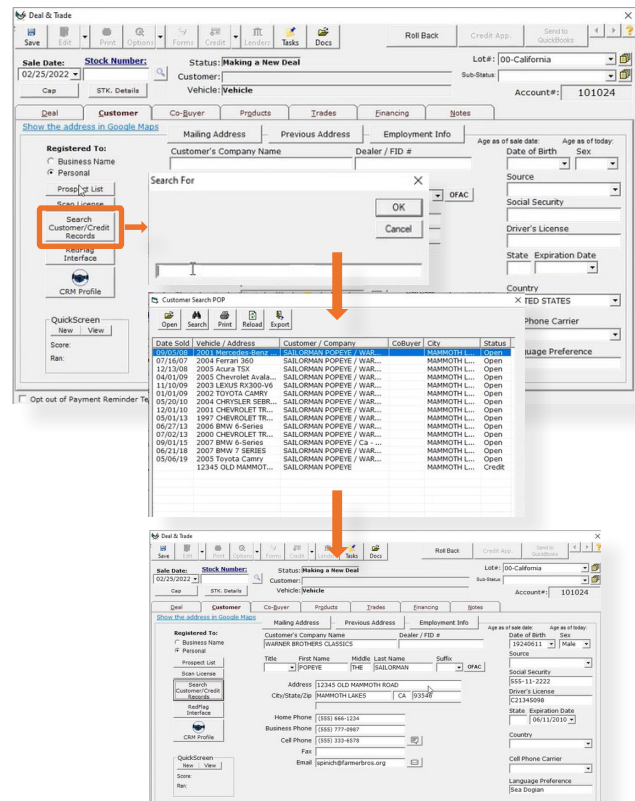
For an already existing customer/deal, click **“Search Customer/Credit Records”**, as shown to the right.

A pop-up window will appear allowing the user to search a name.

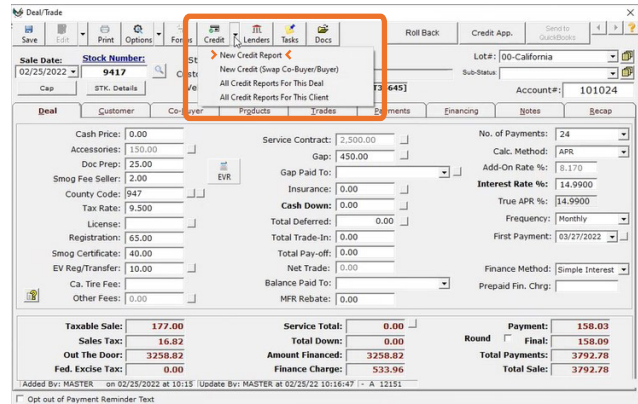
From the list, choose the name of the customer whose information you want to pull into the form.

You will be returned to the **“New Deal/Trade”** interface, but now with the consumer’s information auto-populated into the form.

Click **“Save”** in the top-left corner.



At the top of the pop-up, click the down arrow attached to the **“Credit”** button, and then click **“New Credit Report”** from the drop-down menu.

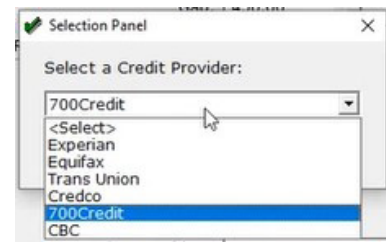


To view a previously run report on either the deal or the client, click **“All Credit Reports For This Deal”** or **“All Credit Reports For This Client”**.

Select which provider you want to use for the credit report.

The company listed as default, as explained earlier, will automatically be chosen as the provider.

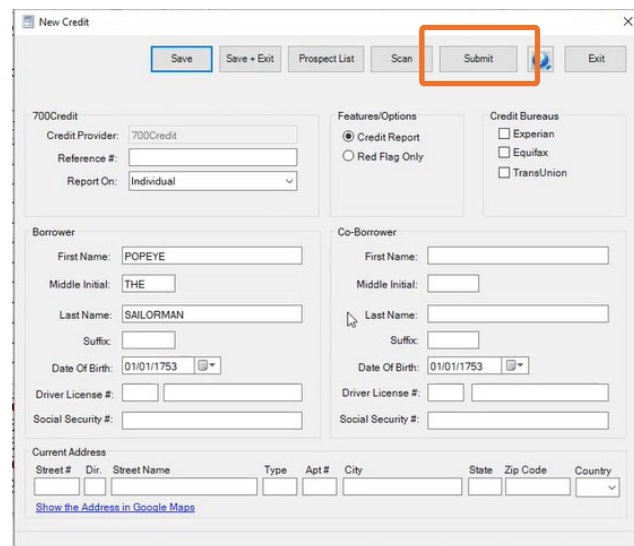
Click **“Ok”**.



Fill out any other information into the credit application.

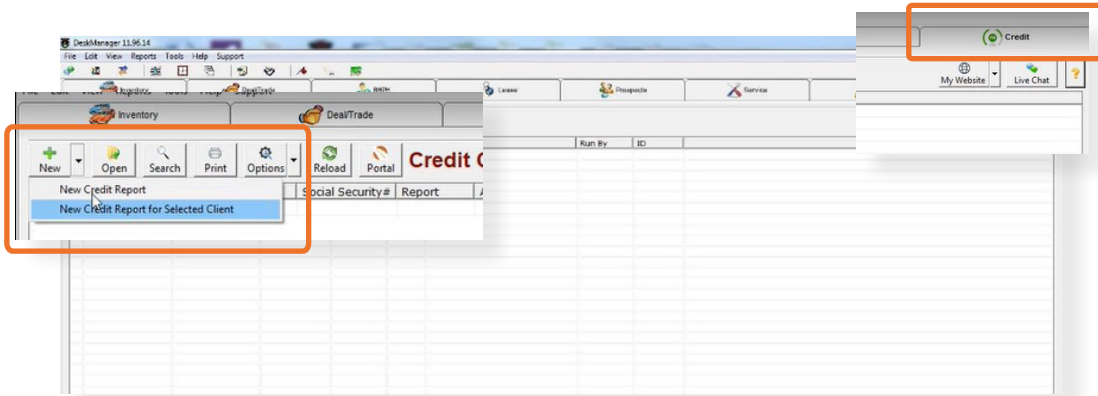
Here, you can also change which bureaus you want to use to run the credit report, choose if you want to run the full credit file or only the red flag only, and add a co-buyer to the credit report.

Once finished, click **“Submit”**.



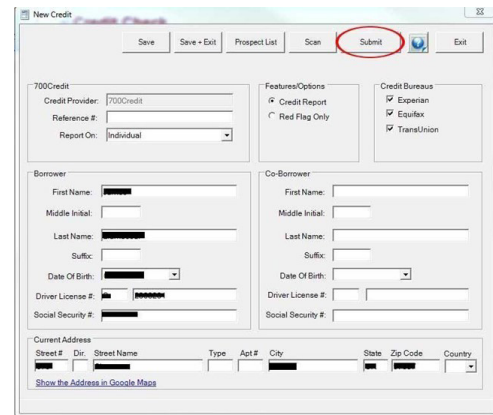
Pull Credit in the "Credit" Tab

To run a credit report, select the "Credit" tab, then click "New" and select "New Credit Report".



Under "Select a Credit Provider", select "700Credit" and click "OK".

Fill in the borrower information, click "Submit".



The dealer will then be served up the consumer's credit report in an iframe.

Once you run this credit report, that borrower's report will be saved in the DeskManager credit module.

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	04082
11 HIGH DAM RD	WAREHAM	MA	025171

EMPLOYMENT:

EMPLOYER X	02/15/10
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700Credit Auto Summary

Total Bal	Month Pay	Total Auto	Open Auto	30	60	90
99048	9282	3	1	0	0	0

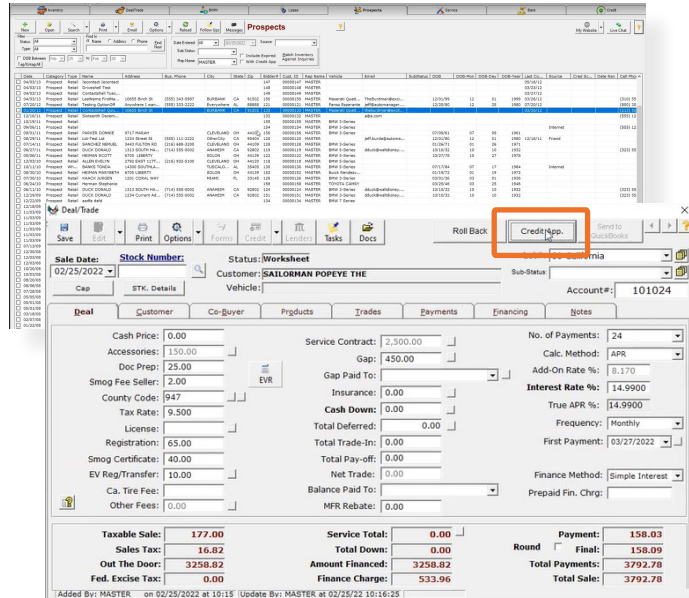
Trades:	Account Name	Account #	Status	Orig	Orig AMT	Orig Date	Monthly Pay	Mos Rep	Payment Pattern
	TD BANK N.A.	07684001	Paid or paying as agreed	09/26/2015	95,508	9/26/15	\$282	27	111111111111
	CITIZENBNKNA	07421009	Paid or paying as agreed	10/08/2009	50	10/8/09	\$301	48	111111111111

View Credit in the "Prospects" Tab

Starting in the "Prospects" tab, click or search the name you want to see a previously pulled report on.

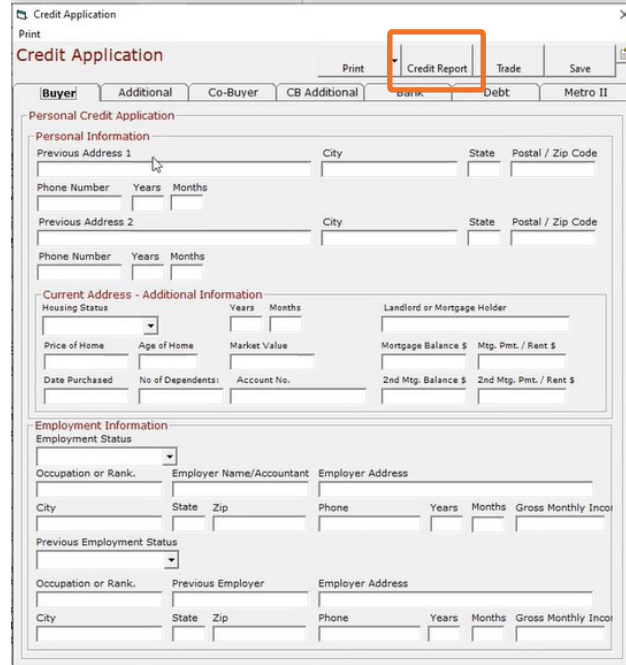
This will open up the consumer's profile. If a credit report has been run on the consumer, the "Credit App" button will be clickable.

Note: The button will be grayed out and not click-able if a credit report has not yet been run on the consumer. In this case, you will need to follow the steps above, starting in the "Credit" tab.



Clicking the "Credit App" button will pull up the available credit information on the consumer, as shown to the right.

To see 700Credit's easy-to-read HTML format credit file, click "Credit Report" in the top-right corner of the pop-up.



Introduction to QuickScreen

Welcome to 700Credit's **QuickScreen** credit soft pull solution. QuickScreen is integrated with your **automanager** platform, so it is easy to access and easy to pull. Since it is a soft pull solution, you only need a consumer's name and address to pull their credit score and auto summary, with no adverse effect on their credit score.

QuickScreen gives you visibility into your customer's credit profile before you work a deal, so you can work the right deal, right away, saving time and preventing a potentially uncomfortable situation for your customer. QuickScreen can also help you provide the customer with a payment estimate based on the car they are interested in. In addition, knowing the customer's current car payment enables your team to have more meaningful budget conversation with the client, potentially shortening the sales process, getting you to the finish line faster.

QuickScreen returns the following data to the user:

- FICO Score
- Available Revolving Credit
- Auto Inquiries last 30 days
- Summary of Auto Trade Lines
 - Including:
 - Current Monthly Payment
 - Current Auto Loan Interest Rate
 - Remaining Balance/Payoff
 - Payment History

QuickScreen Results

Result: Consumer Passed Quick Screen Criteria **Score:** 727 (Tier 1)
Powered by TU: FICO Auto 08

Consumer Information:

Name: John Doe
 Address: 1234 Anystreet
 Westville, MI 02345

Auto Summary:

Available Revolving Credit: \$3,881.00 Auto Inquiries last 30 days: 0

Auto Trade Line 1				
Interest Rate: 6.47%	Original Amount: \$12,888.00	Original Terms: 60 Months	No of Late Payments: 0	Monthly Payment \$252.00
Percent Paid: 100%	Estimated Payoff: \$0.00	Remaining Terms: 0 Months	Joint: NO	
Loan Type: Auto Loan		Trade Status: Closed	Trade Open Date: 11/11/2012	

Auto Trade Line 2				
Interest Rate: 4.66%	Original Amount: \$16,045.00	Original Terms: 61 Months	No of Late Payments: 0	Monthly Payment \$296.00
Percent Paid: 100%	Estimated Payoff: \$0.00	Remaining Terms: 0 Months	Joint: NO	
Loan Type: Auto Loan		Trade Status: Closed	Trade Open Date: 07/31/2011	

Certificate Status:

Printed By: N/A
 Confirmed By: N/A

PRINT NOW

QuickScreen can be used in several scenarios within your dealership:

- To qualify and prioritize inbound and internet leads
- To mine for opportunities within your CRM
- To prequalify in-store and service lane customers

Prescreen Results

After clicking “Prescreen”, there are four possible responses:

- **Pass/Score Provided** - The applicant met the score cutoff selected by the dealer and the prescreen criteria of the bureau.
- **Fail/No Score** - The applicant did not meet the cutoff score selected by the dealer.
- **Decline** - The applicant did not meet 1 or more of the following: (The reason for the decline is not returned/identified for your review)
 - Credit score is below 500 - automatic decline per credit bureau
 - Minimum age of 21
 - No open bankruptcies
 - Minimum 1 satisfactory trade
 - 1 open credit trade line 36 months old or older
 - Applicant has opted out of prescreen credit offers
(<https://www.consumer.ftc.gov/articles/prescreened-credit-and-insurance-offers>)
- **No Hit** - The applicant could not be found.

Prescreen Response: Pass

A new window will appear that displays the customer’s credit score, credit tier, and any payoff information that is available on their credit history. You will be able to print a Pre-Selected Certificate by clicking on the “Print Now” button that is circled on the prescreen results image to the right.

QuickScreen Results

Result: Consumer Passed Quick Screen Criteria **Score:** 727 (Tier 1)
Powered by TU FICO Auto 68

Consumer Information:

Name: John Doe
 Address: 1234 Anystreet
 Westville, MI 02345

Auto Summary:

Available Revolving Credit: \$3,851.00 Auto Inquiries last 30 days: 0

Auto Trade Line 1				S	R
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	\$252.00	
6.47%	\$12,886.00	60 Months	0		
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:		
100%	\$0.00	0 Months	NO		
Loan Type:	Trade Status:	Trade Open Date:			
Auto Loan	Closed	11/11/2012			

Auto Trade Line 2				S	P
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	\$296.00	
4.96%	\$16,045.00	61 Months	0		
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:		
100%	\$0.00	0 Months	NO		
Loan Type:	Trade Status:	Trade Open Date:			
Auto Loan	Closed	07/31/2011			

Certificate Delivery Confirmation

Has the Pre Approval Certificate been delivered to the consumer?

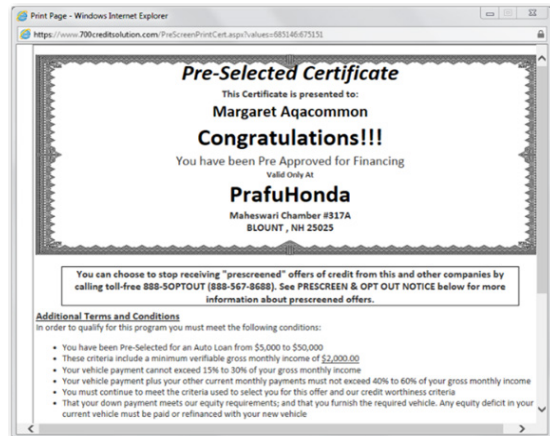
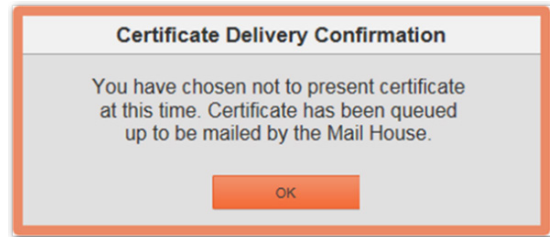
Yes
No

The dealer/user must then click on “Yes” or “No” if the Pre-Approval Certificate has been delivered to the customer.

If for any reason, the dealer/user clicks “No”, then 700Credit will automatically send this certificate to our Mail House and the certificate will be mailed to the applicant.

The dealer will be charged for this mailing.

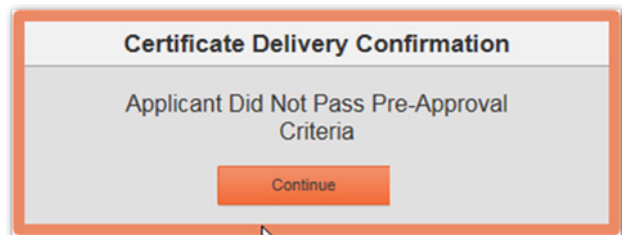
Please Note: Any certificates printed within 700Dealer.com to the dealership’s local printer will not be charged. The dealer can print to their local printer for free.



Prescreen Response: *Fail*

If the Prescreen inquiry returns as a “Fail”, the message will appear as:

In this case, no notice is required to be given to the consumer. In fact, the consumer doesn’t have to know the process has taken place. Select “Continue” and the Applicant List is returned. The Applicant List will show all “Fail” returns as **QS** in **RED**, and the score/Tier will appear in parenthesis.

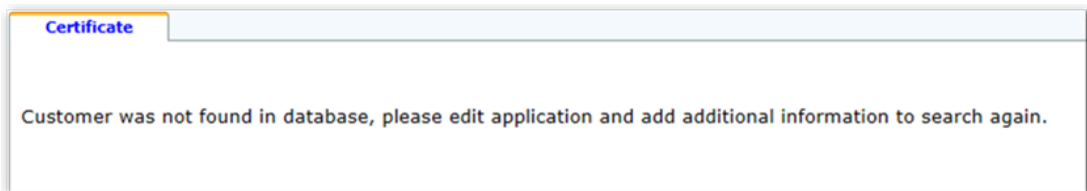


Prescreen Response: Decline or No Hit

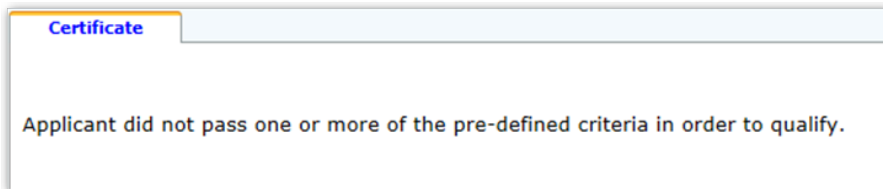
The other two possible return messages are “Decline” and “No Hit”. A “No Hit” signifies that no data was found on that particular consumer and a “Decline” means that data was found, however, the consumer did not meet the minimum criteria set up in the Configuration Guide.

In either case, no score will be shown in parenthesis in the Applicant List.

No Hit:

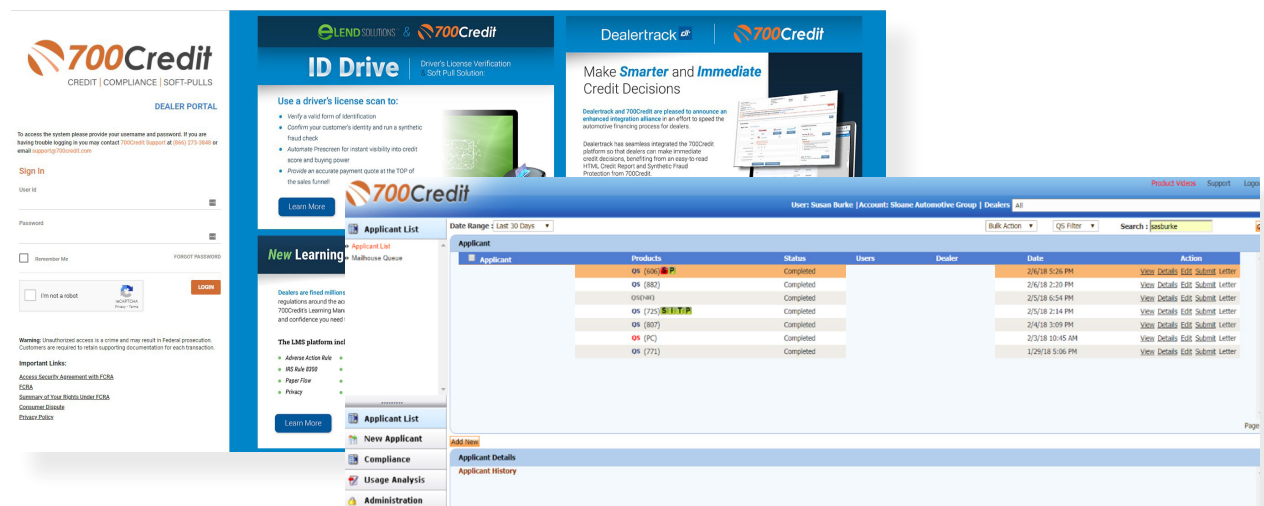


Decline:



Select “Continue” and the Applicant List is returned. The Applicant List will show all “No Hit” and “Decline” returns as **QS** in **GRAY** and a “D” will appear for a “Decline” and an “NH” will appear for “No Hit”. The screenshot below is from our 700Dealer.com platform, which every dealer has access to.

If you do not have your credentials to log in to this platform, please call our support desk immediately: **(866) 273-3848**.



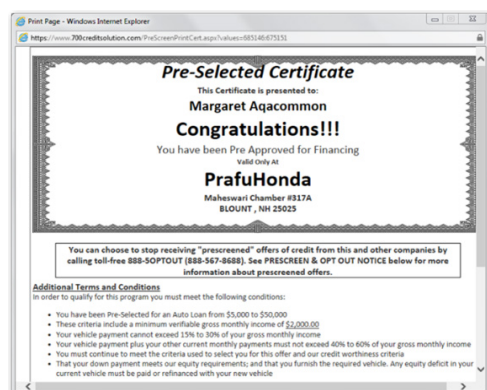
Firm Offer of Credit - Compliance Requirement

Because a prescreen (QuickScreen) is performed without consumer consent, dealers are required by law to send a “**Pre-Selected Certificate**” and must be delivered to all consumers who “**Pass**” the prescreen inquiry AND the dealer must be able to prove the offer was delivered. The dealer has three options for certificate delivery. They can:

- Print the certificate at their local printer in the dealership and drop in the mail to the consumer
- Email the certificate to the consumer
- 700Credit can print and mail the Certificate on your behalf for \$1.05/letter.

Because we are the compliance experts in this industry, our system automatically monitors all prescreens that are run, and if the dealership does NOT print or email the certificate within 15 days of running, our system will automatically generate and mail the certificate to your customer. Dealers will be charged \$1.05/letter if this event occurs.

To the right is an example of our certificate template which will be customized to your store - and your clients.



OpportunityAlerts!

OpportunityAlerts! are graphic icons that alert the dealer to potential opportunities in the soft pull results based on the color of the alert: Green/Yellow/Red.

A proprietary algorithm reads data from the QuickScreen results and presents the appropriate alerts accordingly. Alerts are available for the following data points:

- Credit Score (**S**)
- Interest Rate (**R**)
- Inquiries (**I**)
- Loan Term (**T**)
- Monthly Payment (**A**)
- Paid Percentage (**P**)

QuickScreen Results

Result: Consumer Passed Quick Screen Criteria **Score:** 727 (Tier 1)
Powered by TU: FICO Auto 08

Consumer Information:
Name: John Doe
Address: 1234 Anystreet
Westville, MI 02345

Auto Summary:
Available Revolving Credit: \$3,881.00 Auto Inquiries last 30 days: 0

Auto Trade Line 1				
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	Monthly Payment
6.47%	\$12,888.00	60 Months	0	\$252.00
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
100%	\$0.00	0 Months	NO	
Loan Type:	Trade Status:	Trade Open Date:		
Auto Loan	Closed	11/11/2012		

Auto Trade Line 2				
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	Monthly Payment
4.66%	\$16,045.00	61 Months	0	\$296.00
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
100%	\$0.00	0 Months	NO	
Loan Type:	Trade Status:	Trade Open Date:		
Auto Loan	Closed	07/31/2011		

Certificate Status:
Printed By: N/A
Confirmed By: N/A

PRINT NOW

The **BENEFITS** of OpportunityAlerts! include:

- Quickly identifies opportunities that exist in the QuickScreen results
- Makes the QuickScreen product easier to read and easier to use
- Helps the dealer to focus on the data that will help them work - and close - the best deal
- Adds value and complexity to our product that make it more difficult to compete against

Set-Up Process

To enable **OpportunityAlerts!**, navigate to the proper tab, as shown below, and check the “Enable QuickScreen Alerts” box (circled).

OpportunityAlerts! are triggered when the values returned from the QuickScreen hit the ranges that are defined in the “OpportunityAlerts!” tab in the Data Access menu in 700Dealer, as shown below. The values will be set at default ranges, however, once the dealer gets comfortable with alerts, they may want to customize the ranges to fit their specific store needs.

Below you will see the default values for Green, Yellow, and Red alerts. Dealers will need to fill out the box below, paying close attention to their score ranges and interests.

	Score Range	Probable Interest Rate
Interest Rate 1	Greater than 725	1.5 %
Interest Rate 2	Greater than 700	3.0 %
Interest Rate 3	Greater than 675	5.0 %
Interest Rate 4	Greater than 650	7.0 %
Interest Rate 5	Greater than 625	9.0 %
Interest Rate 6	Below 625	13.0 %

Introduction to QuickQualify - Consumer Prequalification from 700Credit

QuickQualify is a soft pull prequalification solution which places a soft inquiry on the consumer's 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 preapproved, dealers receive:

- 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!

QuickQualify
Report
Certificate

QuickQualify Results

Result: Applicant Found **Score:** 618

Powered by EX: FICO AUTO V8

Consumer Information:

Name: John Doe	Email: jdoe@email.com
Address: 123 Main St. Farmington Hills, MI 48334	Phone: (999)-555-1234

Auto Summary:

Available Revolving Credit: \$1,459.00 Auto Inquiries last 30 days: 0

Auto Trade Line 1				
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	Monthly Payment
17.52765%	\$17,079.00	73 Months	N/A	\$382.00
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
81.12%	\$3,224.00	6 Months	NO	
Loan Type:		Trade Status:		
Auto		Open		

[PRINT NOW](#)

Credit Report Option

With our QuickQualify platform, dealers have the option of either getting the soft pull prequalification 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 information purposes and CANNOT be used to fund the deal.

SyntheticID Fraud Check

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

Score Summary

EQUIFAX
FICO Auto V5F
712

Experian
FICO Auto V8
761

TransUnion
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: CS0012080

PREVIOUS ADDRESSES:

Name	City	State	ZIP
5 SILVER RDG	WINDHAM	ME	04902
15 HIGH DAM RD	WINDHAM	MA	02571

EMPLOYMENT: EMPLOYER X 02/15/10

700Credit Auto Summary

Total Bal	Month Pay	Total Auto	Open Auto	30	60	90
9048	\$282	3	2	0	0	0

Name	Account Name	Status	Orig Open	Orig Bal	Cur Bal	Monthly Pay	Next Due	Missed	Payment Pattern
TD BANK N/A	TD BANK N/A	Open	09/26/2015	12,000	2,000	800	00	00	111111111111
STANBURY	STANBURY	Open	02/24	1,000	500	100	00	00	111111111111
CTIZENBANK	CTIZENBANK	Open	10/06/2006	2,000	1,000	100	00	00	111111111111
FINDYCOR	FINDYCOR	Open	03/26/2006	500	250	100	00	00	111111111111
FINDYCOR	FINDYCOR	Open	03/26/2006	500	250	100	00	00	111111111111

Score Summary

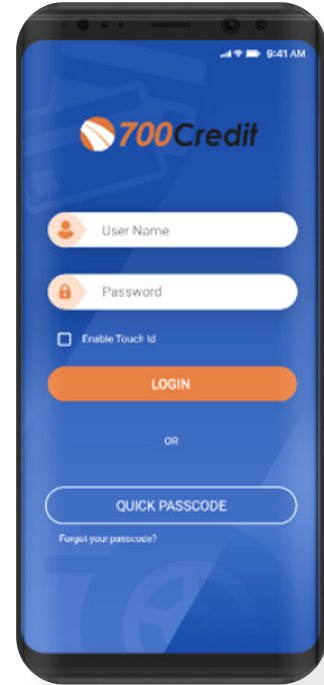
Score Card	Score	Code	Score Factor Description
FICO BK V2	700	12	service delinquency, derogatory public record or collection filed
National Risk Model	502	04	amount owed on delinquent accounts
Bankruptcy	923	K	any public record involving bankruptcy or accounts or lack of open accounts

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.



PULL/VIEW PRESCREENS

DeskManager Online

This part of the user guide will section off the steps for pulling and viewing prescreens in the **Automanager DeskManager Online** interface within both the “**Deals**” and “**Credit**” tabs.

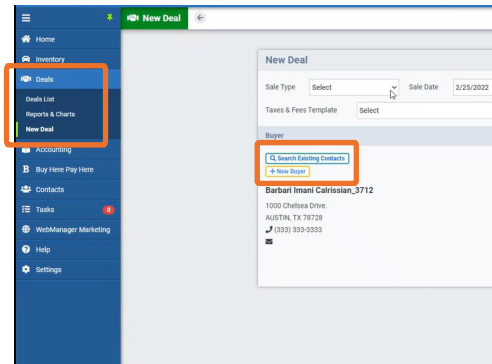
If you or your dealership are only using the DeskManager Desktop version, **please skip to the appropriate section on page 34.**

Pull/View Prescreens in the “Deals” Tab

Starting from the “Deals” tab, click “New Deal”.

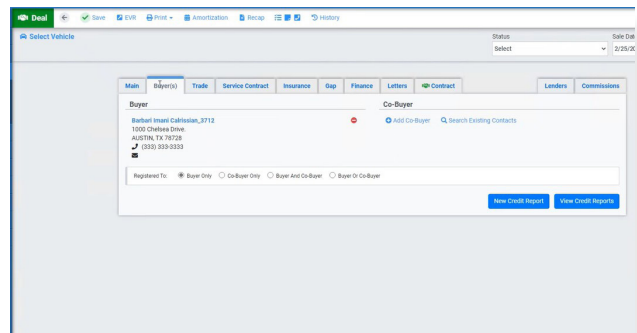
Either search for an already existing customer or enter in a new customer. Those options are circled to the right.

Click “Continue”.



To run a new credit report, click “New Credit Report”.

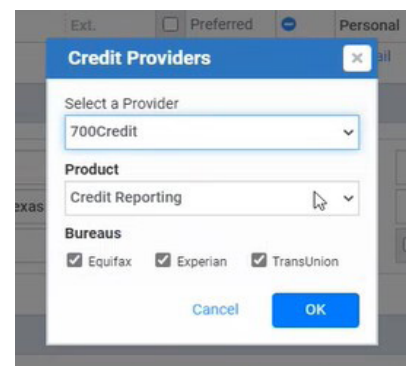
To view previously pulled reports, click “View Reports”.



If running a new credit report, a pop-up will appear on screen, prompting the user to select the provider, product (QuickScreen vs. Credit Reporting), and which bureaus they want to use.

Click the “Product” down arrow, and choose “QuickScreen”.

Click “Ok”.



The dealer will then be served up a QuickScreen report on the consumer.

Note: These are the same steps taken as running a full credit report on a consumer. To reference this section, please skip back to [page 11](#).

QuickScreen Results

Result: Consumer Passed Quick Screen Criteria **Score:** 727 (Tier 1)
Powered by TU: FICO AUTO 08

Consumer Information:

Name: John Doe	Email: jdoe@email.com
Address: 123 Main St. Farmington Hills, MI 48334	Phone: (999) 555-1234

Auto Summary:

Available Revolving Credit: \$3,881.00 Auto Inquiries last 30 days: 0

Auto Trade Line 1 S R

Interest Rate: 6.47%	Original Amount: \$12,685.00	Original Terms: 60 Months	No of Late Payments: 0	Monthly Payment \$252.00
Percent Paid: 100%	Estimated Payoff: \$0.00	Remaining Terms: 0 Months	Joint: NO	
Loan Type: Auto Loan		Trade Status: Closed	Trade Open Date: 11/11/2012	

Auto Trade Line 2 S P

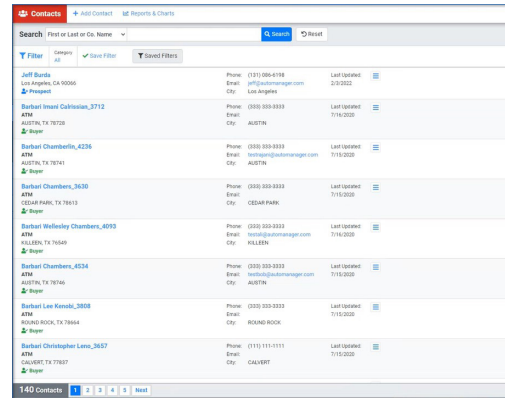
Interest Rate: 4.66%	Original Amount: \$16,045.00	Original Terms: 61 Months	No of Late Payments: 0	Monthly Payment \$296.00
Percent Paid: 100%	Estimated Payoff: \$0.00	Remaining Terms: 0 Months	Joint: NO	
Loan Type: Auto Loan		Trade Status: Closed	Trade Open Date: 07/21/2011	

Certificate Status:
 Printed By: N/A
 Confirmed By: N/A

Pull/View Prescreens in the “Credit” Tab

From the main DeskManager Online dashboard, click “**Contacts**” and then “**Contact List**” in the left-side navigation bar.

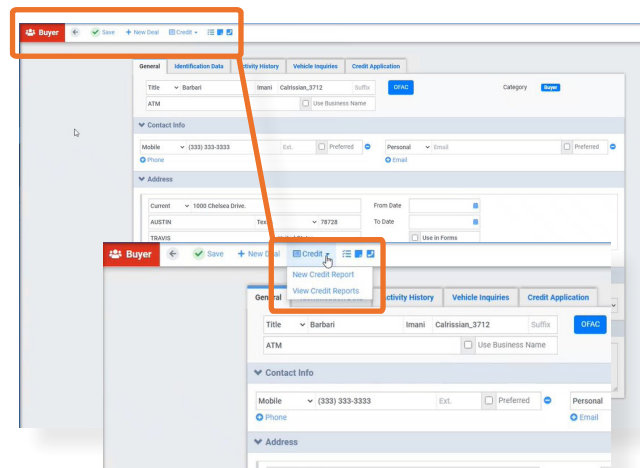
Click the consumer’s name who you want to run a credit file on or search for their name.



This will open up the consumer’s profile where dealers are able to see contact and address information, pull credit, and view previously pulled reports and identity verification/synthetic ID reports.

To pull a new credit report, click “**Credit**” in the top navigation bar, and then “**New Credit Report**” from the drop-down.

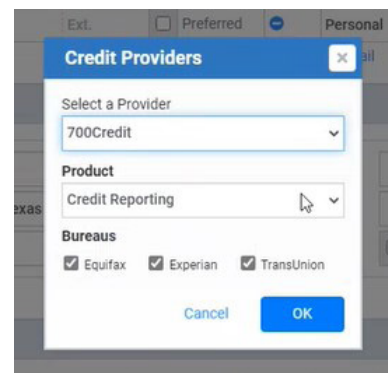
To view any previously pulled reports on this consumer, click “**Credit**” in the top navigation bar, and then “**View Credit Reports**” from the drop-down.



If running a new credit report, a pop-up will appear on screen, prompting the user to select the provider, product (**QuickScreen** vs. **Credit Reporting**), and which bureaus they want to use.

Click the “**Product**” down arrow, and choose “**QuickScreen**”.

Click “**Ok**”.



The dealer will then be served up a QuickScreen report on the consumer.

Note: These are the same steps taken as running a full credit report on a consumer. To reference this section, please skip back to [page 13](#).

QuickScreen Results

Result: Consumer Passed Quick Screen Criteria **Score:** 727 (Tier 1)
Powered by TU: FICO AUTO 08

Consumer Information:

Name: John Doe	Email: jdoe@email.com
Address: 123 Main St. Farmington Hills, MI 48334	Phone: (999)-555-1234

Auto Summary:

Available Revolving Credit: \$3,891.00 Auto Inquiries last 30 days: 0

Auto Trade Line 1 S R

Interest Rate: 6.47%	Original Amount: \$12,895.00	Original Terms: 60 Months	No of Late Payments: 0	Monthly Payment \$252.00
Percent Paid: 100%	Estimated Payoff: \$0.00	Remaining Terms: 0 Months	Joint: NO	
Loan Type: Auto Loan		Trade Status: Closed	Trade Open Date: 11/11/2012	

Auto Trade Line 2 S P

Interest Rate: 4.66%	Original Amount: \$16,045.00	Original Terms: 61 Months	No of Late Payments: 0	Monthly Payment \$296.00
Percent Paid: 100%	Estimated Payoff: \$0.00	Remaining Terms: 0 Months	Joint: NO	
Loan Type: Auto Loan		Trade Status: Closed	Trade Open Date: 07/21/2011	

Certificate Status:

Printed By: N/A
 Confirmed By: N/A

700Credit
CREDIT | COMPLIANCE | SOFT PULLS

support@700Credit.com

PULL/VIEW PRESCREENS

DeskManager Desktop

This part of the user guide will section off the steps for pulling and viewing prescreens in the **Automanager DeskManager Desktop** interface within both the “**Prospects**” and “**Deal/Trade**” tabs.

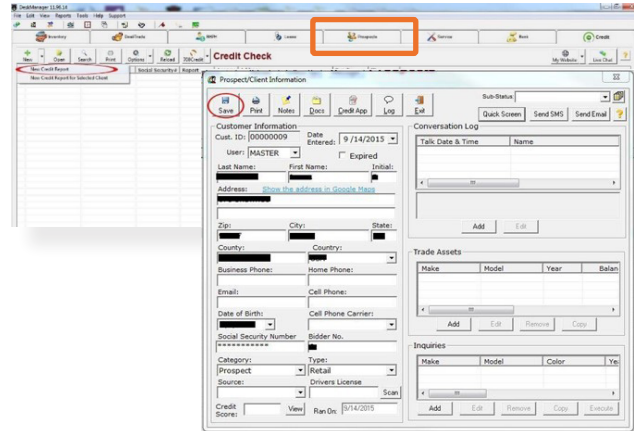
If you or your dealership are only using the DeskManager Online version, **please skip back to the appropriate section on page 29.**

Pull/View Prescreens in the “Prospects” Tab

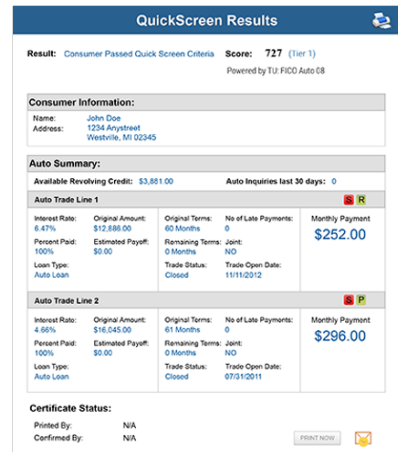
Go to the “Prospects” tab and click “New”, located in the upper-left corner of the new screen.

Put in prospect information and click, “Save”.

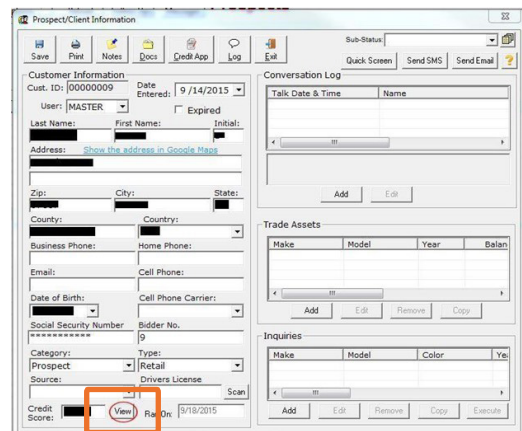
Once saved, click the “QuickScreen” button, located in the top-right corner.



Once you hit “Submit”, it” bring up the QuickScreen results page, as shown to the right.

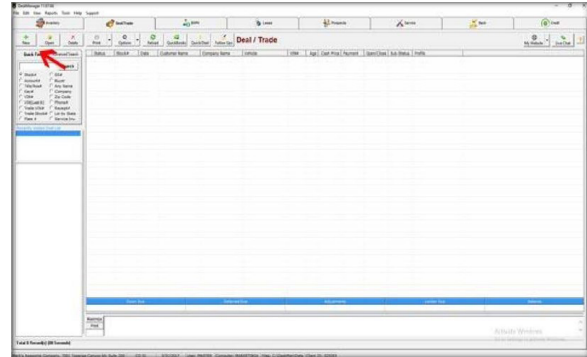


Once you run a QuickScreen and want to view the results again, just click “View” at the bottom of the prospect’s profile to pull it up, as shown to the right.



Pull/View Prescreens in the “Deal/Trade” Tab

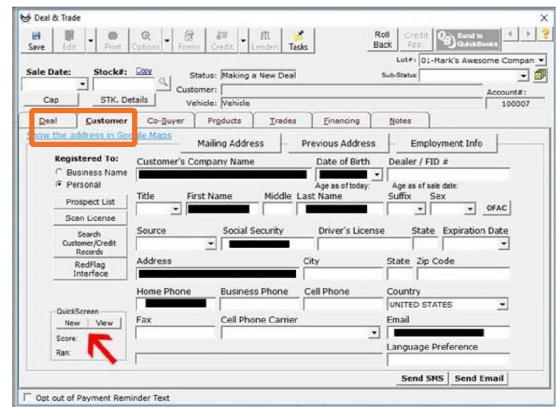
Inside the “Deal/Trade” tab, click “New” in the top left corner.



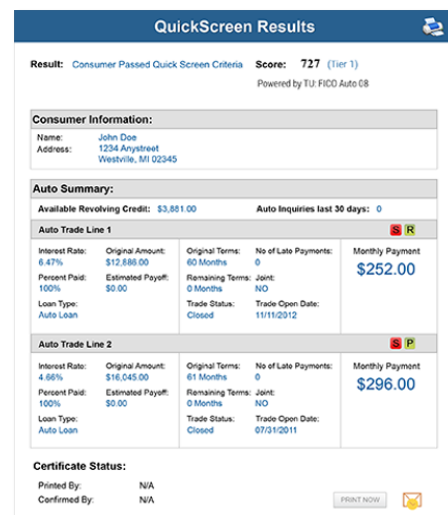
Inside the “Customer” tab, fill in the customer’s information and click “Save”.

Then, scroll down under “QuickScreen” and click “New”.

To view a previously pulled QuickScreen report on the consumer, click “View” (located next to the “New” button).

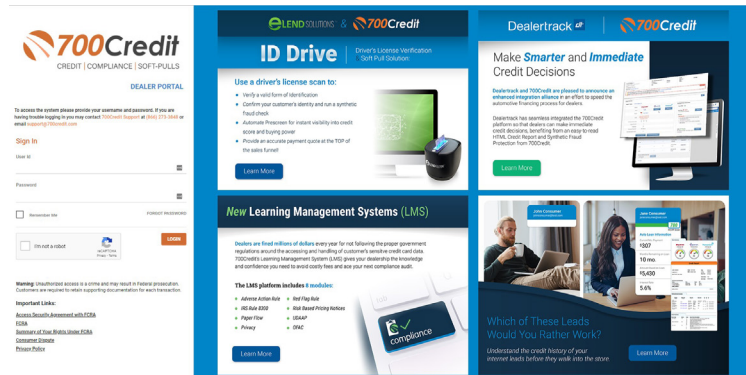


Once you hit “Submit”, it will bring up the prospect’s QuickScreen results, as shown to the right.



Introduction to 700Dealer.com

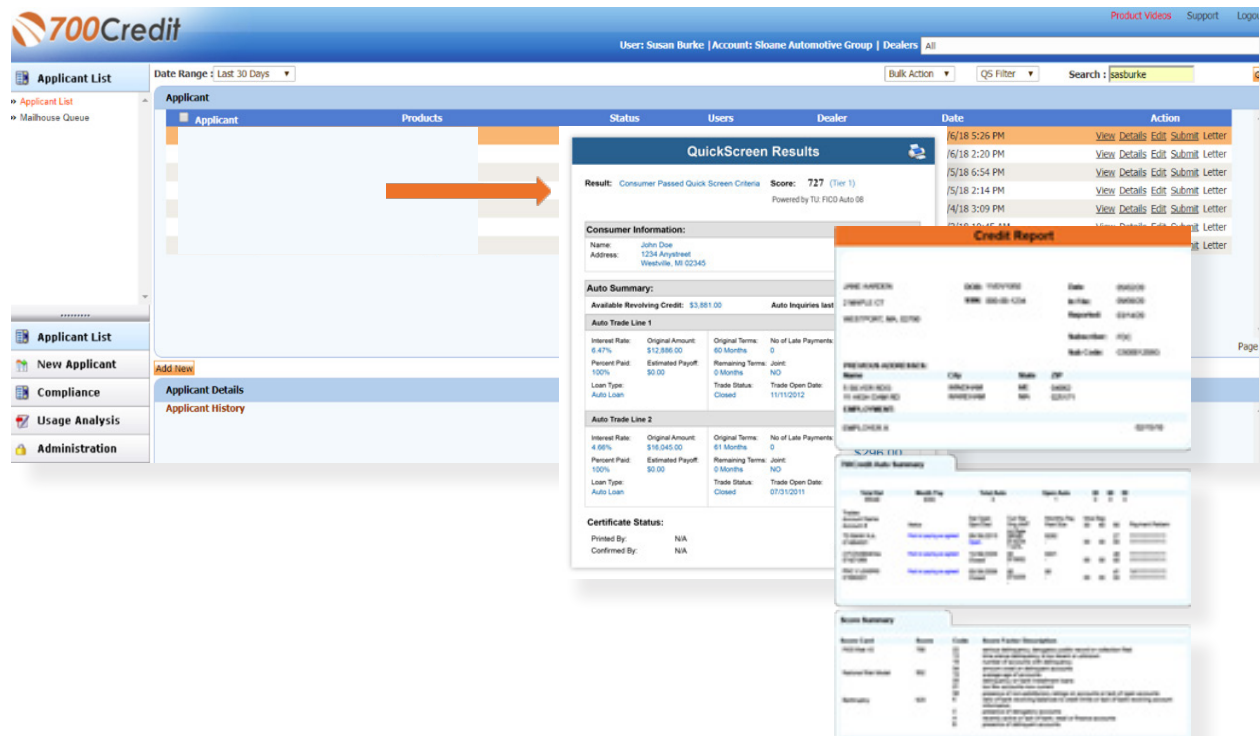
As a customer of 700Credit, you have access to your own personal credit portal at www.700Dealer.com. You should have received your username and password in a welcome email from 700Credit. If you did not receive this email, or have misplaced it, please send an email to: support@700credit.com or call: **(886) 273-3848**.



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.

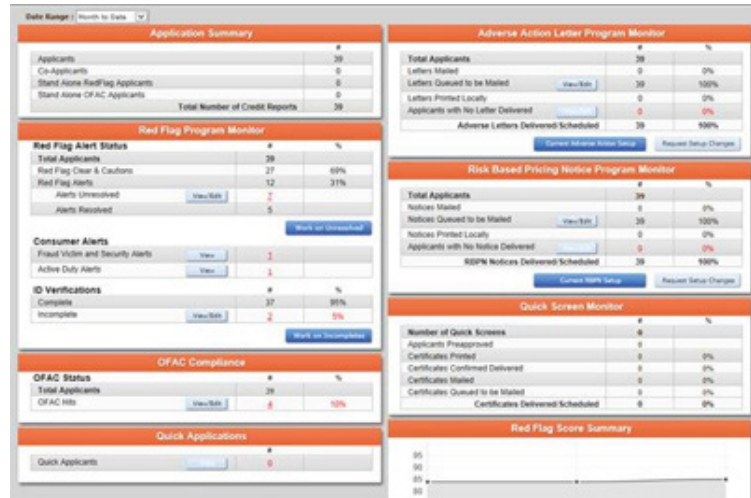
By clicking on any name in the list, you can view their full credit report, red flag, and a link to their compliance dashboard. If a QuickScreen was run, you will see the QuickScreen results.



Compliance Dashboard

Our Compliance Dashboard closely monitors your efforts to ensure compliance processes are being followed. Issues of concern are highlighted in red for quick identification. We support both single and multi-roof views, ensuring you have your finger on the pulse of every compliance aspect in your business. Items supported on the dashboard include:

- Red Flag Alert Status
- OFAC Compliance
- Adverse Action Letter
- RBPN



Lead Summaries for:

- QuickQualify
- QuickApplication
- QuickScreen
- QuickScore
- QuickQualify Xpress

How You Benefit

- Ensure compliance processes are being followed
- Identify immediately when/where you are out of compliance
- Easily print audit reports
- Single and multi-point rooftop views

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 bar
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.

Hide Inactive	UserID	Name	User Level	User Type	Status	Dealer	City	State	Actions
	cartercountydgcudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
	cartercountydgcic	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
	cartercountydgcipq	Elend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
	cartercountyhyucudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
	cartercountyhyucic	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
	ochyundadcpq	Elend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
	fchavez	Frank Chavez	Dealer Admin	OOE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
	keystonechevyudl	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
	keystonechevydic	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
	keystonecbp	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	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

UserID: * Password: * RetypePassword: *

First Name: * Middle Name: Last Name: *

Address:

Zip: * City: * State: * Phone:

Email Address: * [Email Password](#)

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: [AddAnotherIPRange](#)

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

UserID	Name	User Level	User Type	Status	Dealer	City	State	Actions
cartercountydcguidl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcgdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcpg	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyhyucudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyhyudc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
ochyundadcpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
fchavez	Frank Chavez	Dealer Admin	OOE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
keystonechevyudl	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevydc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonecbp	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy

To create a new user, it is easiest to find a similar user id, and select the "Copy" action as highlighted above. You can then fill in the new user information and make any changes in the setup necessary.

User Information

UserID: * Password: * RetypePassword: *

First Name: * Middle Name: Last Name: *

Address: 123 Main Street

Zip: * City: * State: * Phone: *

48521 Tyvek MI

Email Address: * [Email Password](#)

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: *

Web User Dealer Admin AutoGenerate Letter is on

Read Only

Dealer: ABC Dealer Select Default Dealer: ABC Dealer

Disable User

From IP To IP [AddAnotherIpRange](#)

No IP Ranges found

Restrict Days of week and time of day access
 Force Password change on next Login
 Show in QuickApp Dropdown

Security Questions

Question 1: favorite room in my house Answer 1: Music
 Question 2: state born in Answer 2: Alaska
 Question 3: pet Answer 3: Rodeo