

User Guide January 2018

# 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.

### Credit Reports

We offer access to reports from the leading national credit companies, Experian, Equifax and TransUnion. Credit Reports contain information from credit grantors, courts, and collection agencies regarding the historical loans by the consumer. Credit Reports also include: scores (FICO and Vantage), and public records such as judgments, liens, and bankruptcies. They also may include previous employers, addresses and other names used. All 700Credit clients receive their choice of report format, score and ancillary products.

### Red Flags

A Red Flag summary is provided with each report pulled, to alert you to information that appears to be genuine on the surface, but may be questionable. These warning messages focus on high-risk applicants, social security numbers, driver's licenses and addresses. Currently, there are more than 31 patterns for Red Flag alerts.

### **Out of Wallet Questions**

Out of Wallet (OOW) questions are available for every applicant processed through the platform. When a Red Flag alert occurs, your dealership must validate the person's identity. OOW questions are available instantly, providing multiple choice questions that would be hard for an identity thief to answer. If the consumer answers most the questions correctly, their identity is verified and the alert is automatically resolved, allowing you to proceed with the transaction.

#### Auto Summary

We are pleased to provide the first automotive profile summary designed exclusively for the industry. Our summary appears at the top of all reports pulled and it provides a quick snapshot of all auto-specific information contained in the credit report.

This brief guide walks you through how to pull, view and print credit reports from within your Autosoft 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.

## **Product Integration Overview**

Integrated 700Credit functionality is available on **Autosoft Sales and F&I**, Autosoft's newest cloud-based F&I software. It is also available for FLEX F&I, Autosoft's previous generation cloud-based F&I software.

# Setup

Autosoft enables the integration on a dealership system via a profile flag that is set by Autosoft. Once a dealer's system has been enabled with the integration, the user can self-manage their onboarding very simply:

- 1. Log into the Autosoft DMS Sales and F&I platform.
- 2. Click on the **Setup** application button in the left navigation bar from any page in the system.

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3. The Setup application will open to the Information page of the dealership profile. Click the **Integrations** button below the Dealership Summary Card.

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4. Select **700Credit** from the Dealership Integration list on the screen.

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5. A quick-look card will display the transactions that have been activated for the integration. To add or remove products, click **Edit Transactions**.



6. A pop-up will open. In the **Connection** card of the pop-up, enter your 700Credit **Username** and **Password**. In the pop-up's **Transactions** card, select the products you wish to make available. Click **Save and Close**.

Connection		
INTEGRATION		
700 Credit		
USERNAME	PASSWORD	
AUTOSOFTASI		
Transactions		
700 CREDIT REQUEST		
<ul> <li>700 CREDIT REQUEST</li> <li>700 OFAC CHECK</li> </ul>		
Transactions  Too credit request  Too of check  Too red flag check  Too red flag check  Too rescreen check		
700 CREDIT REQUEST 700 OFAC CHECK 700 RED FLAG CHECK		

# **Requesting Credit within Application**

Currently the 700Credit integration is available only from within the context of a deal.

1. To start a deal, click the **Sales** application button in the left navigation bar. The Deal Search screen will open. Click the **New Deal** button in the upper-right corner of the screen.

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26791	Harting	Recat	ROSPAR BANK/NOPT	1004	2017/07-0400481	wawaour	ADADAL	Darler Website	Paulo		

2. The Deal Information pop-up will open. Review the information and make any necessary changes using the options menus. Click **Save** to save the information and start building the deal.

DEAL TYPE		STORE		SOURCE		PROSPECT TYPE	
Retail	~	NADA FCA	~	Dealer Website	~	Internet Up	~
SALES PERSON		SALES MANAGER		FINANCE MANAGER			
Edward Taylor	~	Chris Dukes	~	Preston Brida	~		

3. The new deal will open to its Desking page.

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					\$0.00				124.63		
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Add a buyer to the deal by hovering over the **Buyer** button on the bar below the Deal Summary Card and selecting **Add Buyer**.

4. The Add Buyer pop-up will open. Type the name of the customer you'd like to search for, then click **Search**. Search results are displayed in the list below the search field. If the desired customer is found, simply click on the row to view a quick-look card, where you'll click **Add as Buyer**.

arter		X SEARCH	CLEAR				
AST NAME	<ul> <li>FIRST NAME</li> </ul>	0 BUSINESS	ACORESS	) DMAR	0 PHONE NUMBER.	a status	
larter	Reginald		1050 Yellowstone Dr Cleveland			Active	
arter	Karell		131 Kimberly Austintown OH 645			Active	
arter	Doris		712 Dean St Youngstown OH 4450.			Active	
arter	Doris		712 Dean St Youngstown OH 4450.			Active	
larber	Doris		712 Dean St Youngstown OH 4450.			Active	
larber	Belinda		1456 Ivory Dr. Santa Maria CA	blindycarter@mail.com	(505) 555-1234	Active	
arter	Doris		712 Dean St Youngstown OH 4450.			Active	
larter	Joseph		419 Idaho Ave Girard OH 44420			Active	
larter	Nichole		101 Mumford DRIVE Youngstown 0			Active	

If the customer is not found, click the **Create New Customer** button to add the customer information manually.

5. You can continue to build the deal at this point or go straight to running a credit check on the buyer. To use the 700Credit integration, click the **Integrations** button under the Deal Summary Card on any page of the deal.

Sales + Deal Sea	irch + Summary	Desking   😭	40										ACTIONS
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ance Charge					\$3,808.30		TRACE ALLOWANCE	5	4,000,00				
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						Stat Area		TOTAL		127,62			
						S2,000.00				\$453			_
										8453			CANCEL SAVE

6. The Integrations page will open. Select **700Credit** from the **Integration Organization** options menu, and select the desired integration transaction from the **Transactions** options menu.

Sales + Deal Search + Summary + Integ	gration   🌣 📢 🛷							ACTIONS
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- 7. Depending upon transaction type, there may be one or more selection criteria available. (Example, repositories to pull credit from.) When the desired selections are made, click **Send**.
- 8. Once the transaction is sent, it will be added to the Integration Transaction list.

OVERVIEW	DESKING ~	BUYER ~	VEHICLE	TRADE	54	FORMS	RECAP	INTEGRATION
tegration								
TEGRATION ORGANIZATION		TRANSACTION		CREDIT ORDER		REDIT ONDOX		
700 Credit	× Q	700 Credit Check	~	Carter, Belinda	~ 6	Equitax, TransUnion	ж 🛩	541
NANSACTION A CREDIT OF	DER I DETAILS	<ul> <li>REFERENCE NO.</li> </ul>	STATUS 0	DATE			a usek	
100 Credit Check Belinda C	artar	700D022153774	Sent	9/27/2017 9:49:40 AM			Edward Taylor	

Click on the transaction's **Reference No.** in the list to open the 700Credit iFrame.

The user can access the Client Dashboard by clicking on the **Your Compliance Dashboard** hyperlink displayed in the upper-left corner of the 700Credit iFrame.

Compliance Dashboar				
Red Flag Summary				
Name: Be Red Flag	elinda Carter Score: 0	ľ i i i i i i i i i i i i i i i i i i i		
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Section ≻ OFAC	Result	Alert	Next Steps	
	Result	Alert	Next Steps	
> OFAC	Result	Alert Consumer is a minor	Next Steps	
<ul><li>&gt; OFAC</li><li>&gt; ID Match</li></ul>			Next Steps	
<ul> <li>&gt; OFAC</li> <li>&gt; ID Match</li> <li>&gt; Red Flag Alerts</li> </ul>			Next Steps	
<ul> <li>&gt; OFAC</li> <li>&gt; ID Match</li> <li>&gt; Red Flag Alerts</li> </ul>			Next Steps	
<ul> <li>&gt; OFAC</li> <li>&gt; ID Match</li> <li>&gt; Red Flag Alerts</li> </ul>	Alert	Consumer is a minor	Next Steps	

Our Compliance Dashboard tracks all credit activity and keeps dealer on track for all your compliance requirements.

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			Total Applicants	
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Stand Alone RedFlag Applicants		0		
Stand Alone OFAC Applicants		0	Leters Printed Locally	
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ted Flag Alert Status	-	N	Conner ag	karar kultur
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Red Flag Clear & Cautions	0	0%	Rust based Pricing Hot	100 110
Red Flag Alerts	0	0%		
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OFAC Alerts	0	0%	Certificates Queued to be Marled	-
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D-d D-c	C			
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# **IP Address**

Autosoft DMS's Sales and F&I is a cloud-based application. The IP address of Autosoft's server is 74.112.1.113.