



USER GUIDE

JULY 2022

TABLE OF CONTENTS

Introduction	3
Welcome	3
Credit Reports	3
Red Flags	3
Out of Wallet Questions	3
Risk-Based Pricing Notices	3
Adverse Action Letters	4
Introduction to QuickQualify	5
Credit Report Option	5
QuickMobile App	6
700Credit Integration	7
Consumer Experience	7
Viewing Leads in the AutoAPR Platform	8
Introduction to 700Dealer.com	10
Viewing Your Leads	10
Managing Users	11
Creating a New User	11
Viewing Invoices	12

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!

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: 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	
Loan Type: Auto		Trade Status: Open	Trade Open Date: 11/19/2015	

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		Trade Status: Closed	Trade Open Date: 07/21/2011	

Certificate Status:

Printed By: N/A PRINT NOW

Confirmed By: N/A

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:** 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

700Credit Auto Summary

Total Bal	Month Pay	Total Auto	Open Auto	30	60	90
(\$)	(\$)	(\$)	(\$)	0	0	0
Trades:						
Account Name	Status	Orig Amt	Orig AMT	Monthly Pay	Miss Rep	Payment Pattern
TD BANK N.A	Paid or paying as agreed	09/26/2015	\$14,234	\$292	00 00 27	1111111111111111
0748A001	Open		\$1,224	-	00 00 00	1111111111111111
0112NSHKNNA	Paid or paying as agreed	10/08/2009	\$0	\$301	46	1111111111111111
0743199	Closed		\$1592	-	00 00 00	1111111111111111
PNC V LEASNG	Paid or paying as agreed	03/26/2006	\$0	\$0	41	1X1111111111111111
07990001	Closed		\$10205	-	00 00 00	1111111111111111

Score Summary

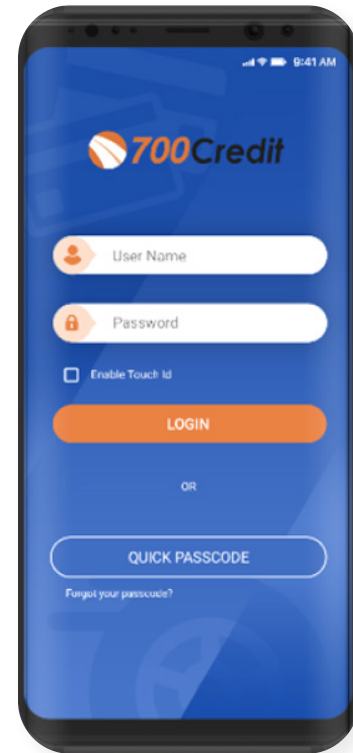
Score Card	Score	Code	Score Factor Description
FICO Risk V2	700	22	serious delinquency, derogatory public record or collection filed
		13	time since delinquency is too recent or unknown
		16	number of accounts with delinquency
		34	amount owed on delinquent accounts
National Risk Model	502	19	average 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
Bankruptcy	925	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.

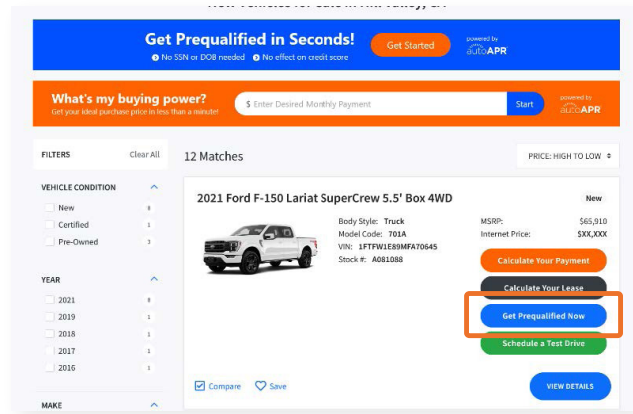


700Credit Integration

Consumer Experience

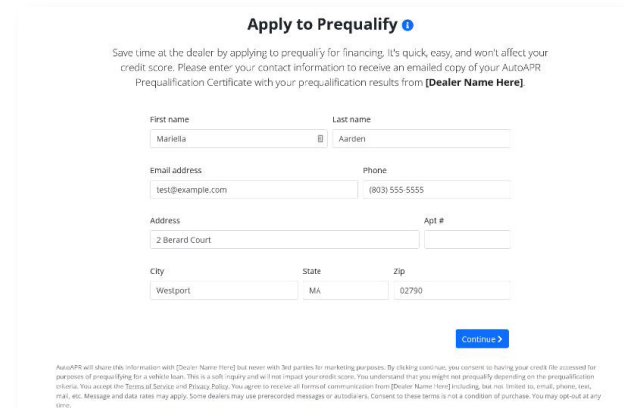
700Credit is partnered with AutoAPR by TradePending to provide QuickQualify integration in the AutoAPR platform.

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.



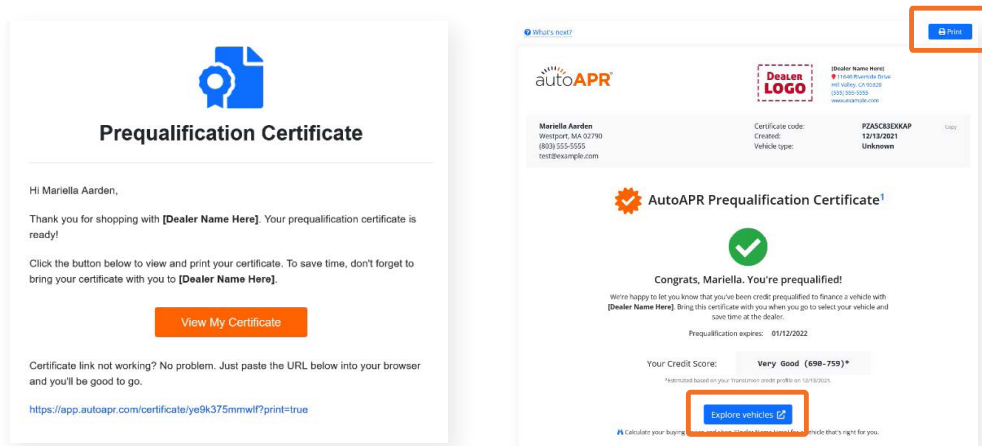
A lead form will appear on the screen, prompting the consumer to fill out information. The consumer will provide:

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



Once completed, click **“Continue”**.

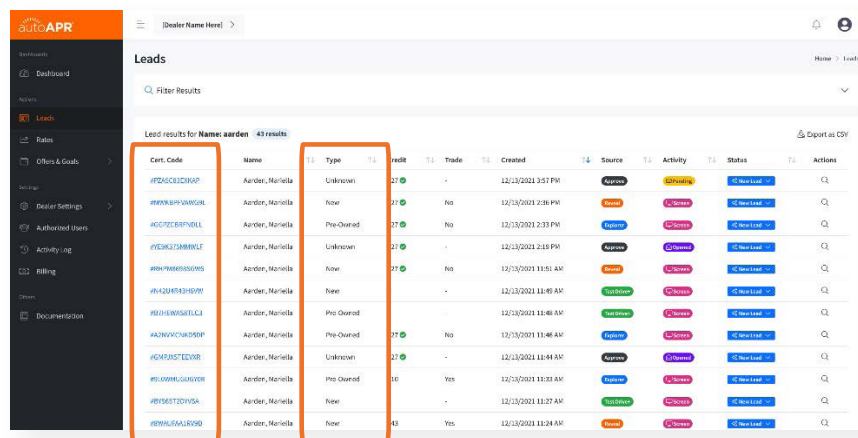
Upon completion, the consumer will be presented their credit score range (as shown below). To view the credit score range certificate, click the **“View My Certificate”** button. To print the certificate, click the blue **“Print”** button, as shown below.



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.

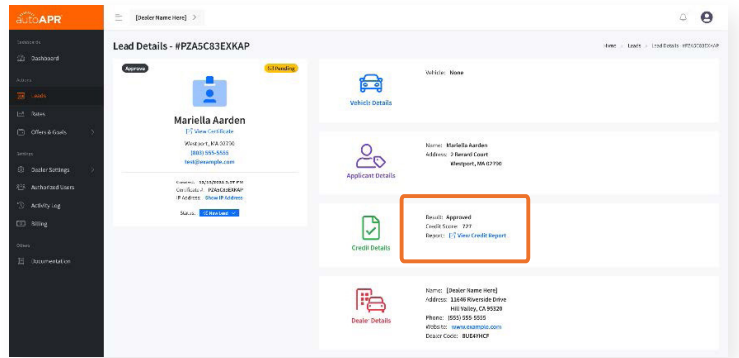


Note: Dealers are able to see the consumer’s credit score in two places; on the home dashboard (also shown to the right), and in the consumer’s detailed profile.

From here, dealers can view:

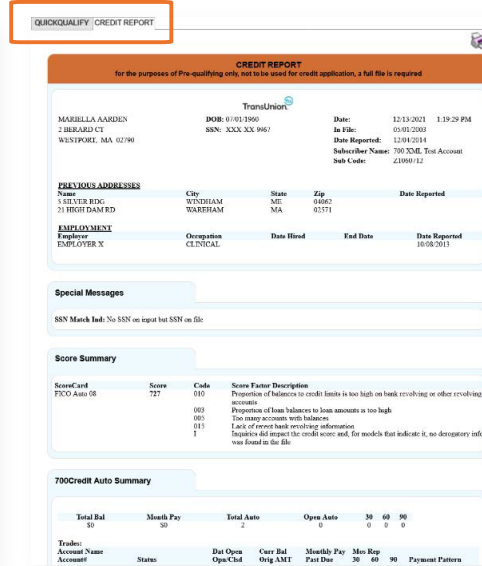
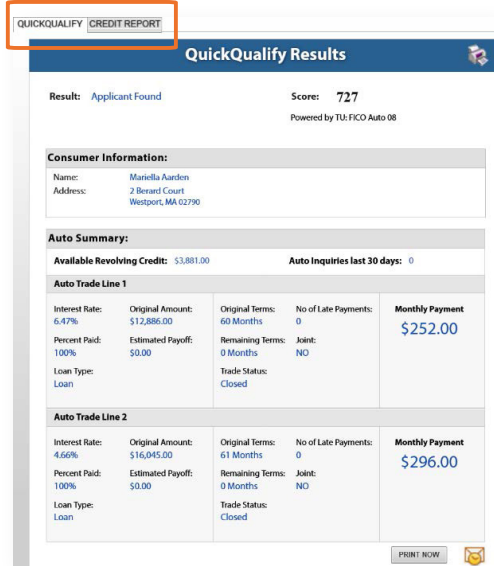
1. Vehicle Details
2. Applicant Details
3. Credit Details
4. Dealer Details

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



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.



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.

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: 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	
Loan Type: Auto		Trade Status: Open	Trade Open Date: 11/19/2015	

Auto Trade Line 2				
Interest Rate: 4.650%	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		Trade Status: Closed	Trade Open Date: 07/21/2011	

Certificate Status:

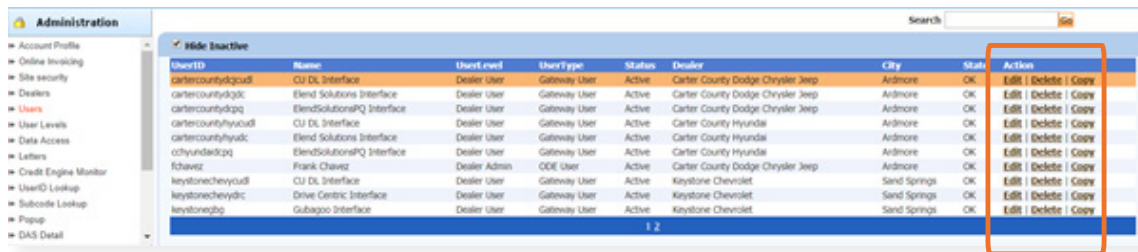
Printed By:	N/A
Confirmed By:	N/A

[PRINT NOW](#)

Managing Users

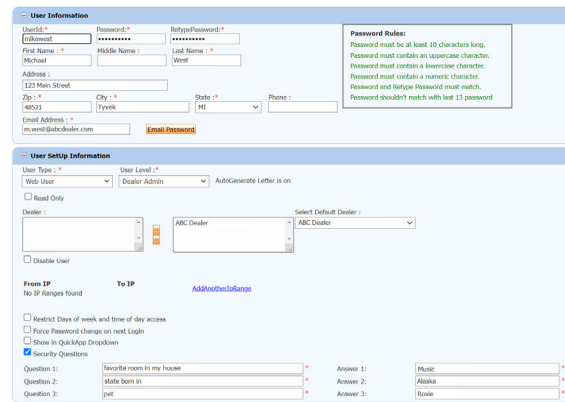
You can add, edit or delete users who have access to your customer, credit and lead information through the following process:

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.

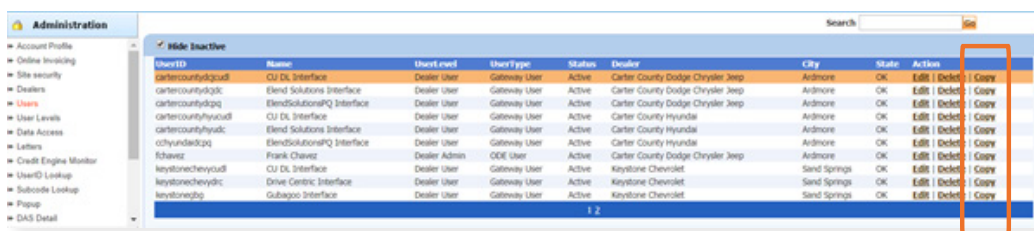


User ID	Name	User email	User type	Status	Dealer	City	State	Actions
cartercountyhgud	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Andmore	OK	Edit Delete Copy
cartercountyhgic	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Andmore	OK	Edit Delete Copy
cartercountyhgq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Andmore	OK	Edit Delete Copy
cartercountyhyud	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Andmore	OK	Edit Delete Copy
cartercountyhyudic	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Andmore	OK	Edit Delete Copy
ochyundadgq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Andmore	OK	Edit Delete Copy
Schavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Andmore	OK	Edit Delete Copy
keystonechryud	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechryudic	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonehgq	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.



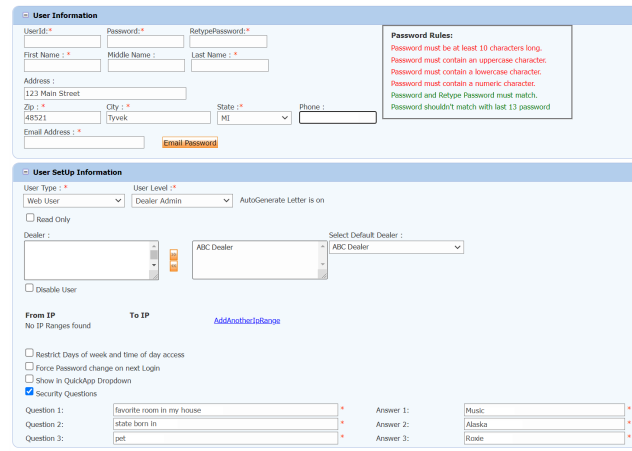
Creating a New User



User ID	Name	User email	User type	Status	Dealer	City	State	Actions
cartercountyhgud	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Andmore	OK	Edit Delete Copy
cartercountyhgic	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Andmore	OK	Edit Delete Copy
cartercountyhgq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Andmore	OK	Edit Delete Copy
cartercountyhyud	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Andmore	OK	Edit Delete Copy
cartercountyhyudic	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Andmore	OK	Edit Delete Copy
ochyundadgq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Andmore	OK	Edit Delete Copy
Schavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Andmore	OK	Edit Delete Copy
keystonechryud	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechryudic	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonehgq	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 in the previous step.

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



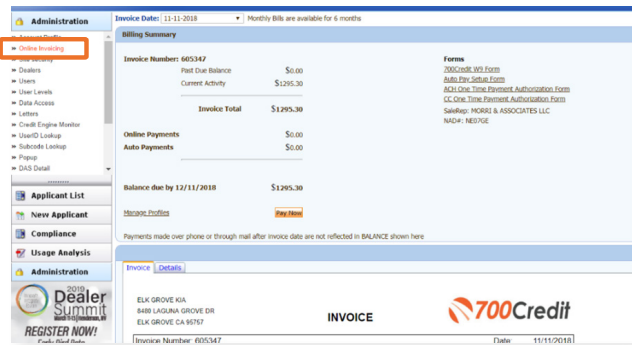
The screenshot shows a user creation form with two main sections: "User Information" and "User Setup Information".

User Information: Includes fields for UserID, Password, RetypePassword, First Name, Middle Name, Last Name, Address (123 Main Street), Zip (14521), City, State, Phone, and Email Address. A "Copy" button is visible next to the Email Address field. A "Password Rules" box on the right specifies: "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: Includes fields for User Type (Web User), User Level (Dealer Admin), and a checkbox for "AutoGenerate Letter is on". There are also fields for Dealer selection, a "Disable User" checkbox, and "From IP" and "To IP" ranges. A "Security Questions" section is checked, with three questions and answers: "Favorite room in my house" (Music), "State born in" (Alaska), and "Pet" (Route).

Viewing Invoices

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



The screenshot shows the "Administration" section of the 700Credit portal. The "Online Invoicing" tab is selected in the left-hand menu. The main content area displays a "Billing Summary" for Invoice Number 605347, dated 11/11/2018. The summary shows a current balance of \$1,295.30, with online and auto payments of \$0.00 each. The balance is due by 12/11/2018. The interface includes a "Forms" section with links to various documents and a "700Credit" logo at the bottom right.

You should have been sent your 700Dealer.com login credentials in one of our welcome emails to you. If you cannot locate your credentials or have any questions, you may send us an email or give us a call at the following: Support: (866) 273-3848 (Option 4) or support@700Credit.com.