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

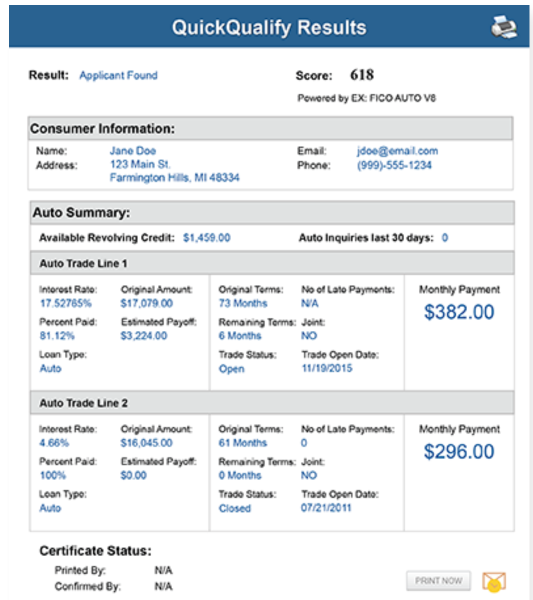
We have developed a base solution that follows industry best practice (and the best liability protection) to help keep you in compliance with federal and state laws and regulations. Our services can be tailored to fit your dealership's interpretation of the law and internal policies.

Rollick has integrated our soft-pull solution, QuickQualify, into their platform. This brief guide will walk you through the consumer's experience with the prequalification form, and how to view your prequalification lead data from within the Rollick 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



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
Confirmed By: N/A
PRINT NOW

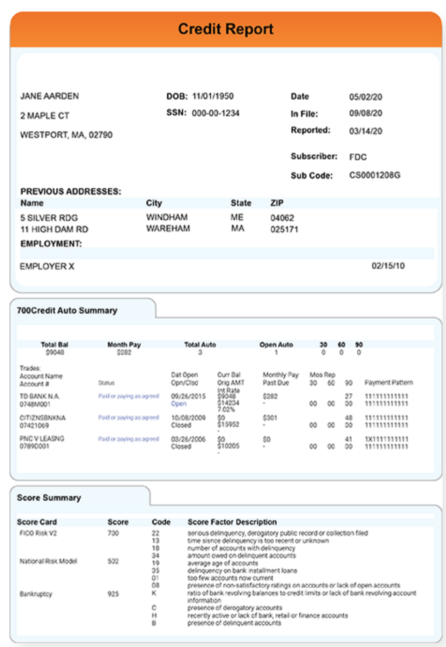
You can use this information to put the consumer in the right vehicle with the right financing, right away!

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	025171

EMPLOYMENT:
EMPLOYER X   02/15/10

700Credit Auto Summary

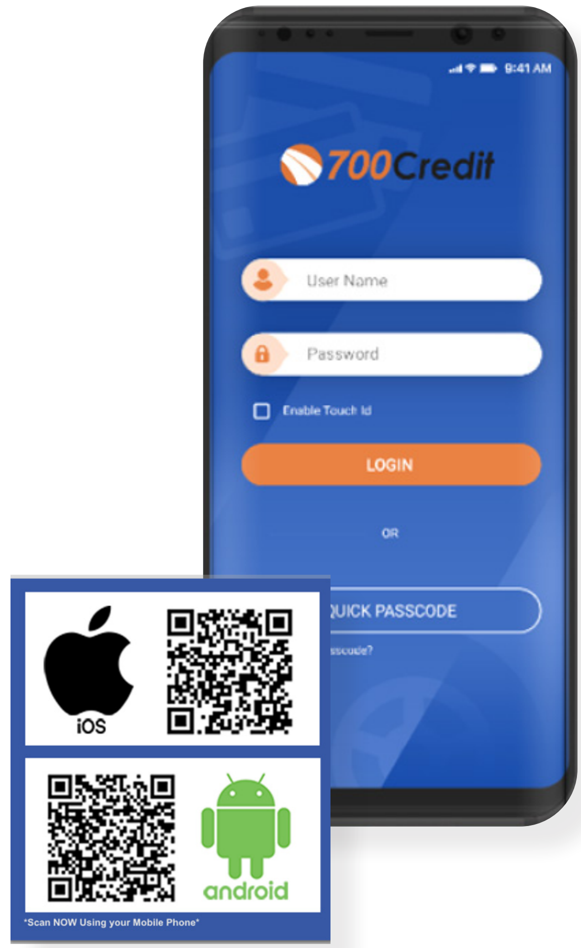
Score Summary

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.

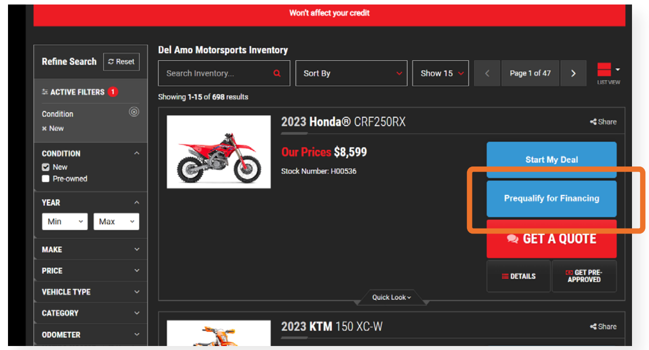
It is offered at no charge and can be downloaded from the Apple and Android App Stores by searching for "**700Credit**" or by scanning the QR Code to the right. Please contact our support team if assistance is required: **(866) 273-3848** or **support@700credit.com**.

Consumer Experience

Consumers can initiate the prequalification process from within the digital retailing page of a dealership's webiste.

After selecting a vehicle they are interested in, locate the "**Prequalify for Financing**" button, as circled to the right.

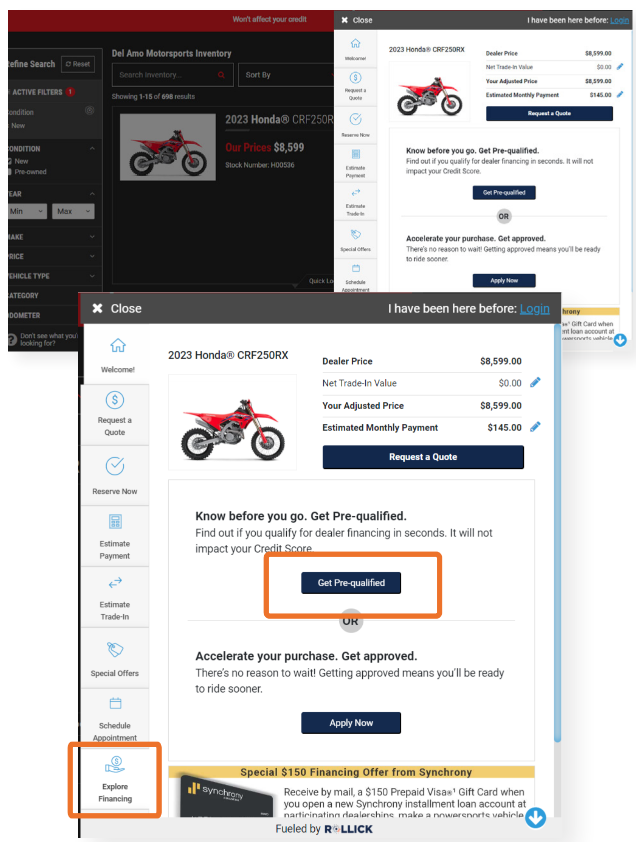
Note: The label of the button to the prequalification form can be customized by the dealer. However, Rollick recognizes "Prequalify for Financing" or "Get Pre-qualified" as a best practice, so their team pushes dealers towards this type of button label.



A side pop-up bar will appear with the vehicles details, as well as other options.

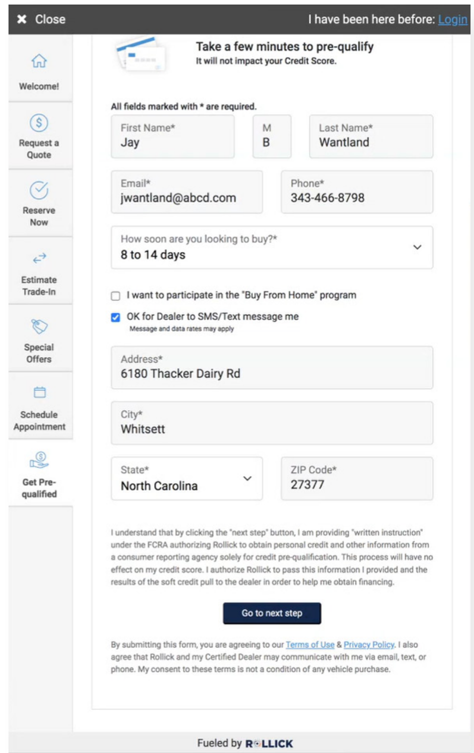
Select "**Get Pre-qualified**".

Note: Within this side bar, there are other actions a consumer can take, such as requesting a quote. If the consumer does not see the "**Get Pre-qualified**" option, make sure they are within the "**Explore Financing**" tab on the left side of the pop-up panel.



The user is presented with the prequalification form and prompted to fill in their information. Users are required to provide both name and address in this form.

Once complete, click “**Go to next step**” at the bottom of the form.

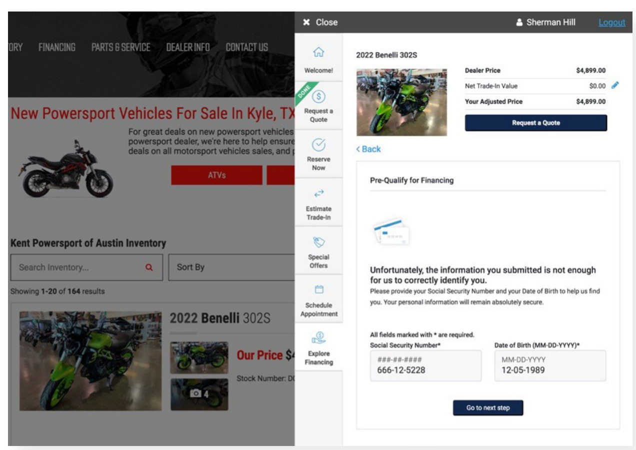


If name and address were not enough information to find the user in the database, they will be promted with this next set of questions.

The required information to be provided in this step includes both SSN and date of birth.

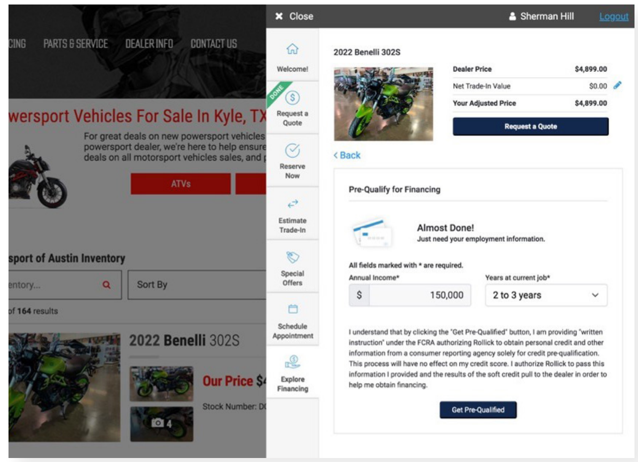
Once completed, click “**Go to next step**”.

Note: Most consumer’s will not have to complete this step, however, it is provided here in the case that is does.



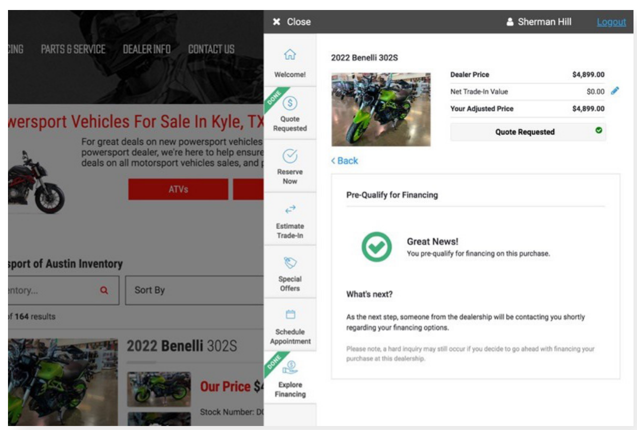
Finally, the user will be asked to provide their annual income and years on the job.

Once completed, click "**Get Pre-qualified**".



If the user has passed, they will be presented with a congratulations message in the pop-up.

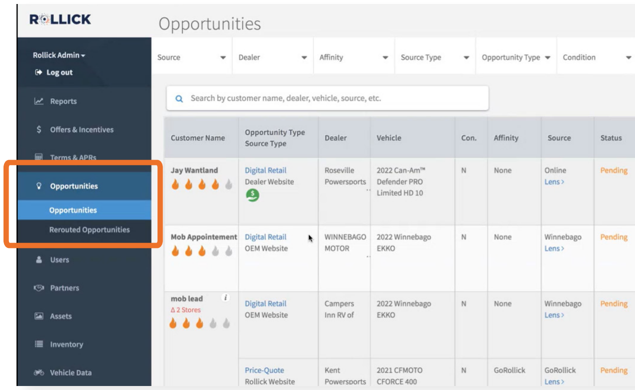
Note: In the case the user has not passed, they will be prompted to provide more information, or the opportunity to contact the dealer.



Viewing Leads in Rollick

Starting on the home dashboard of SalesDriver, locate the “**Opportunities**” page in the left-hand navigation panel.

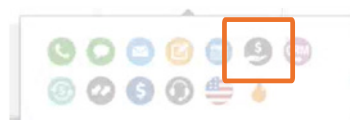
This will pull up a complete list of all leads from prequalification form fills, both Pass and Fail leads.

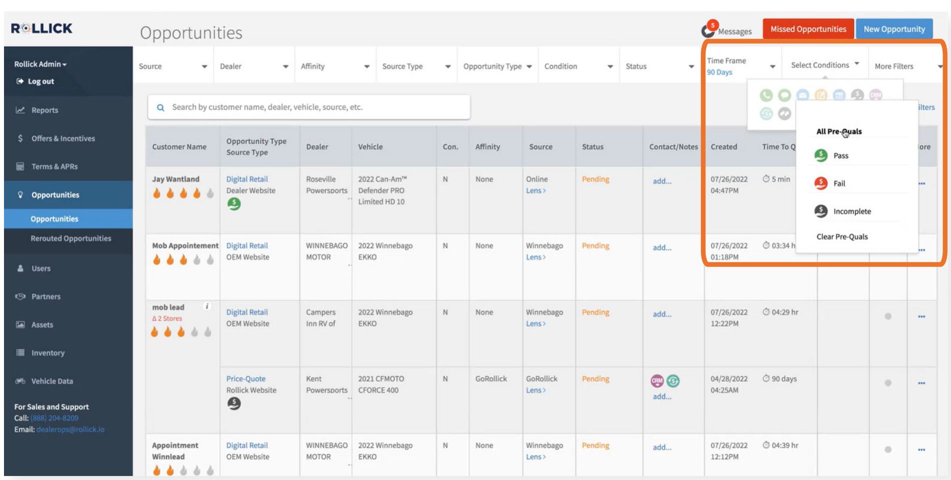


Users can navigate through the list of leads either manually, or utilize various features of the interface to filter the list. Through the search bar, users can search by name, dealer, vehicle, source, etc.

Dealers can also filter the prequal leads by selecting “**Select Conditions**”, choosing the black prequal icon, and then selecting which prequals from the drop down menu, as shown below.

To the right is the “**Prequal**” icon.



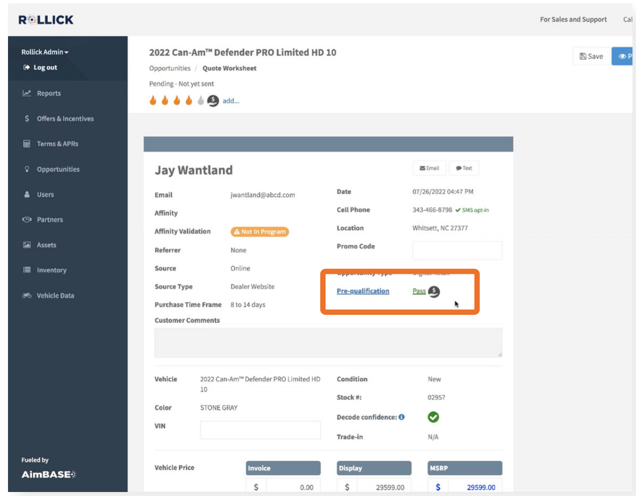


Once the preferred lead has been located in the database, click the lead's name to open up their profile information.

From here, the user can view if the lead has "*Passed or Failed*" the prequalification form.

To the right is an example of a "**Passed**" lead.

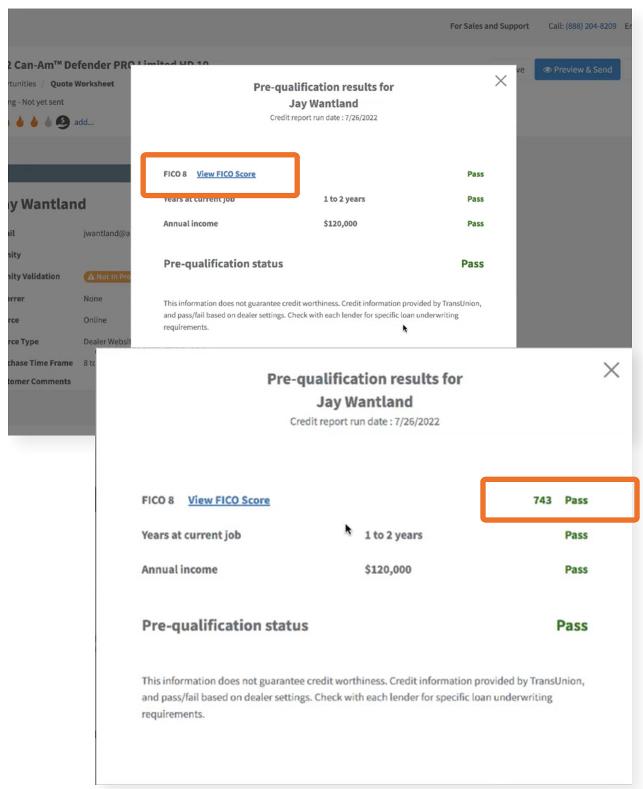
Select the "**Pass**" link, as circled to the right, to pull up the consumer's prequalification details.



Basic prequalification information will appear in a pop-up on screens.

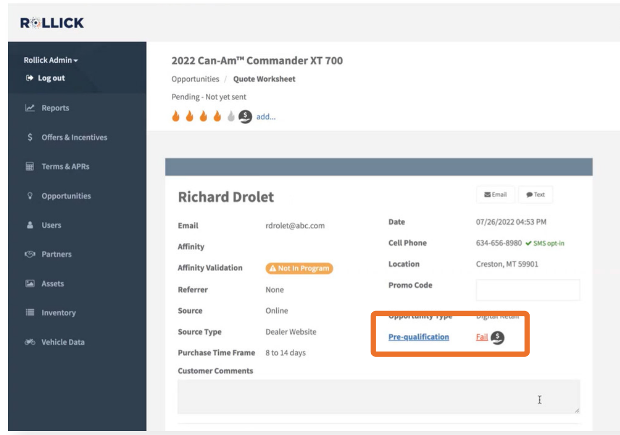
To view the consumer's FICO score, select the "**View FICO Score**" link.

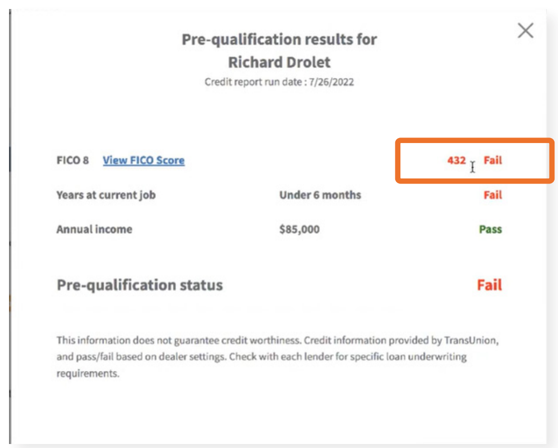
Note: In order to view the 700Credit QuickQualify results or full credit report, dealers must utilize 700Dealer's portal. Currently, Rollick only reveals the FICO score, as shown in this user guide.



To the right as an example of a “**Failed**” lead.

To view further information, select the “**Fail**” link, and the pop-up window will appear on screen.





Introduction to 700Dealer.com

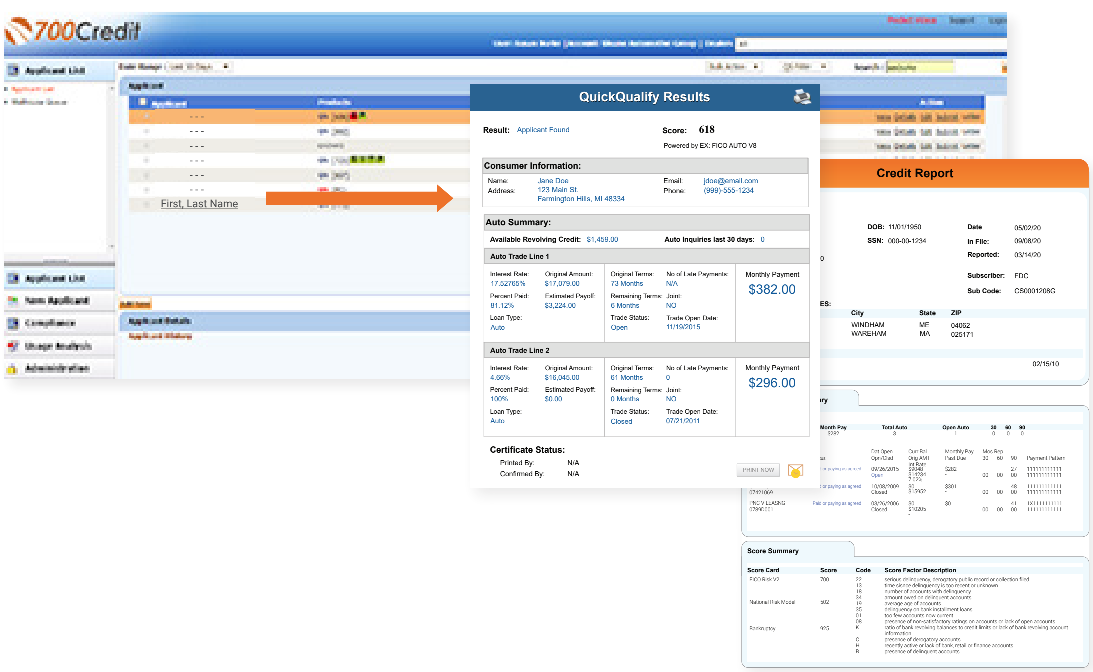
As a customer of 700Credit, you have access to your own personal credit portal at www.700Dealer.com. You should have received your username and password in a welcome email from 700Credit.

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.

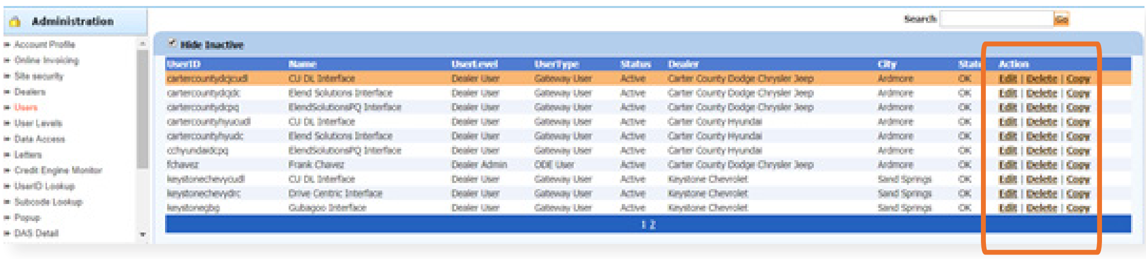
By clicking on any name in the list, you can view their full credit report, red flag, and a link to their compliance dashboard.



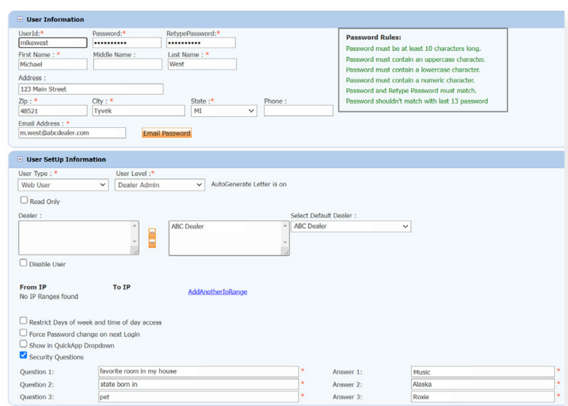
Managing Users

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

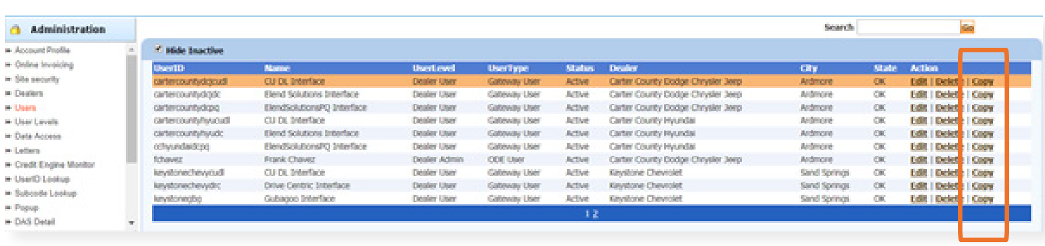
1. Log in to 700Dealer.com
2. Click on the "**Users**" link in the left-hand navigation bar
3. To edit a user's credentials, click the "**Edit**" link on the right
4. To delete a user, click the "**Delete**" link on the right
5. To create a new user, click on the "**Copy**" link on the right.



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

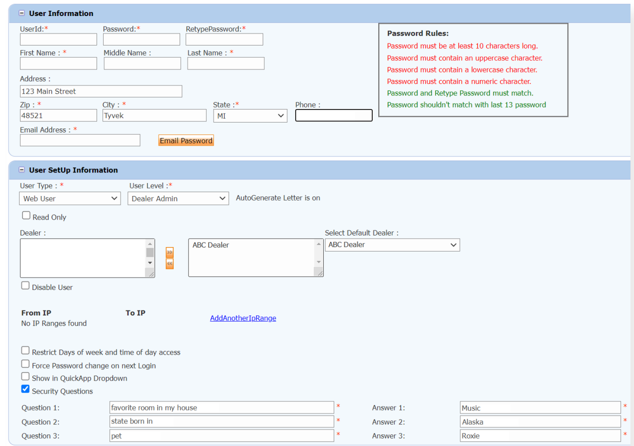


Creating a New User



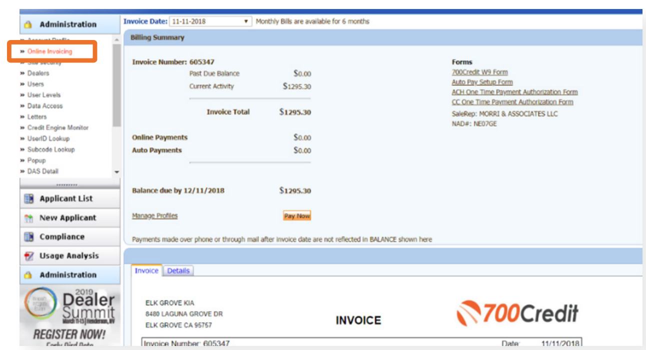
To create a new user, it is easiest to find a similar user id, and select the "**Copy**" action, as highlighted in the previous step.

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.



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.