



USER GUIDE JULY 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.

AutoAPR by TradePending has integrated our prequalification, soft pull solution, QuickQualify into the AutoAPR platform. This brief guide will walk you through the consumer's prequalification experience and how to view your QuickQualify leads within your AutoAPR 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.





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!

Result: Applic	antiound		Score: 618 Powered by EX: FICO	AUTO V8
Consumer Ir	formation:			
Name: Address:	Jane Doe 123 Main St. Farmington Hills, MI	48334	Email: jdoe@en Phone: (999)-55	
Auto Summ	ary:			
Available Rev	olving Credit: \$1,45	59.00	Auto Inquiries last 3	0 days: 0
Auto Trade Li	ne 1			
Interest Rate: 17.52765%	Original Amount: \$17,079.00	Original Terms: 73 Months	No of Late Payments: N/A	Monthly Payment \$382.00
Percent Paid: 81.12%	Estimated Payoff: \$3,224.00	Remaining Terms: 6 Months	Joint: NO	ψ002.00
Loan Type: Auto		Trade Status: Open	Trade Open Date: 11/19/2015	
Auto Trade Li	ne 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	φ290.00
Loan Type: Auto		Trade Status: Closed	Trade Open Date: 07/21/2011	

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.

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				Su	b Cod	le:	C	50001208G
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Name		ity	State	ZIP				
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:MPLOYER X								02/15/10
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support@700Credit.com



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.





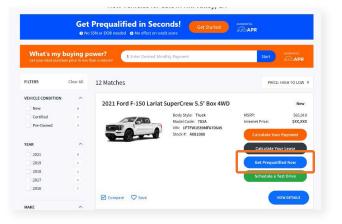


700Credit Integration

Consumer Experience

700Credit is partnered with AutoAPR by TradePending to provide QuickQualify integration in the AutoAPR platform.

Starting on the dealership website, a consumer will locate a car, RV, or powersport vehicle they are interested in and click the "Get Prequalified Now" button, as shown here.



A lead form will appear on the screen, prompting the consumer to fill out information. The consumer will provide:

- 1. First Name
- 2. Last Name
- 3. Email Address
- 4. Phone Number
- 5. Street Address
- 6. City, State, and Zip Code

Save time at the dealer by applying to prequalify for financing. It's quick, easy, and work affect your creates time your contact information to receive an emailed copy of your AutoAPR prequalification Certificate with your prequalification results from [Dealer Name Here].

Apply to Prequalify ()

Once completed, click "Continue".





Upon completion, the consumer will be presented their credit score range (as shown below). To view the credit score range certificate, click the "View My Certificate" button. To print the certificate, click the blue "Print" button, as shown below.

	What's next?			0 Pri
	autoAPR		Dealer Name Here! 9 11646 Swenda Drive Hill Valley, Ch 9529 (555) 555-5555 www.example.com	
Prequalification Certificate	Moriello Aarden Westport, MA 02790 (803) 555-5555 test@example.com	Certificate code: Created: Vehicle type:	PZASC83EXKAP 12/13/2021 Unknown	Cop
Mariella Aarden, aank you for shopping with [Dealer Name Here] . Your prequalification certificate is ady!	🜞 Auto	APR Prequalification Ce	rtificate ¹	
lick the button below to view and print your certificate. To save time, don't forget to ing your certificate with you to [Dealer Name Here].	Cong	rats, Mariella. You're prequalifi	ed!	
		a know that you've been credit prequalified to fina Bring this certificate with you when you go to sele save time at the dealer.		
View My Certificate		Pregualification expires: 01/12/2022		
View My Certificate and the URL below into your browser d you'll be good to go.		Prequilification expires: 01/12/2022 edit Score: Very Good (698-7 and based on your transitions steds profile on 12/15/2027		

Viewing Leads in the AutoAPR Platform

Dealers will begin by logging in with their provided credentials. From the home dashboard, they can see all of their leads, their QuickQualify results and full credit files.

To view a specific lead and their details, start by clicking on the "Cert. Code", as circled below.

autoAPR	🚊 Dealer Name Her	el >										Ĺ	9
	Leads											1	Hame > Load
	Q. Filter Results												\sim
	Lead results for Name	e: aarden 43 results										& D4	port as C5V
	Cert. Code	Name	т⊎ туре т∔	redit	Trade	Created	14	Source	111	Activity	Status	75	Actions
	#PZASC83DKKAP	Aarden, Nariella	Unknown	27 🔿	28	12/13/2021 3:57 PM		Asprova		(D)rushing	Chewlast 9		Q
	#WWKBPFVAWG9L	Aarden, Mariella	New	27 🗢	Na	12/13/2021 2:36 PM		Reveal		1, Series	< Sector >		Q
	AGGPZCBRENDLL	Aarden, Nariella	Pre-Oraned	27 👁	No	12/13/2021 2:33 PM	-	Deplarar		(D forte)	€ New Lead ~		Q
	WESK375MMWLE	Aarden, Nariella	Unknown	27 🗢		12/13/2021 2:19 PM		Aspress		E Donald	Chief Land 9		Q
	#RH PM/658SGWS	Aarden, Mariella	New	27 🔿	No	12/13/2021 11:51 AM	1	Reveal		(U Serves)	42 lieu Lead 🖂		Q
	9N42U4843HD/W	Aarden, Nariella	Nee			12/13/2021 11:49 AM		TistDrive		Dions	<hr/> <hr/> http://ad >		Q
	PD7HEW/SRTLC3	Aarden, Nariella	Pre Owned			12/13/2021 11:48 AM		Teal Drives	9	(Distant)	C new Lond		Q
	#A2NV#CNKD50P	Aarden, Mariella	Pre-Ouried	27 💿	No	12/13/2021 11:46 AM		Diplaner		Usceen	<nextent td="" ~<=""><td></td><td>Q</td></nextent>		Q
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	#8WAURAA1RV9D	Aarden, Nariella	New	43	Yes	12/13/2021 11:24 AM		Recal		Clean	Clicated ~		Q

Note: Dealers are able to see the consumer's credit score in two places; on the home dashboard (also shown to the right), and in the consumer's detailed profile.





From here, dealers can view:

- 1. Vehicle Details
- 2. Applicant Details
- 3. Credit Details
- 4. Dealer Details

To view the applicants QuickQualify results and full credit file, click "View Credit Report", as shown to the right.

autoAPR	🚊 [Dealer Name Here] >		۵ 🖌
treasers	Lead Details - #PZA5C83EXKAP		Home - Loads - Load Bookis (#26020004/#
	Mariella Aarden	Valide Nors Valide Nors	
	17 Was dont for 4 a 21% Was dont to 21% BOD 355555 Held Descriptions Contracts - Stational Science	Applicant Details	
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		Harris: [Jesúr Hans Hen] Addres: JJ46 Wenrald Entre Hit Nally, CASD2 Dealer Details Parts:: Sign 2003 55555 Parts:: Sign 2003 55555 Dealer Control Dealer Details	

A pop-up window will appear revealing the consumer's QuickQualify results, as shown below.

If a credit report has also been run on the consumer, the dealer can click the "Credit Report" tab at the top of the pop-up window, and the full credit file will be shown.

0	ckQualify Results	8					1
Qui	ckQuality Results	45	for the p	urposes of Pre-qualify	CREDIT REPORT	redit application, a full file	is required
Result: Applicant Found	Score: 727 Powered by TU: FICO Auto	o 08	MARIELLA AARDEN 2 BERARD CT WESTPORT, MA 02790		TransUnion 08: 07/01/1960 SN: XXX XX 9/67	Date: In File: Date Reported:	12/13/2021 1:19:29 PM 05/01/2003 12/04/2014
Consumer Information:						Subscriber Nam Sub Code:	e: 700 XML Test Account 21050/12
Name: Mariella Aarden Address: 2 Berard Court Westport, MA 02790			PREVIOUS ADDRESSES Name 5 SILVER RDG 21 HIGH DAM RD	City WINDH WAREH		Zip 04062 02571	Date Reported
Auto Summary:			EMPLOYMENT Employer EMPLOYER X	Occupat CLINIC	tion Date Hirod	End Date	Date Reported 10/08/2013
Available Revolving Credit: \$3,881.00	Auto Inquiries last 30 o	days: 0					
Auto Trade Line 1			Special Messages				
Interest Rate: Original Amount: 6.47% \$12,886.00 Percent Paid: Estimated Payoff:	Original Terms: No of Late Payments: 60 Months 0 Remaining Terms: Joint:	Monthly Payment \$252.00	SSN Match Ind: No SSN on i	nput but SSN on file			
100% \$0.00	0 Months NO Trade Status		Score Summary				
Loan	Closed		ScoreCard FICO Auto 08	Score Code 727 010	accounts	credit limits is too high on	bank revolving or other revol
Auto Trade Line 2				003 005 015	Too many accounts with Lack of recent bank revo	lving information	
Interest Rate: Original Amount: 4.66% \$16,045.00	Original Terms: No of Late Payments: 61 Months 0	Monthly Payment \$296.00		1	Inquiries did impact the e was found in the file	redit score and, for models	that indicate it, no derogatory
Percent Paid: Estimated Payoff: 100% \$0.00	Remaining Terms: Joint: 0 Months NO	4230100	700Credit Auto Summa	ry			
Loan Type: Loan	Trade Status: Closed		Total Bal S0	Month Pay	Total Auto		60 90 0 0





Introduction to 700Dealer.com

As a customer of 700Credit, you have access to your own personal credit portal at <u>www.700Dealer</u>.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: <u>support@700credit.com</u> 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.

Applicant List	Bate Bange Liter Wilson +				MARTIN A	Q1488 #	Noarth (Janitume	
Autorian Long	Applied	1010000		And a second second				Contraction of the
Walking Dama	Automatical Statement	Products	7.64		<u> </u>	10 11		-
		44 340 BA	Cargena	_	Qui	ckQualify	Results	6
		4m (MA)	Cargene					
		0.040	Canylend				- (10	
		an page and	Congressed	Result: Applic	cant Found		Score: 618	
		en (HE)	Campioned				Powered by EX: FICO AI	JTO V8
		- PQ	Convented					
	First, Last Name			Consumer Ir	nformation:			
				Name: Address:	Jane Doe 123 Main St. Farmington Hills, M	I 48334	Email: jdoe@em Phone: (999)-555	
Applanet List				Auto Summ	ary:			
Non Applicant	Addition in the local division of the local			Ausilable Bau	olving Credit: \$1,4	50.00	Auto Inquiries last 30	davan 0
Compliance	Applications				-	59.00	Auto inquiries last 30	days: U
Chair Index	Apple and Makery			Auto Trade Li	ne 1			
Administration				Interest Rate: 17.52765%	Original Amount: \$17,079.00	Original Terms: 73 Months	No of Late Payments: N/A	Monthly Payment \$382.00
				Percent Paid: 81.12%	Estimated Payoff: \$3,224.00	Remaining Terms 6 Months	: Joint: NO	φ30 <u>2</u> .00
				Loan Type: Auto		Trade Status: Open	Trade Open Date: 11/19/2015	
				Auto Trade Li	ne 2			
				Interest Rate: 4.66% Percent Paid: 100% Loan Type: Auto	Original Amount: \$16,045.00 Estimated Payoff: \$0.00	Original Terms: 61 Months Remaining Terms 0 Months Trade Status:	No of Late Payments: 0 : Joint: NO Trade Open Date: 07/21/2011	Monthly Payment \$296.00
				Certificate Printed By: Confirmed	N/A	Closed	07212011	PRINT NOW





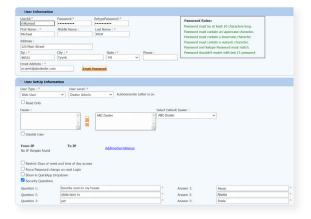
Managing Users

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.

Administration								Search		6
cosunt Profile	31	🖉 Hide Inactive							-	
Inline Invoicing	110	User1D	Name	UserLevel	UserType	Status	Dealer	city	State	Action
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sertD Lookup		keystonecheryoud	CU DL Interface	Dealer User	Gateway User	Adve	Kaystone Chevrolet	Sand Springs	OK	Edit Delete Copy
		keystonechevydrc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone-Chevrolet	Sand Springs	OK	Edit Delete Copy
ubcode Lookup		keystonegbp	Gubagoo Interface	Dealer User	Gateway User	Adve	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
pup 5 Detail						12				

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



Creating a New User

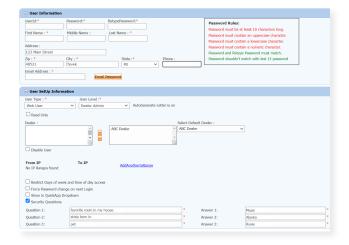
Administration							Search			<u>60</u>
Account Profile	🗹 Hide Inactive									_
Inline Invoicing	User10	Name	UserLevel	UserType	Status	Dealer	city	State	Action	
ite security	cartercountyddjcudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delet	Copy
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redt Engine Monitor	fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delet	Copy
sertD Lookup	keystonecheryoud	CU DL Interface	Dealer User	Gateway User	Adve	Kaystone Chevrolet	Sand Springs	OK	Edit Delet	Copy
	keystonechevydrc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delet	Copy
ubcode Lookup	keystonegbp	Gubagoo Interface	Dealer User	Gateway User	Adve	Kaystone Chevrolet	Sand Springs	OK	Edit Delet	Copy
logup AS Detail					12					





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.



Viewing Invoices

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

Annual Constant				
data bindard atalan atalan serian	Administration	Invoice Date: 11-11-2018 • M	ionthly Bills are available for 6 months	
Invoice Runders 405.1/7	Annual Profile	Billing Summary		
abcode Lookup Auto Payments \$0.00	Online Investing Sear Security Dealans Users Users Data Access Letters Credit Engline Maritor UserfD Lookup Sobicide Lookup Popup DAS Datal	Past Due Balance Current Activity Invoice Total Online Payments	\$1295.30 \$1295.30 \$0.00	200Credit W9 Form Auto Pay-Setua Form ACH One Time Payment Authorization Form CC One Time Payment Authorization Form SaleRep: MORRI & ASSOCIATES LLC
	Applicant List	Balance due by 12/11/2018	51295.30	
Applicant List Balance due by 12/11/2018 \$1295.30	New Applicant	Manage Profiles	Pary Now	
Applicant List	B Compliance	Payments made over phone or through mail	after invoice date are not reflected in BALANCE shown	n here
Applicant List Microry: Indian Processing Processing	😥 Usage Analysis			
Applicant List Image: Compliance Emailement Compliance Payments mode over phone or through mail after through calls are not reflected in BULINCE shown here	Administration	Invoice Details		
Applicant Uts Second Participant New Applicant Sistem Anthilis Compliance Payments make one phone or through mail after makes date are not reflected in BALANCE phone here Usage Analysis Fairment	Dealer Summit	ELK GROVE KIA 8480 LAGUNA GROVE DR ELK GROVE CA \$5757	INVOICE	700 Credit
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