



AutoAlert[®]

USER GUIDE
AUGUST 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.

AutoAlert has integrated our prescreen, soft pull solution into the AutoAlert, CreditConvert platform. This brief guide will walk you through how to pull/view prescreen data from within your AutoAlert 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.

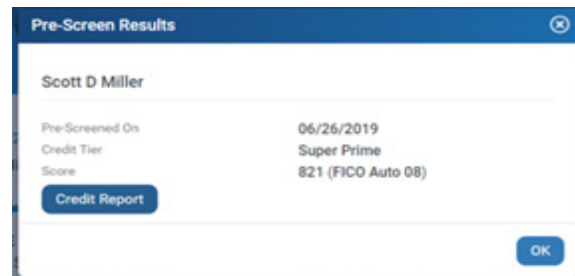
Introduction to CreditConvert/QuickScreen

Welcome to 700Credit’s soft pull, prescreen solution, **QuickScreen**. QuickScreen powers the **CreditConvert** feature in your AutoAlert platform, so it is easy to access, easy to use. CreditConvert runs soft credit pulls on service customers to get the financial data needed to convert services customers into car sales. And since CreditConvert 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.

CreditConvert can be used on all service customers, regardless of whether the customer originally purchased from you, and the pre-screen returns financial data used to work the right deal right away. In addition, knowing the customer’s credit history enables your team to have more meaningful payment discussions with the client, potentially shortening the sales process, getting you to the finish line faster.

CreditConvert returns the following data to the user:

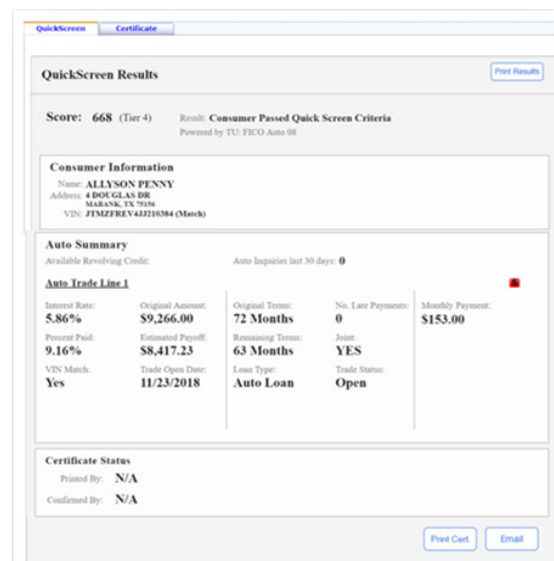
- FICO Score
- Prescreen date
- Credit tier
- A button to view the credit report



When the dealer clicks on “**Credit Report**” button they will see the prescreen results as shown here.

How Does CreditConvert Work?

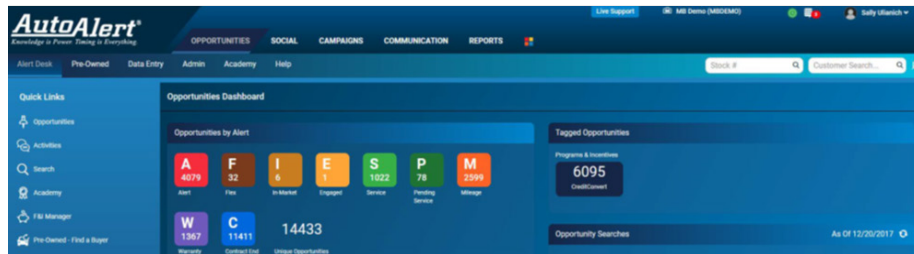
- Set a monthly budget based on monthly RO’s
- Select year of vehicle and mileage to target
- Prescreens are run automatically behind the scenes on your conquest customers
- Deal sheets will be updated with CreditConvert data and users can view the details for 30 days
- Print or email your firm offers of credit to minimize mail house cost



CreditConvert Overview

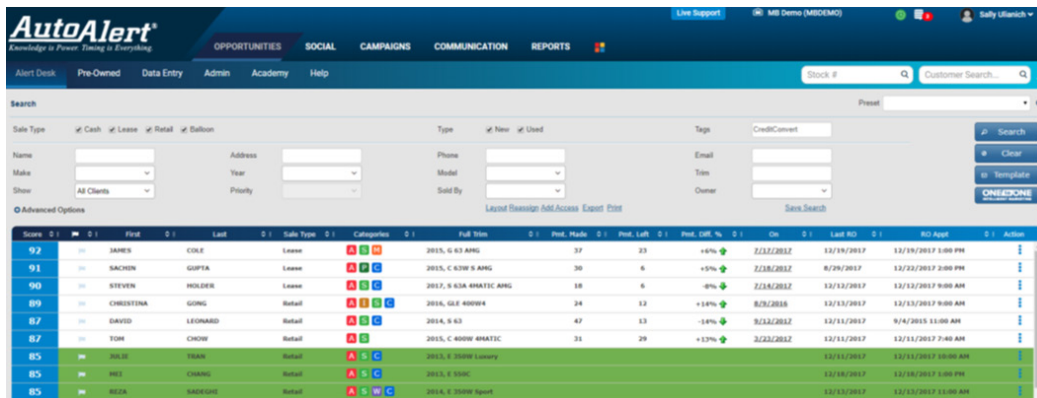
Accessing CreditConvert Customers

Access all CreditConvert customers from your Dashboard under Tagged Opportunities. This Includes conquest (service-not-sold) and previously sold (native) customers.



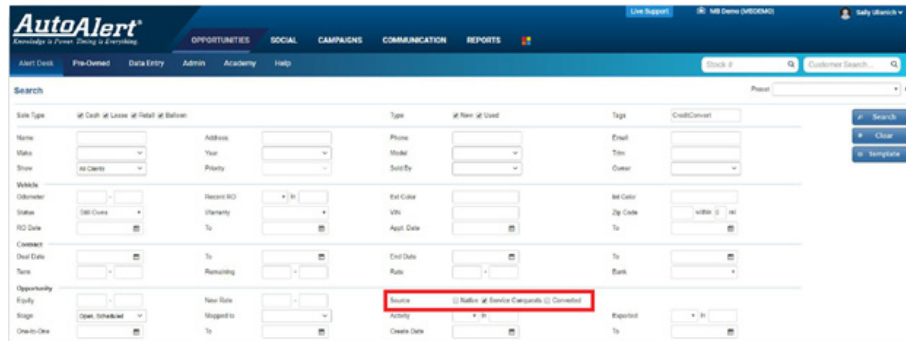
To access current CreditConvert customers, navigate to the Opportunities tab at the top of the page. Green highlighted customers are Conquests (service, not sold) that can be pre-screened.

- Non-green customers are previously sold
- Enter additional search criteria if desired



Accessing CreditConvert Conquest Customers

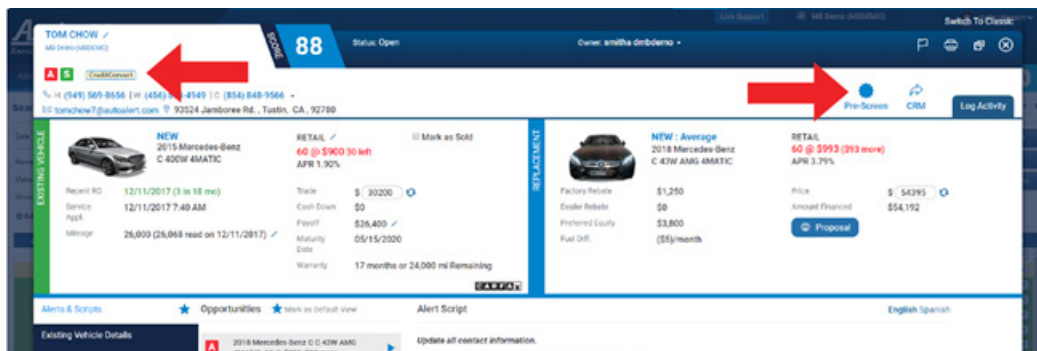
Search > Advanced Options –only check Service Conquests box



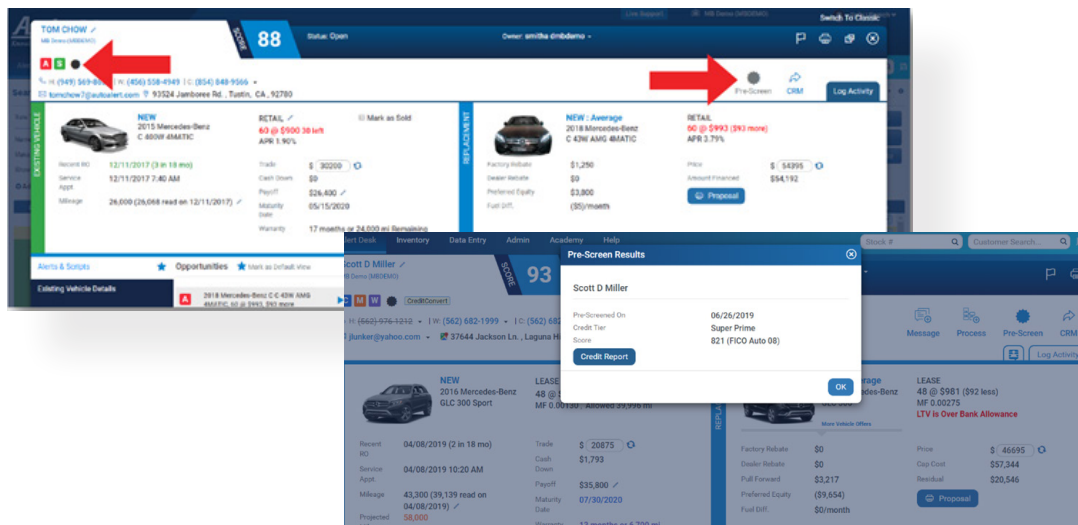
Running a CreditConvert Prescreen

Prescreens are run automatically for all service lane customers. You can tell if a prescreen has been run by the color of the prescreen icon – it will change from blue to black as shown on the second screen below. If a dealer would like to run a manual prescreen:

- Click on a customer’s name to open their deal sheet
- The deal sheet will have CreditConvert indicators
- Click on Pre-Screen Icon (top right) to run a CreditConvert pre-screen as shown
- The pre-screen icon will change color & a pre-screen icon will appear (second screen shot below).



- Click on the Credit Report button to view the pre-screen results
- Prescreen results show in pop-up window
- Available to view for 30 days
- Once run, a pre-screen cannot be run again for 30 days

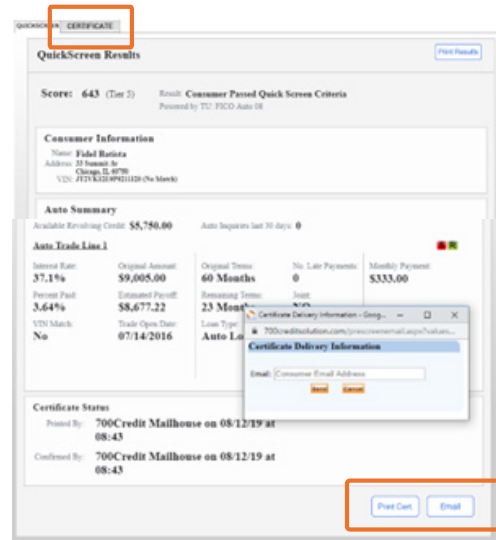


Compliance Requirements

Since this is a soft-pull solution that does NOT require the consumer's consent, dealers are required by law to deliver a prescreen Certificate to all consumers who 'Pass' the Prescreen inquiry. In addition, you must be able to PROVE the prescreen offer was delivered.

To view the certificate, click on the CERTIFICATE tab and the top of the QuickScreen Results screen. To fulfill your compliance obligations, you can do one of the following:

1. Click the Print Results button at the top right to print the certificate and hand to the consumer (not recommended).
2. Click the Email button at the bottom right to email the certificate to the consumer within 15 days of running a prescreen.
3. Mail the consumer the certificate within 15 days of running a prescreen. Dealers have the option to mail this themselves or have the 700Credit mail house do it for you.



Note: The 700Credit system will monitor whether you comply with at least one of these options, and if we detect you haven't sent the consumer the certificate within 15 days of the prescreen being run, WE WILL DO IT FOR YOU! 700Credit is your compliance safety net and we are here to ensure that you remain in compliance with every transaction.

To the right is an example certificate.

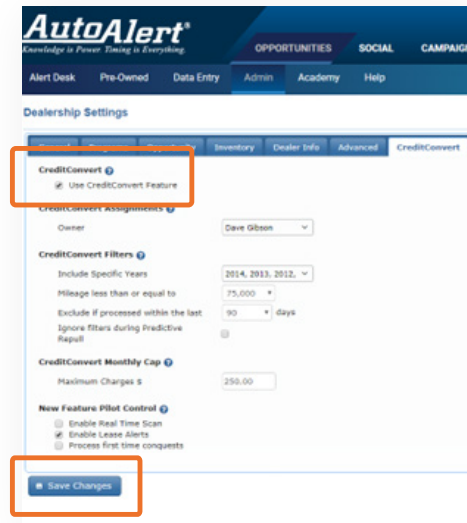


CreditConvert Set-Up Process

Before CreditConvert can work, it needs to be “enabled” in the AutoAlert platform.

To enable, dealers will need to:

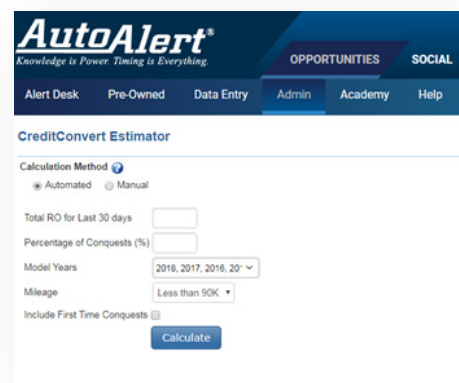
- Navigate to: Opportunities -> Admin -> Settings -> CreditConvert
- Check the “Use Credit Convert Feature” box
- Fill out the data fields with the appropriate
- Click “Save Changes” button at the bottom



CreditConvert Budget Estimator

This is the Credit Convert Calculator. This calculator helps the dealer establish the right budget cap to spend on soft pulls per month. Once this cap is reached, no more soft pulls will be run for the remainder of the month. Here’s how it works:

- The dealer enters approximately how many RO for the last 30 days.
- The dealer then enters how many of those ROs are service only customers.
- Dealer enters the model years they want to target.
- Dealer enters what mileage they want to target.

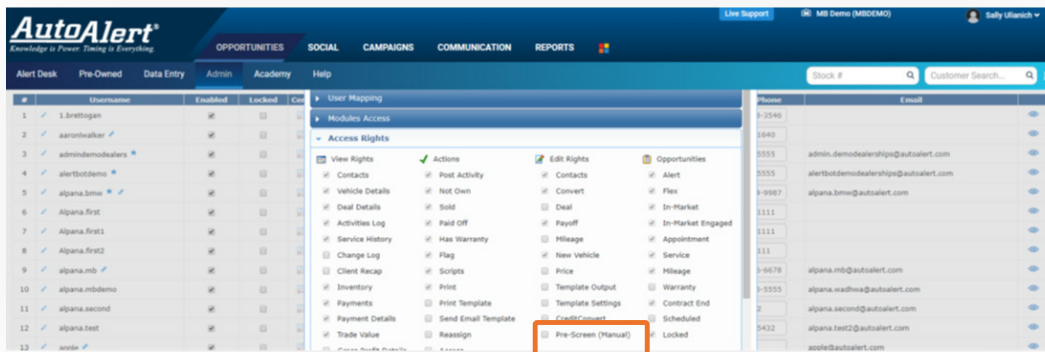


Note: This is not a required set-up feature. Dealers can use this to limit their spend each month, but it is not a requirement.

Once dealer completes fields, they hit “calculate” and then a recommended monthly budget is displayed. They can choose to use that estimate or not. It just gives the dealer an idea of how many opportunities they will have to run credit on before they hit a budget limit.

Set Permissions

By default, only Dealer Admin, General Manager, Sales Manager and Used Car Sales Manager can run pre-screens. To grant access, a dealership admin can check the Pre-Screen (Manual) box under “Edit Rights”.



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.

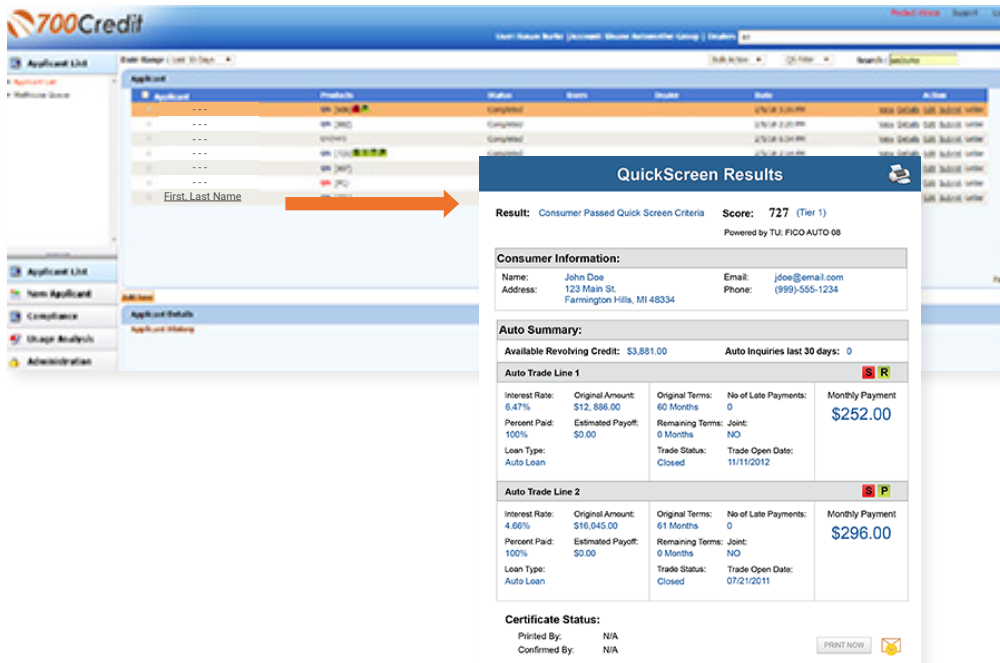
If you did not receive this email, or have misplaced it, please send an email to: support@700credit.com or call: (886) 273-3848.



Viewing Your Leads

When you log in to 700Dealer.com, simply click on the **Applicant List** menu item in the left-hand column. You can select **Date Range** to view different timeframes, and to view just your QuickScreen leads, select the **QS filter** as shown here below.

To view an applicant's data, just click on their name, and the QuickScreen results will pop up in a separate window.



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.

UserID	Name	UserID_email	UserType	Status	Dealer	City	State	Actions
cartercountryhycuid	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Andmore	OK	Edit Delete Copy
cartercountryhycid	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Andmore	OK	Edit Delete Copy
cartercountryhycid	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Andmore	OK	Edit Delete Copy
cartercountryhycid	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Andmore	OK	Edit Delete Copy
cartercountryhycid	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Andmore	OK	Edit Delete Copy
ochyundaidcjq	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
keystonechevyuid	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevyid	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonezjq	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*

Username Work

Address:

City State Phone

City 1 City 2 State 1 State 2

City 3 City 4 State 3 State 4

City 5 City 6 State 5 State 6

City 7 City 8 State 7 State 8

City 9 City 10 State 9 State 10

City 11 City 12 State 11 State 12

City 13 City 14 State 13 State 14

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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:** Includes fields for UserID, Password, RetypePassword, First Name, Middle Name, Last Name, Address (123 Main Street), Zip (48521), City, State, Phone, and Email Address. A red box highlights the 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:** Includes fields for User Type (Web User), User Level (Dealer Admin), and a checkbox for "AutoGenerate Letter is on". It also has a "Read Only" checkbox, a "Dealer" dropdown (ABC Dealer), and a "Select Default Dealer" dropdown (ABC Dealer). There are checkboxes for "Disable User", "Restrict Days of week and time of day access", "Force Password change on next Login", and "Show in QuickApp Dropdown". A "Security Questions" section is checked, with three questions: "Favorite room in my house" (Answer: Music), "State born in" (Answer: Alaska), and "Pet" (Answer: Rooster).

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 700Credit online invoicing interface. The left-hand menu has "Online Invoicing" highlighted. The main content area shows a "Billing Summary" for Invoice Number 605347, dated 11/11/2018. The summary includes:

- Invoice Number: 605347
- Part Due Balance: \$0.00
- Current Activity: \$1295.30
- Invoice Total: \$1295.30
- Online Payments: \$0.00
- Auto Payments: \$0.00
- Balance due by 12/11/2018: \$1295.30

There are also links for "Forms" (700Credit 700 Form, 700Credit 700 Form, NCH One Time Payment Authorization Form, CC One Time Payment Authorization Form, SalesRep: MORSE & ASSOCIATES LLC, NAD#: REDGE) and "Invoice | Details" links. The bottom of the page shows the dealer information: ELK GROVE KIA, 8480 LAGUNA GROVE DR, ELK GROVE, CA 95757, and the 700Credit logo.

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.