



# **USER GUIDE**

**MAY 2022**



## Table of Contents

## 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.

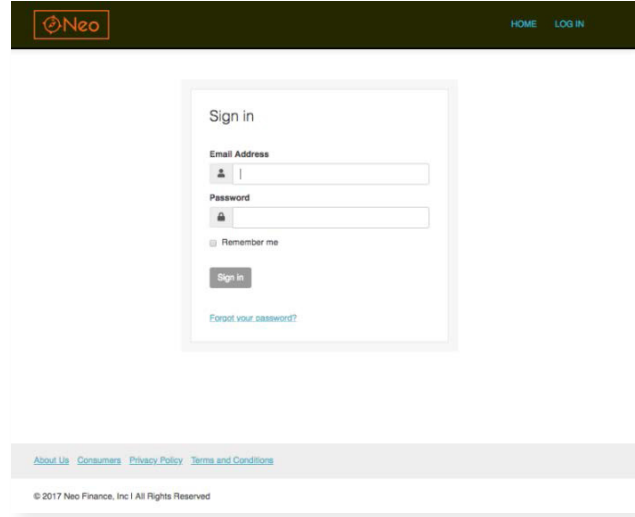
**NeoVerify has integrated our credit, compliance and soft-pull solutions into their platform. This brief guide will walk you through how to pull/view credit, monitor your compliance and run soft pull, prescreen reports in the NeoVerify platform. If you have any questions, please feel free to reach out to our support desk at (866) 273-3848 or email us at: [support@700Credit.com](mailto:support@700Credit.com).**



## Pulling Credit in NeoVerify

Log in to your Neo Platform using your provided credentials.

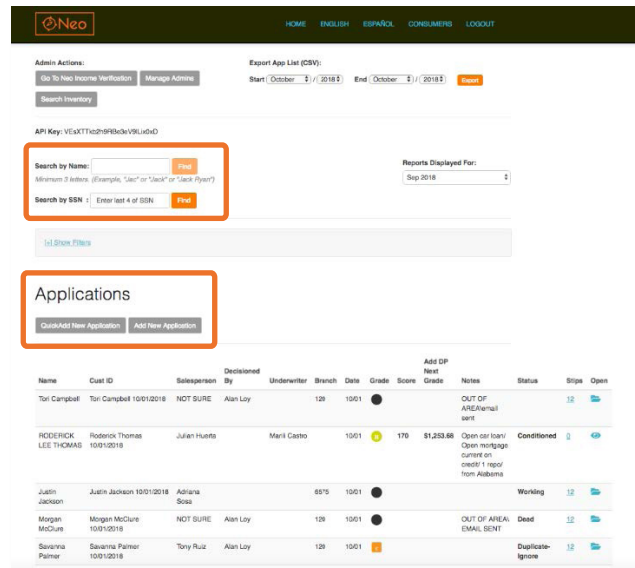
If you have no received the credentials to access your Neo platform, you may send us an email or give us a call at the following: Support: **(866) 273-3848 (Option 4)** or **support@700Credit.com**.



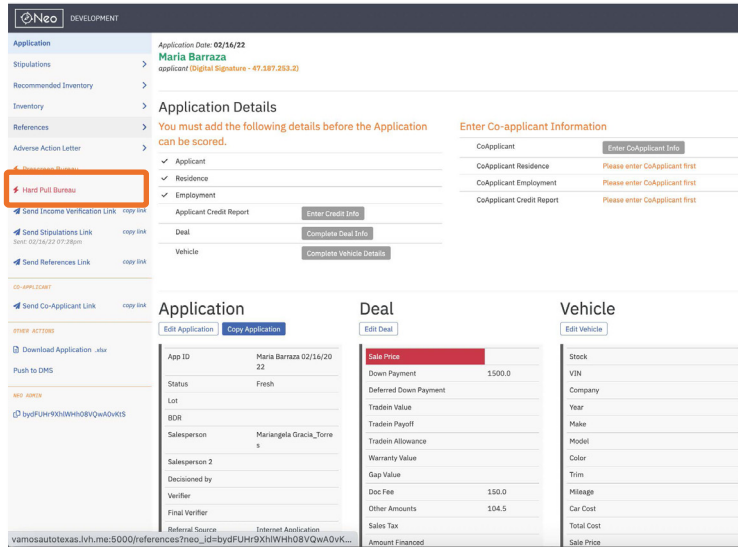
In the left-hand navigation bar, select **“Applications”**. The user is taken to the list of applications where they can either search for an existing customer, or create a new one to perform a credit pull.

If a new customer/deal, click the **“QuickAdd New Application”** or **“Add New Application”** buttons and add in the customer’s information into the profile form.

If a pre-existing customer, locate and click on their name in the list to pull up their profile information. You can either manually search for the customer, or at the top of the window you can search by their name or SSN.



Upon choosing a name, or choosing to create a new customer and entering in their information, you will be presented with the customer's profile. To pull a credit report, in the left-hand navigation bar, select the red **"Hard Pull Bureau"** button, as shown below.

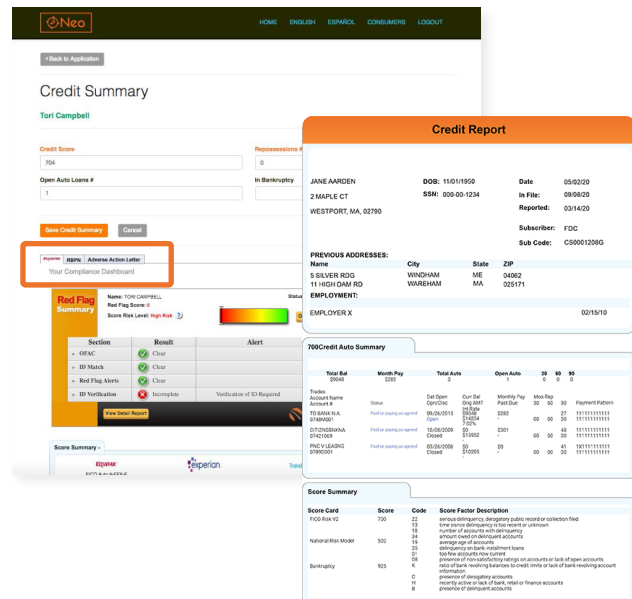


The credit report, red flag, etc, are automatically displayed on this page.

At the top of the credit file iframe, dealers can utilize the tabs to view the credit report from each credit bureau used in the pull, their RPB and Adverse Action Letter. To view the customer's compliance dashboard, click on the gray **"Your Compliance Dashboard"** link, located under the tabs.

To print the report, click the printer icon located in the top-right corner of the iframe, to the right of the compliance dashboard link.

If finished viewing the credit file, and want to save it to the platform, click the **"Save Credit Summary"** button.



## Introduction to QuickScreen

Welcome to 700Credit's **QuickScreen** credit soft pull solution. QuickScreen is integrated with your **NeoVerify** 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

Months Remaining on Auto  
Loans

### 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:	Original Amount:	Original Terms:	No of Late Payments:	Monthly Payment	\$252.00
8.47%	\$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	Closed	11/11/2012			

Auto Trade Line 2				S	P
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	Monthly Payment	\$296.00
4.66%	\$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	Closed	07/21/2011			

**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.

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

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 <span style="float: right; color: red; font-weight: bold;">S R</span>				
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	Closed	11/11/2012		
Auto Trade Line 2 <span style="float: right; color: red; font-weight: bold;">S P</span>				
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	Closed	07/21/2011		

Certificate Delivery Confirmation

Has the Pre Approval Certificate been delivered to the consumer?

Yes
No

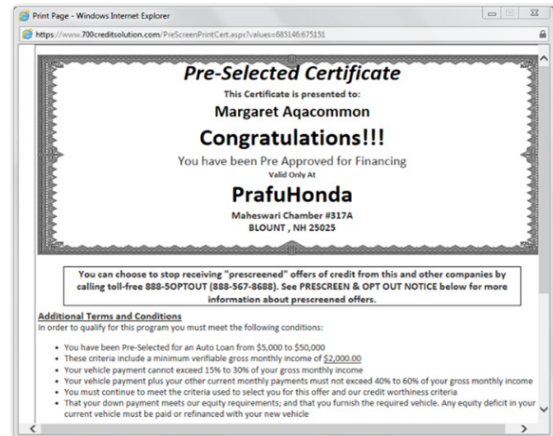
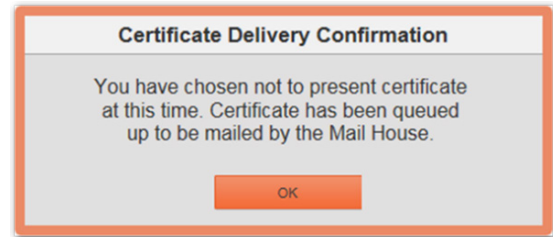
PRINT NOW



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.

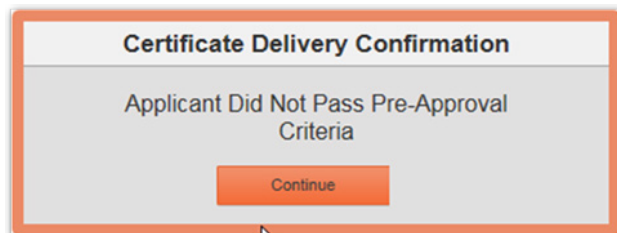
**Please Note:** Any certificates printed within 700Dealer.com to the dealership's local printer will not be charged. The dealer can print to their local printer for free.



## 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.

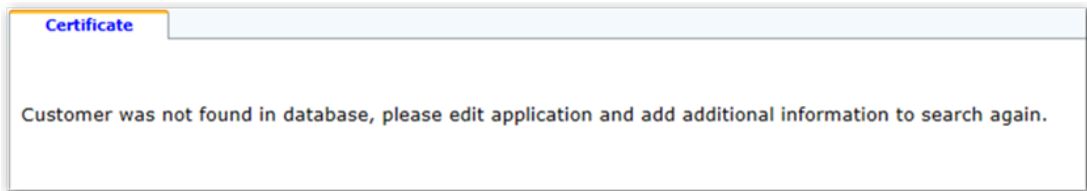


## Prescreen Response: Decline or No Hit

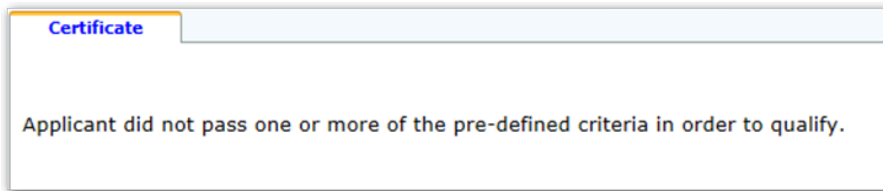
The other two possible return messages are “Decline” and “No Hit”. A “No Hit” signifies that no data was found on that particular consumer and a “Decline” means that data was found, however, the consumer did not meet the minimum criteria set up in the Configuration Guide.

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

### No Hit:

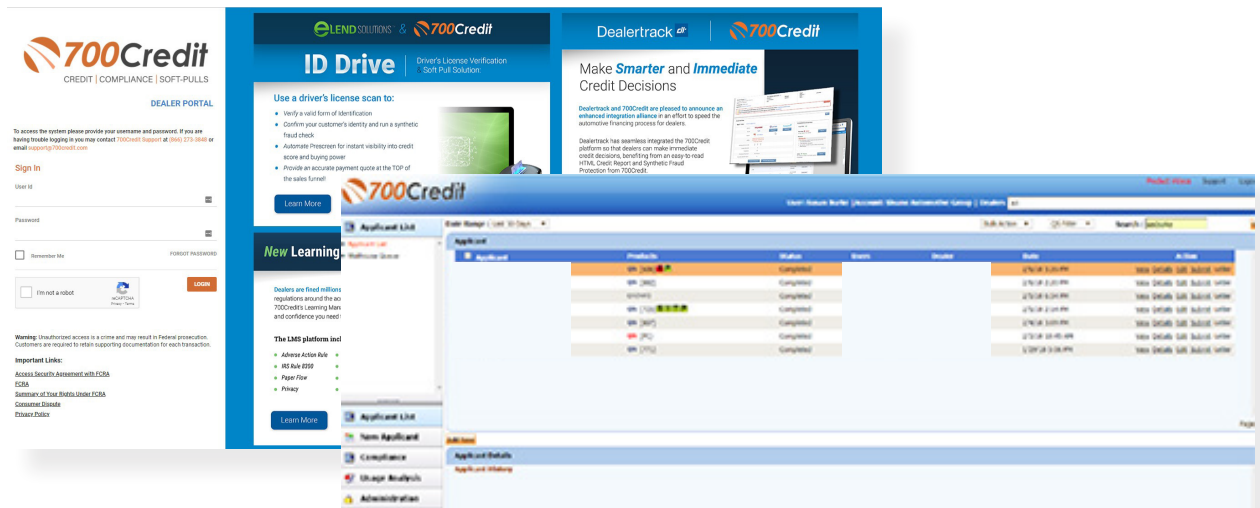


### Decline:



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](http://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**.



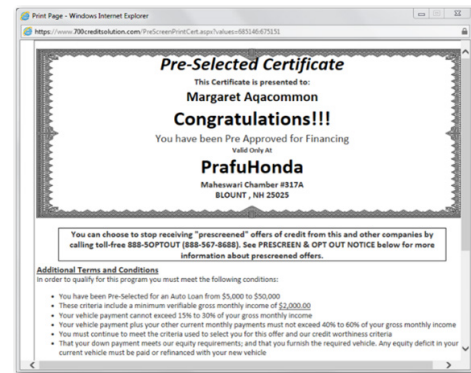
## Firm Offer of Credit - Compliance Requirement

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	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		
<b>S R</b>				
Auto Trade Line 1				
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	Monthly Payment
6.47%	\$12,886.00	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	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	Closed	07/21/2011		

**Certificate Status:**  
 Printed By: N/A  
 Confirmed By: N/A    PRINT NOW

The **BENEFITS** of OpportunityAlerts! include:

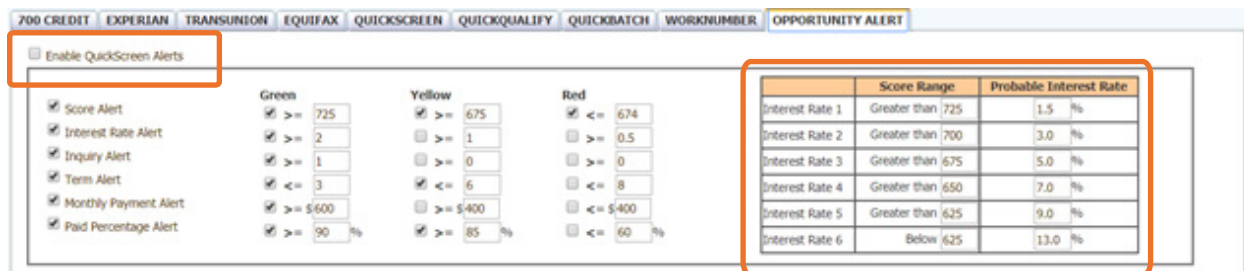
- Quickly identifies opportunities that exist in the QuickScreen results
- Makes the QuickScreen product easier to read and easier to use
- Helps the dealer to focus on the data that will help them work - and close - the best deal
- Adds value and complexity to our product that make it more difficult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

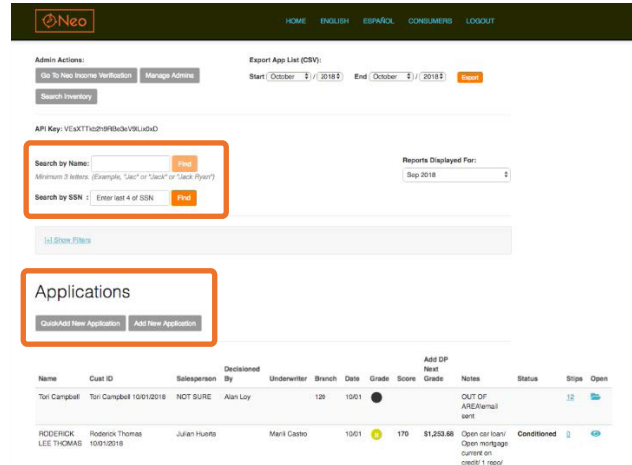
Below you will see the default values for Green, Yellow, and Red alerts. Dealers will need to fill out the box below, paying close attention to their score ranges and interests.



	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 %

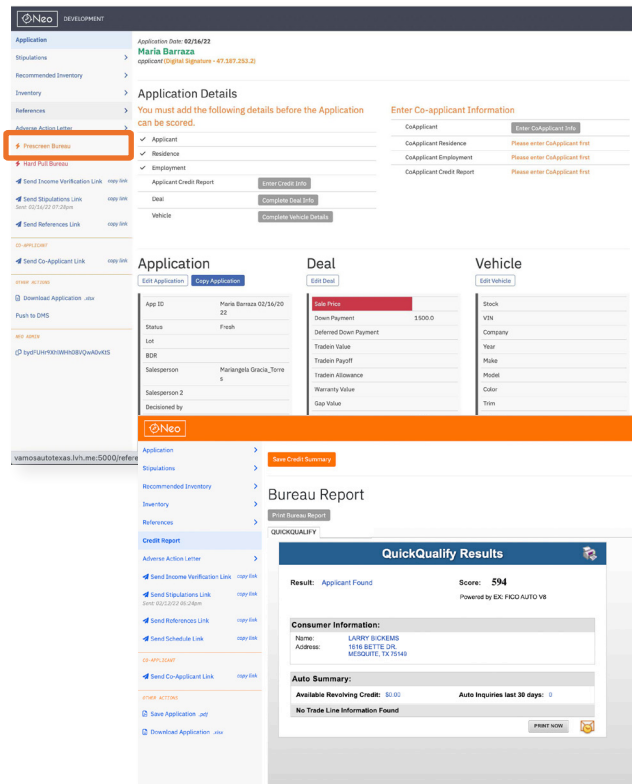
## Pulling Prescreens in NeoVerify

Beginning in the list of applications, locate the user that you want to perform the soft pull prescreen on.



Once located, the user's application details will appear.

In the left-hand navigation bar, locate and select the orange "Prescreen Bureau" button, circled to the right.



Once selected, a soft pull prescreen will be performed on the user and displayed in a pop-up iframe window.

## Introduction to QuickQualify

**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 Results

**Result:** Applicant Found      **Score:** 618  
Powered by EX: FICO AUTO V8

---

**Consumer Information:**

Name:	Jane 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:
17.52765%	\$17,079.00	73 Months	N/A
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:
81.12%	\$3,224.00	6 Months	NO
Loan Type:	Trade Status:	Trade Open Date:	Monthly Payment
Auto	Open	11/19/2015	\$382.00

---

Auto Trade Line 2			
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:
4.66%	\$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:	Monthly Payment
Auto	Closed	07/21/2011	\$296.00

---

**Certificate Status:**

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

[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.

### Credit Report

JANE AARDEN      DOB: 11/01/1950      Date: 05/02/20  
 2 MAPLE CT      SSN: 000-00-1234      In File: 06/08/20  
 WESTPORT, MA, 02780      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 2014	Month Pay 2012	Total Auto 3	Open Auto 1	30 0	60 0	90 0
Trade:						
Account Name	Status	Ear Open	Curr Bal	Monthly Pay	Miss Reg	Payment Pattern
TD BANK N.A.	Fail or owing as agreed	09/26/2015	\$5,529	282	00	27
07489001	Open	09/26/2015	\$1,024		00	00
			7.52%			
CITIZENS BANK	Fail or owing as agreed	10/28/2009	00	0001	00	00
07421069	Closed	11/19/52				
FNC V LEASING	Fail or owing as agreed	05/26/2006	00	00	00	01
0780001	Closed	01/05/05				

---

**Score Summary**

Score Card	Score	Code	Score Factor Description
FICO Risk V2	700	22	serious delinquency, derogatory public record or collection filed
		18	time since derogatory is too recent or unknown
		18	number of accounts with delinquency
		24	amount owed on delinquent accounts
NationalRisk Model	502	19	average age of accounts
		25	delinquency on bank installment loans
		01	last five accounts from current
		08	presence of non-satisfied ratings on accounts or lack of open accounts
Bankruptcy	915	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

## 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** or **support@700credit.com**.

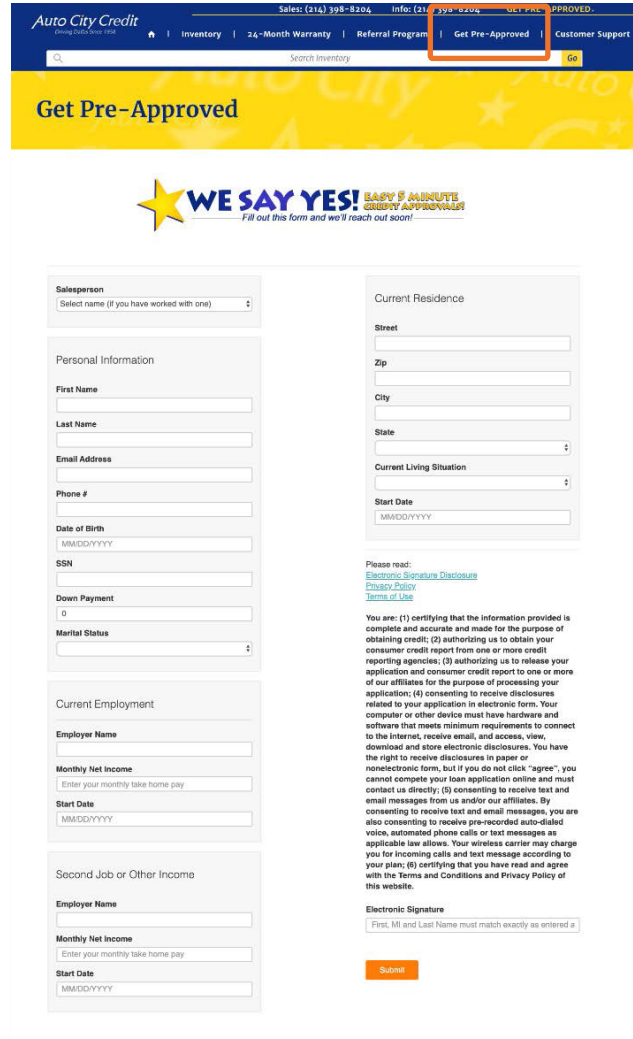


## Consumer Experience

NeoVerify has implemented our **QuickQualify** integration platform for their dealer websites.

To the right is an example of their custom lead form. To get prequalified, shoppers will click on the **“Get Pre-Approved”** button and they will be served up the form to fill out.

Once completed, consumers will add their electronic signature and click **“Submit”**.



The screenshot shows the top navigation bar of the Auto City Credit website. The 'Get Pre-Approved' button is highlighted with a red box. Below the navigation bar is a yellow banner with the text 'Get Pre-Approved' and a star icon. The main content area features a large star icon and the text 'WE SAY YES! EASY 5 MINUTE CREDIT APPROVAL! Fill out this form and we'll reach out soon!'. The form is divided into several sections: Salesperson, Personal Information, Current Residence, Current Employment, and Second Job or Other Income. Each section contains input fields for various details. A 'Submit' button is located at the bottom right of the form. To the right of the form, there is a 'Please read:' section with links for 'Electronic Signature Disclosure', 'Privacy Policy', and 'Terms of Use'. Below this, there is a detailed disclaimer text regarding the information provided and the user's consent.

**Salesperson**  
Select name (if you have worked with one)

**Personal Information**  
First Name  
Last Name  
Email Address  
Phone #  
Date of Birth  
MM/DD/YYYY  
SSN  
Down Payment  
0  
Marital Status

**Current Residence**  
Street  
Zip  
City  
State  
Current Living Situation  
Start Date  
MM/DD/YYYY

**Current Employment**  
Employer Name  
Monthly Net Income  
Enter your monthly take home pay  
Start Date  
MM/DD/YYYY

**Second Job or Other Income**  
Employer Name  
Monthly Net Income  
Enter your monthly take home pay  
Start Date  
MM/DD/YYYY

**Electronic Signature**  
First, MI and Last Name must match exactly as entered a

**Submit**

**Please read:**  
[Electronic Signature Disclosure](#)  
[Privacy Policy](#)  
[Terms of Use](#)

You are: (1) certifying that the information provided is complete and accurate and made for the purpose of obtaining credit; (2) authorizing us to obtain your consumer credit report from one or more credit reporting agencies; (3) authorizing us to release your application and consumer credit report to one or more of our affiliates for the purpose of processing your application; (4) consenting to receive disclosures related to your application in electronic form. Your computer or other device must have hardware and software that meets minimum requirements to connect to the Internet, receive email, and access, view, download and store electronic disclosures. You have the right to receive disclosures in paper or non-electronic form, but if you do not click "agree", you cannot complete your loan application online and must contact us directly; (5) consenting to receive text and email messages from us and/or our affiliates. By consenting to receive text and email messages, you are also consenting to receive pre-recorded auto-dialed voice, automated phone calls or text messages as applicable law allows. Your wireless carrier may charge you for incoming calls and text message according to your plan; (6) certifying that you have read and agree with the Terms and Conditions and Privacy Policy of this website.

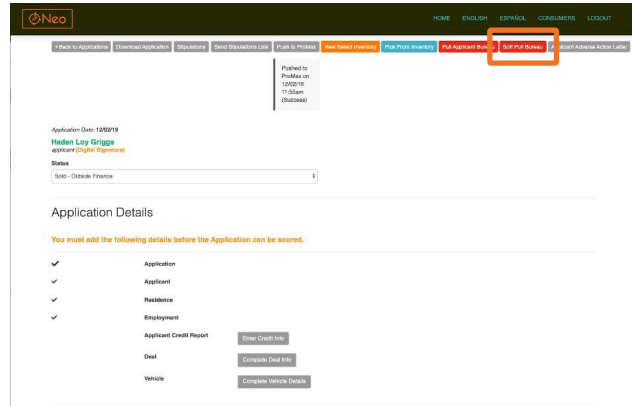


## View Previously Pulled QuickQualify Leads

To view previously pulled QuickQualify results, dealers will first locate the consumer which will pull up their “**Application Details**” page.

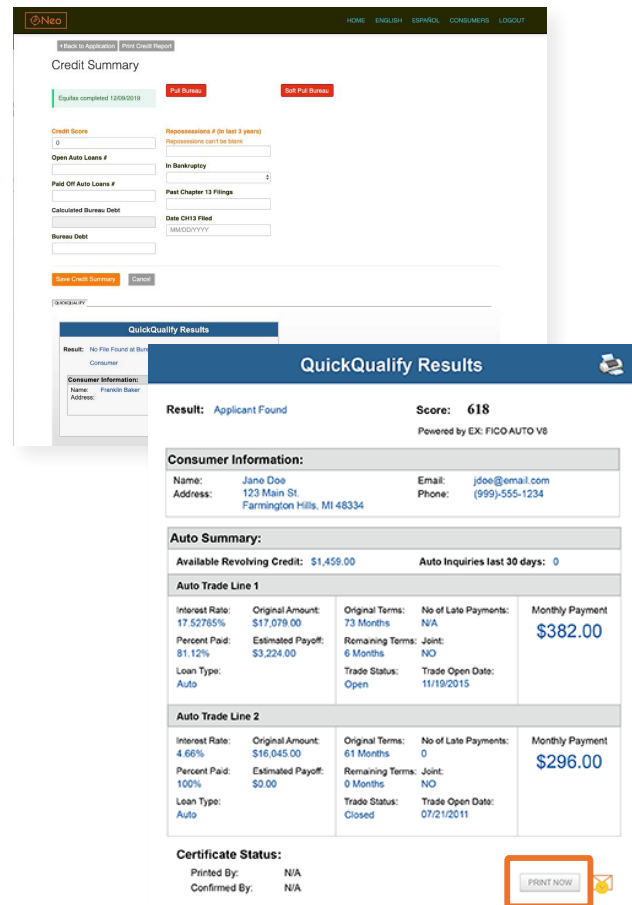
From there, click on the “**Soft Pull Data**” button, as circled to the right.

**Note:** To view the steps on how to locate or add a customer, please see the section “**Pulling Credit in NeoVerify**” on [page 5](#).



The customer’s “**Credit Summary**” page will appear, along with their QuickQualify results.

To print the prequalification results, click the “**Print Now**” button in the bottom-right corner of the QuickQualify results, as show 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](http://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](mailto: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 or QuickQualify was run, you will see the results as well.

**700Credit** Dealer Portal

User: Stiaan Burke | Account: Stiaan Automotive Group | Dealers: All

Applicant List: Date Range: Last 30 Days

Applicant	Products
OS (506)	P
OS (882)	
OS (494)	
OS (725)	S, I, T, P
OS (807)	
OS (PC)	
OS (771)	

**QuickQualify Results**

Result: Applicant Found Score: **618**  
Powered by EK FICO/AUTO V8

**Consumer Information:**  
Name: Jane 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: 17.5755% | Original Amount: \$15,079.00 | Original Terms: 73 Months | No of Late Payments: N/A | Monthly Payment: \$382.00

**QuickScreen Results**

Result: Consumer Passed Quick Screen Criteria Score: **717** (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**  
Interest Rate: 8.47% | Original Amount: \$12,866.00 | Original Terms: 60 Months | No of Late Payments: 0 | Monthly Payment: \$252.00

**Auto Trade Line 2**  
Interest Rate: 4.65% | Original Amount: \$16,245.00 | Original Terms: 61 Months | No of Late Payments: 0 | Monthly Payment: \$296.00

**Credit Report**

Name: JANE AARDEN | DOB: 11/01/1950 | Date: 05/02/20  
2 MAPLE CT | 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	04052
11 HIGH DAM RD	WAREHAM	MA	02517

**EMPLOYMENT:**  
EMPLOYER: X | 02/15/10

**700Credit Auto Summary**

Total Bal	Month Pay	Total Auto	Open Auto	30	60	90
9948	5252	3	1	0	0	0

**Score Summary**

Score Card	Score	Code	Score Factor Description
FICO Risk V2	700	23	serious delinquency, derogatory public record or collection filed
		13	time average delinquency is too recent or unknown
		12	number of accounts with delinquency
		34	amount owed on delinquent accounts
		15	average age of accounts
		35	delinquency on bank installment loans
		01	too few accounts now current
		06	presence of non-satisfactory ratings on accounts or lack of open accounts
		04	ratio of bank revolving balances to credit limits or lack of bank revolving account
		C	information
		14	recently active or lack of bank, retail or finance accounts
		B	presence of delinquent accounts

## 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:

- Adverse Action Notices
- Risk-based Pricing Notices
- OFAC Search, Red Flag ID & Privacy Notices
- Out of Wallet Questions
- Our Compliance Dashboard also collects lead forms from our Credit Reporting and Soft-Pull products

### 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

Adverse Action Letter Program Monitor		
	#	%
<b>Total Applicants</b>	43	
Letters Mailed	34	79%
Letters Queued to be Mailed <a href="#">View/Edit</a>	4	9%
Letters Printed Locally	0	0%
Applicants with No Letter Delivered <a href="#">View/Edit</a>	5	12%
<b>Adverse Letters Delivered/Scheduled</b>	<b>38</b>	<b>88%</b>

[Current Adverse Action Setup](#)   [Request Setup Changes](#)

Risk Based Pricing Notice Program Monitor		
	#	%
<b>Total Applicants</b>	43	
Notices Mailed	35	81%
Notices Queued to be Mailed <a href="#">View/Edit</a>	6	14%
Notices Emailed	0	0%
Notices Printed Locally	0	0%
Applicants with No Notice Delivered <a href="#">View/Edit</a>	2	5%
<b>RBPN Notices Delivered/Scheduled</b>	<b>41</b>	<b>95%</b>

[Current RBPN Setup](#)   [Request Setup Changes](#)

Red Flag Program Monitor		
<b>Red Flag Alert Status</b>		
<b>Total Applicants With Red Flag</b>	<b>38</b>	<b>46</b>
Red Flag Clear & Cautions	9	24%
Red Flag Alerts	29	76%
Alerts Unresolved <a href="#">View/Edit</a>	27	
Alerts Resolved	2	
<a href="#">Work on Unresolved</a>		
<b>Consumer Alerts</b>		
Fraud Victim and Security Alerts <a href="#">View</a>	1	
Active Duty Alerts <a href="#">View</a>	0	
<b>ID Verifications</b>		
Complete	0	0%
Incomplete <a href="#">View/Edit</a>	42	100%
<a href="#">Work on Incompletes</a>		

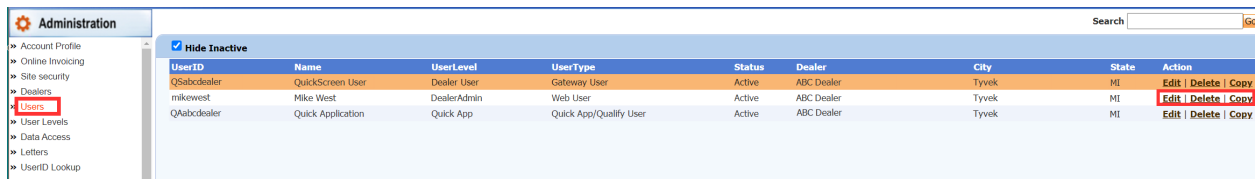
Out of Wallet Authentication Program Monitor		
	#	%
<b>Total Applicants</b>	42/29	
<b>Total Applicants with OOW Presented</b>	<b>42</b>	<b>100%</b>
Applicants Passed	3	7%
Applicants Failed	0	0%
Authentication Abandoned	3	7%
Questions Unavailable	36	86%

OFAC Compliance		
	#	%
<b>OFAC Status</b>		
<b>Total Applicants With OFAC</b>	<b>39</b>	
OFAC Alerts	0	0%
OFAC Unresolved <a href="#">View/Edit</a>	0	
OFAC Resolved	0	

## Managing Users

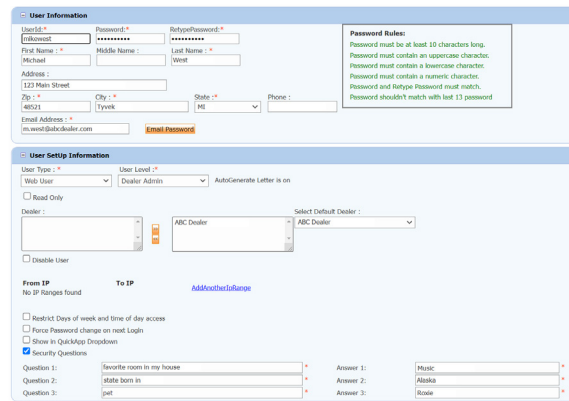
You can add, edit or delete users who have access to your customer, credit and lead information through the following process:

1. Log in to [700Dealer.com](http://700Dealer.com)
2. Click on the “Users” link in the left-hand navigation 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.



UserID	Name	UserLevel	UserType	Status	Dealer	City	State	Action
Q5abdcdealer	QuickScreen User	Dealer User	Gateway User	Active	ABC Dealer	Tyvek	MI	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
mikewest	Mike West	DealerAdmin	Web User	Active	ABC Dealer	Tyvek	MI	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
Q9abdcdealer	Quick Application	Quick App	Quick App/Qualify User	Active	ABC Dealer	Tyvek	MI	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>

When you click on “Edit”, you will be brought to a screen where you can make changes to the information.



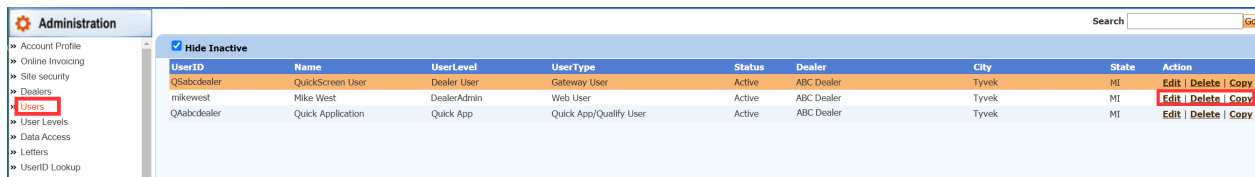
**User Information**

UserID: [input] Password: [input] RetypePassword: [input]  
 First Name: [input] Middle Name: [input] Last Name: [input]  
 Michael [input] West [input]  
 Address: [input]  
 Zip: [input] City: [input] State: [input] Phone: [input]  
 48021 [input] Tyvek [input] MI [input]  
 Email Address: [input] [Reset Password](#)

**User Setup Information**

User Type: [input] User Level: [input] AutoGenerate Letter is on  
 Web User [input] Dealer: Admin [input]  
 Read Only  
 Dealer: [input] ABC Dealer [input] Select Default Dealer: [input] ABC Dealer [input]  
 Disable User  
 From IP: [input] To IP: [input] [Add/Reset Ranges](#)  
 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: [input] favorite room in my house [input] Answer 1: [input] Music [input]  
 Question 2: [input] state born in [input] Answer 2: [input] Alaska [input]  
 Question 3: [input] pet [input] Answer 3: [input] Roosa [input]

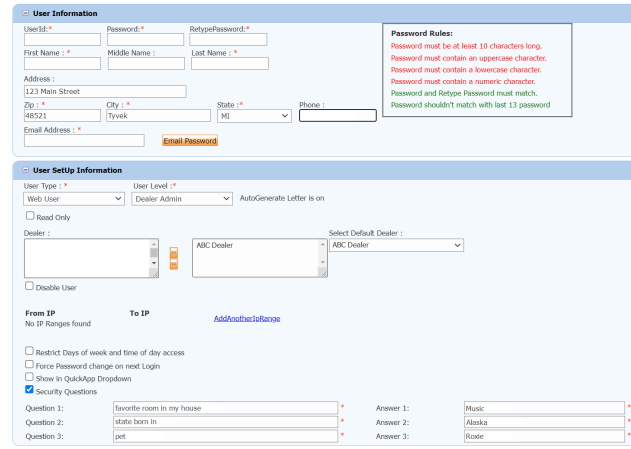
## Creating a New User



UserID	Name	UserLevel	UserType	Status	Dealer	City	State	Action
Q5abdcdealer	QuickScreen User	Dealer User	Gateway User	Active	ABC Dealer	Tyvek	MI	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
mikewest	Mike West	DealerAdmin	Web User	Active	ABC Dealer	Tyvek	MI	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
Q9abdcdealer	Quick Application	Quick App	Quick App/Qualify User	Active	ABC Dealer	Tyvek	MI	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>

To create a new user, it is easiest to find a similar user id, and select the **“Copy”** action, as highlighted in the previous step.

You can then fill in the new user information and make any changes in the setup necessary.



**User Information**

User ID: \* Password: \* Retype Password: \*

First Name: \* Middle Name: Last Name: \*

Address: 123 Main Street

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

145211 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: No IP Ranges found To IP: [Add/Modify Ranges](#)

Restrict Days of week and time of day access

Force Password change on next Login

Show in QuickApp Dropdown

Security Questions

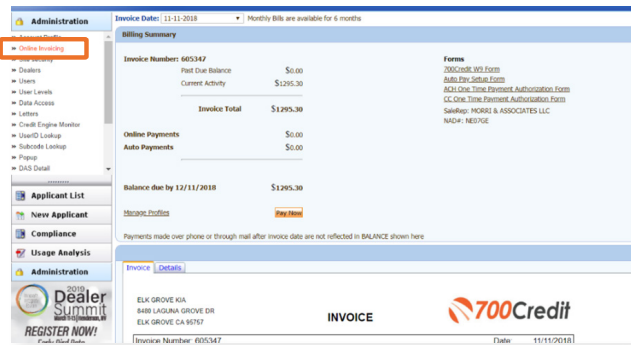
Question 1: favorite room in my house Answer 1: Music

Question 2: state born in Answer 2: Alaska

Question 3: pet Answer 3: Rooster

## Viewing Invoices

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



**Administration** Invoice Dates: 11-11-2018 Monthly Bills are available for 6 months

**Online Invoicing**

- Online Invoicing
- Dealers
- Users
- User Levels
- Data Access
- Letters
- Credit Engine Monitor
- UserID Lookup
- Backend Lookup
- PopUp
- DAS Detail

**Applicant List**

**New Applicant**

**Compliance**

**Usage Analysis**

**Administration**

**Billing Summary**

Invoice Number: 605347

Part Due Balance	\$0.00
Current Activity	\$1295.30
<b>Invoice Total</b>	<b>\$1295.30</b>
Online Payments	\$0.00
Auto Payments	\$0.00
<b>Balance due by 12/11/2018</b>	<b>\$1295.30</b>


Payments made over phone or through mail after invoice date are not reflected in BALANCE shown here

**Forms**

- 700Credit User Form
- Auto Pay Setup Form
- NCH One Time Payment Authorization Form
- CC One Time Payment Authorization Form
- SaleRep: MORSE & ASSOCIATES LLC
- NA24: REDGE

**2018 Dealer Summit REGISTER NOW!**

ELK GROVE KIA  
8480 LAGUNA GROVE DR  
ELK GROVE CA 95757

**INVOICE** 

Invoice Number: 605347 Date: 11/11/2018

You should have been sent your [700Dealer.com](http://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).