



USER GUIDE

SEPTEMBER 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
Accessing a Deal	5
Credit Report Tab.....	6
Running Credit in Advent.....	7
Introduction to 700Dealer.com	9
Viewing Your Leads	9
Compliance Dashboard.....	10
How You Benefit.....	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

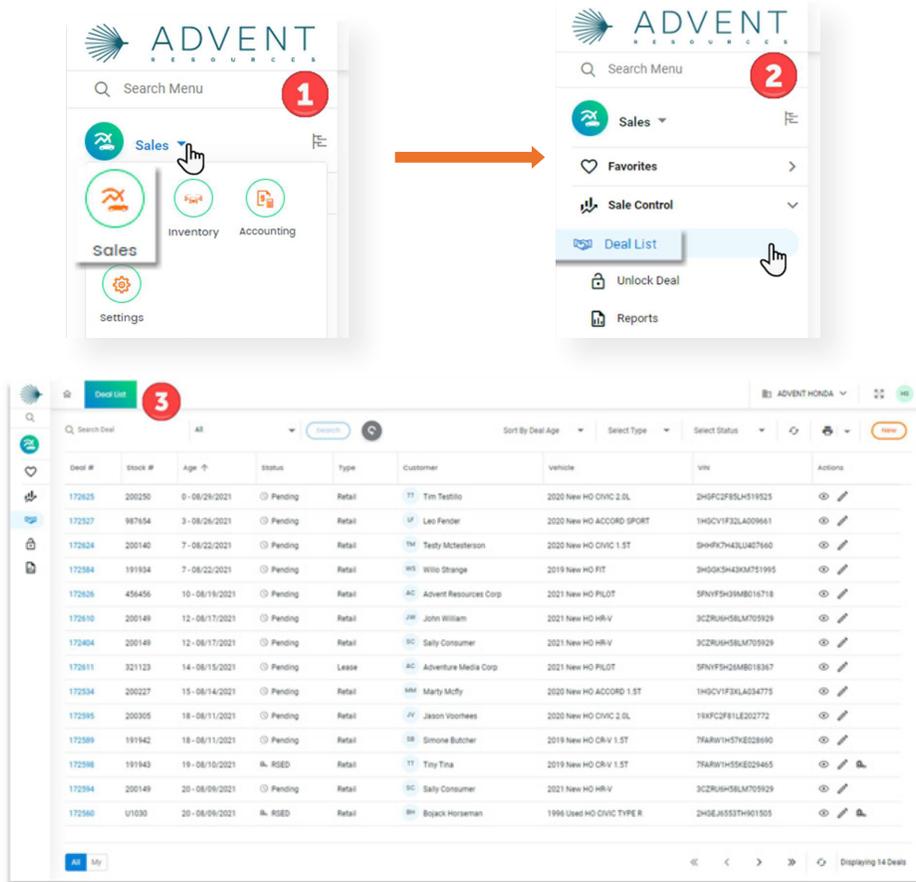
We have developed a base solution that follows industry best practice (and the best liability protection) to help keep you in compliance with federal and state laws and regulations. Our services can be tailored to fit your dealership's interpretation of the law and internal policies.

This brief guide walks you through how to pull, view and print credit & prescreen reports from within your Advent Resources 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.

Accessing a Deal

From the dropdown provided at the top of the Main Menu, select the “Sales” option. Then, under the “Sale Control” option, click on the “Deal List” selection.

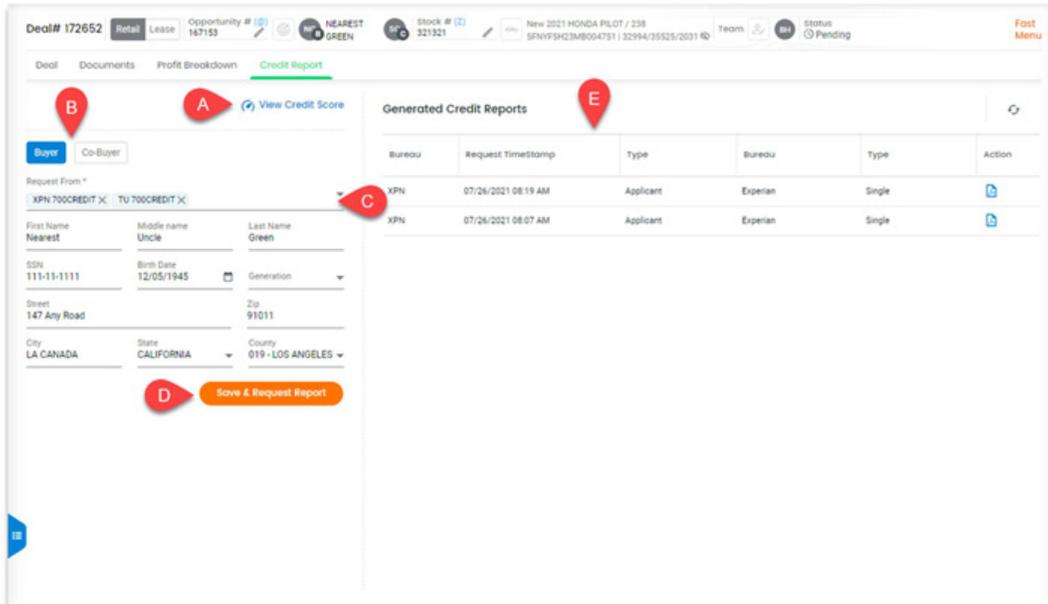
From here, the dealer can either search for the deal, or edit an existing deal from the list.



Credit Report Tab

The Credit Report tab provides the ability to request credit reports and stores previously requested credit reports for 90days. The screen includes:

- A. View Credit Score Link** - quick link to view credit score of previously requested bureau.
- B. Buyer / Co-Buyer toggle** - toggles between Buyer and Co-Buyer information
- C. Request from drop-down** - Drop-down list to choose which companies to request bureau from.
- D. Save & Request Button** - button to save any changes made to the information and request report
- E. Generated Credit Reports section** - displays and provides access to requested reports within



The screenshot shows the 'Credit Report' tab in a web application. At the top, there are navigation tabs: Deal, Documents, Profit Breakdown, and Credit Report (which is active). Below the navigation, there are several callouts:

- Callout B:** Points to the 'Buyer' and 'Co-Buyer' toggle buttons.
- Callout A:** Points to the 'View Credit Score' link.
- Callout C:** Points to the 'Request From' dropdown menu, which currently shows 'XPN 700CREDIT' and 'TU 700CREDIT'.
- Callout D:** Points to the 'Save & Request Report' button.
- Callout E:** Points to the 'Generated Credit Reports' table.

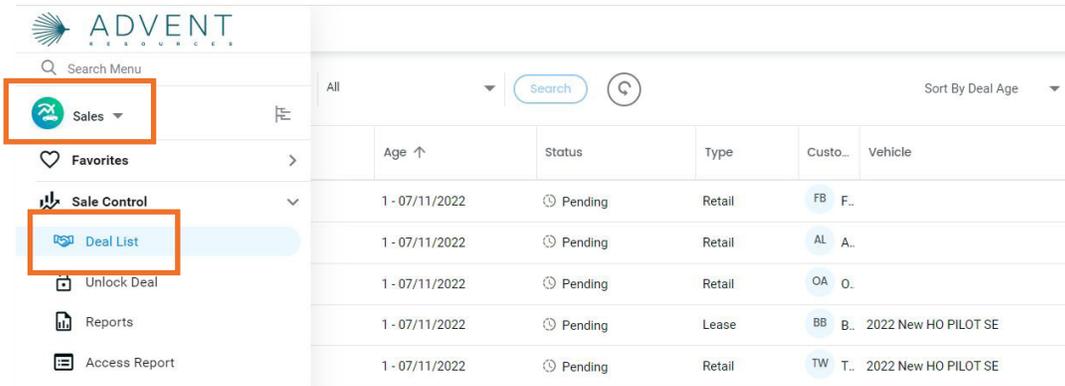
 The 'Generated Credit Reports' table contains the following data:

Bureau	Request Timestamp	Type	Bureau	Type	Action
XPN	07/26/2021 08:19 AM	Applicant	Experian	Single	
XPN	07/26/2021 08:07 AM	Applicant	Experian	Single	

Running Credit in Advent

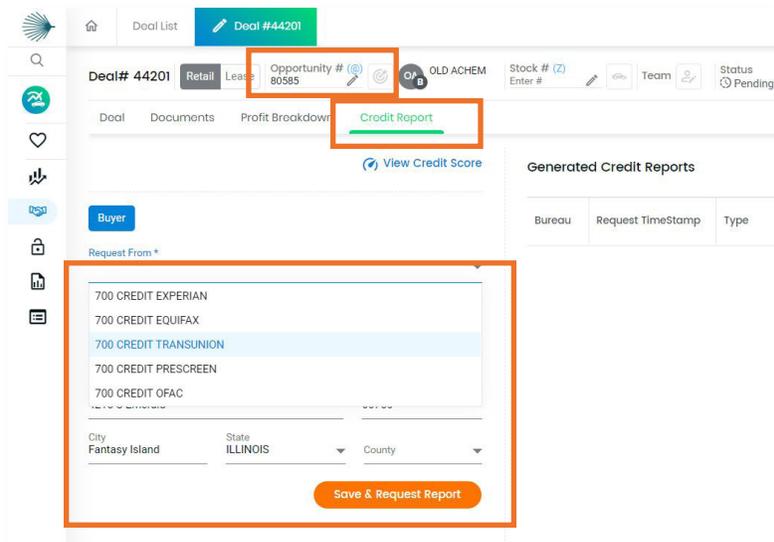
Beginning in the home dashboard, locate the “Sales” tab in the left-hand navigation bar.

Select “Deal List” from the drop-down options. The dealer will be presented with a complete list of deals in the system, from here, locate and select the desired deal.



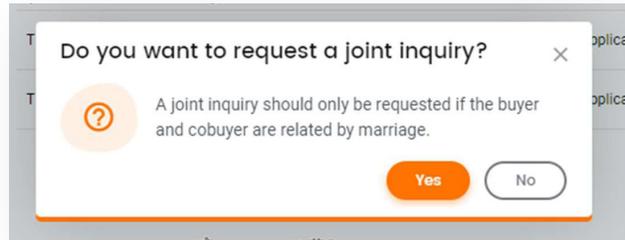
When first opening a deal, ensure there is an opportunity label/number added to the deal. If there is no opportunity attached, add one. Then, select “Credit Report” at the top of the screen. (Both circled below).

From the “Request From*” drop-down menu, select the bureau and credit pull type that you want to perform on the consumer (Experian/Equifax/TransUnion credit -or- Prescreen/OFAC). Once complete, click “Save & Request Report”.

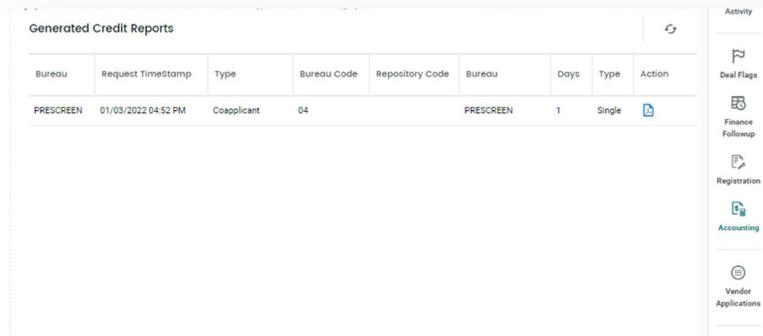


When a co-buyer exists in the opportunity record, a message allowing for a joint inquiry will be presented. Selecting **“Yes”** will run the buyer’s and the co-buyer’s individual credit inquiries at the same time.

This option should only be used for married couples.

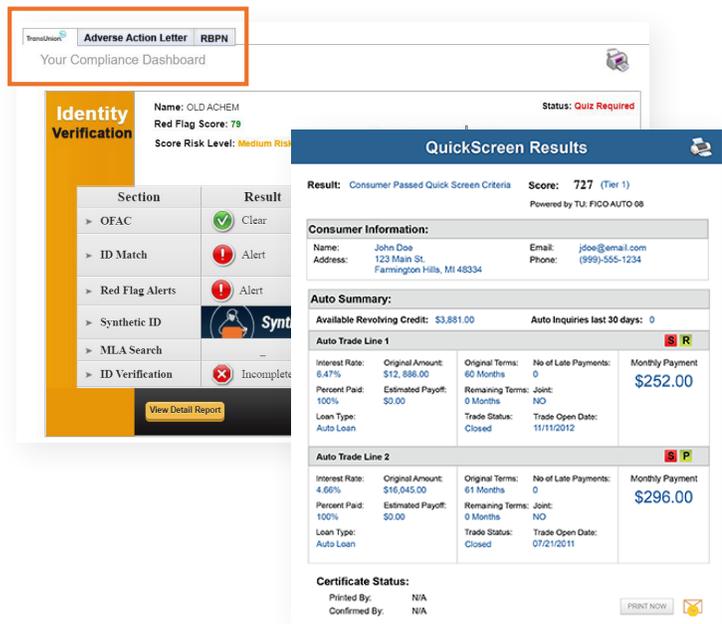


The credit reports open in a new web browser and display in the **Generated Credit Reports** section.



To the right is an example credit report iframe and prescreen result that will appear in the separate web browser.

Utilize the tabs at the top of the iframe to switch between the various reports.



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 time frames.

To view your applicants credit file(s), just click on the customer name and you will be served up a window with their complete credit results.

Applicant List

Applicant	Product
JANE AARDEN	...

Credit Report

JANE AARDEN DOB: 11/01/1950 Date: 05/02/20
 2 MAPLE CT SSN: 000-00-1234 In File: 08/08/20
 WESTPORT, MA, 02790 Reported: 03/14/20
 Subscriber: FDC

PREVIOUS ADDRESSES:

Name	City	State
5 SILVER RDG	WINDHAM	ME
11 HIGH DAM RD	WAREHAM	MA

EMPLOYMENT:
EMPLOYER X

700Credit Auto Summary

Total Bal	Month Pay	Total Auto	Opp
29948	2022	2	

Score Summary

Score Card	Score	Code	Score Factor Description
FICO Risk V2	700	22	serious delinquency, derogate
National Risk Model	532	19	derogate on delinquency to
Bankruptcy	923	K	presence of derogatory accou

QuickScreen Results

Result: Consumer Passed Quick Screen Criteria Score: 727 (Tier 1)
 Powered by TU FICO AUTO 06

Consumer Information:
 Name: John Doe Email: jdoe@gmail.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	Interest Rate	Original Amount	Original Terms	No of Late Payments	Monthly Payment
Auto Loan	6.47%	\$12,886.00	60 Months	0	\$252.00

Auto Trade Line 2	Interest Rate	Original Amount	Original Terms	No of Late Payments	Monthly Payment
Auto Loan	4.66%	\$16,045.00	61 Months	0	\$296.00

Certificate Status:
 Printed By: N/A Confirmed By: N/A

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:

- Red Flag Alert Status
- OFAC Compliance
- Adverse Action Letter
- RBPN

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		
	#	%
Total Applicants	43	
Letters Mailed	34	79%
Letters Queued to be Mailed View/Edit	4	9%
Letters Printed Locally	0	0%
Applicants with No Letter Delivered View/Edit	5	12%
Adverse Letters Delivered/Scheduled	38	88%

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

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

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

Red Flag Program Monitor		
Red Flag Alert Status	#	%
Total Applicants With Red Flag	38	46
Red Flag Clear & Cautions	9	24%
Red Flag Alerts	29	76%
Alerts Unresolved View/Edit	27	
Alerts Resolved	2	

[Work on Unresolved](#)

Consumer Alerts		
Fraud Victim and Security Alerts View	1	
Active Duty Alerts View	0	

ID Verifications		
	#	%
Complete	0	0%
Incomplete View/Edit	42	100%

[Work on Incompletes](#)

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

OFAC Compliance		
	#	%
OFAC Status	#	%
Total Applicants With OFAC	39	
OFAC Alerts	0	0%
OFAC Unresolved View/Edit	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
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.

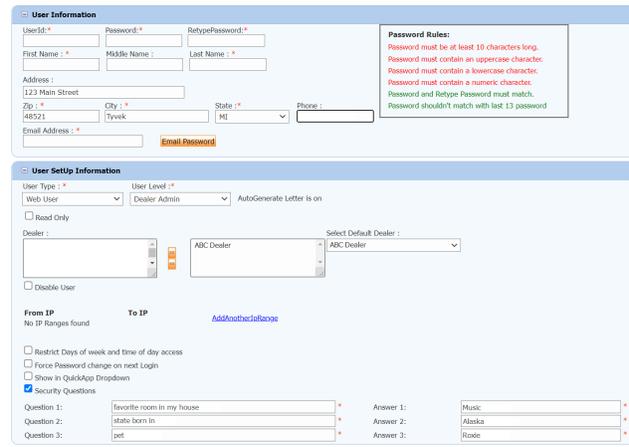
User ID	Name	User email	User type	Status	Dealer	City	State	Actions
cartercountydcuad	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcpc	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcqj	BlendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyhyuad	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyhyudc	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
ochyundakdq	BlendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
schavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
keystonechevyad	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevydc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonezbp	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

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 IP Range](#)

Restrict Days of week and time of day access

Force Password change on next Login

Show in QuickApp Dropdown

Security Questions

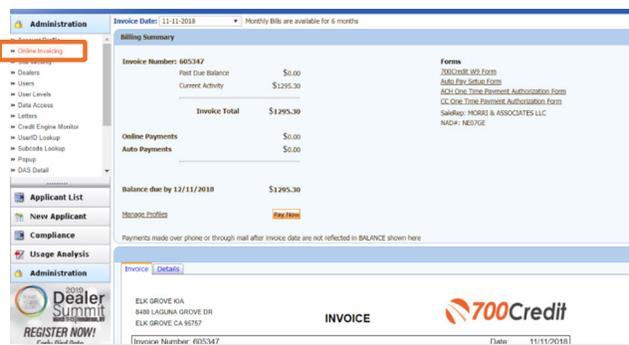
Question 1: favorite room in my house Answer 1: Music

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
- Submodel Lookup
- Payment
- DAS Detail

Applicant List

New Applicant

Compliance

Usage Analysis

Administration

Billing Summary

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

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

Forms

- 700Credit 700 Form
- 700Credit 700 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 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.