



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
Running Credit in Advent Introduction to 700Dealer.com	
Running Credit in Advent. Introduction to 700Dealer.com Viewing Your Leads	
Running Credit in Advent. Introduction to 700Dealer.com Viewing Your Leads Compliance Dashboard.	7 9
Running Credit in Advent. Introduction to 700Dealer.com Viewing Your Leads Compliance Dashboard. How You Benefit.	7 9
Running Credit in Advent. Introduction to 700Dealer.com Viewing Your Leads Compliance Dashboard How You Benefit. Managing Users	7 9 10 11
Running Credit in Advent. Introduction to 700Dealer.com Viewing Your Leads Compliance Dashboard How You Benefit. Managing Users Creating a New User	7 9 10 10 11 11



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.

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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

v	A	(?) View Credit Score	Generated	I Credit Reports				0
Buyer Co-Buye	er		Bureau	Request TimeStomp	туре	Bureau	туре	Action
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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.

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Q Search Menu		411	-				
🔁 Sales 🔻	과	All	•	Search (C)			Sort By Deal Age
♥ Favorites	>	Age ↑		Status	Туре	Custo	Vehicle
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Reports		1 - 07/11	/2022	O Pending	Lease	BB B	2022 New HO PILOT SE
Access Report		1 - 07/11	/2022	() Pending	Retail	TW T.,	2022 New HO PILOT SE

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**".

	Retail Lease 80585		M StOck # (2) Enter #	/ 🖘 Team 2/
Deal Docum	ents Profit Breakdo	wr Credit Report		
		() View Credit Score	Generat	ed Credit Reports
Buyer			Bureau	Request TimeStamp
Request From *				
700 CREDIT EXPER	IAN IX			
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700 CREDIT PRESC	REEN			
700 CREDIT OFAC				
1210 0 Entorate	Chata			





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.

Do you	want to request a joint inquiry? $\qquad \times$	oplica
0	A joint inquiry should only be requested if the buyer and cobuyer are related by marriage.	oplica
	Yes No	
	Do you	Do you want to request a joint inquiry? × O A joint inquiry should only be requested if the buyer and cobuyer are related by marriage. Yes No

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.

Identity Verification	Name: OLD ACH Red Flag Score Score Risk Lev	HEM e: 79 vel: Medium Ris)		Qui	ckScreen	Status: Quiz Req	uired
Se	ction	Result	Result: Consu	umer Passed Quick S	Screen Criteria	Score: 727 (The Powered by TU: FICO A	er 1) NUTO 08
▹ OFAC) Clear	Consumer In	formation:			
► ID Ma	tch	Alert	Name: Address:	John Doe 123 Main St. Farmington Hills, MI	48334	Email: jdoe@er Phone: (999)-55	nail.com 5-1234
▷ Red Fl	ag Alerts	Alert	Auto Summi	anv:			
▶ Synthe	tic ID	Svnt	Available Rev	olving Credit: \$3,88	81.00	Auto Inquiries last 3	0 days: 0
			Auto Trade Lin	ne 1			S R
▹ MLAS ▶ ID Ver	ification	- Incomplete	Interest Rate: 6.47% Percent Paid:	Original Amount: \$12, 886.00 Estimated Payoff:	Original Terms: 60 Months Remaining Terms	No of Late Payments: 0	Monthly Paymen \$252.00
	View Detail Report		100% Loan Type: Auto Loan	\$0.00	0 Months Trade Status: Closed	NO Trade Open Date: 11/11/2012	
			Auto Trade Lin	ne 2			S P
			Interest Rate: 4.66% Percent Paid: 100% Loan Type:	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:	Monthly Paymen \$296.00





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. 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.

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Utage Analysis	_		700Credit Auto Sum	mary					Address:	Farmington Hills, M	148334	Phone: (999)-55	6-1234
Administration									Auto Summ	ary:			
			Total Bal \$9048	Month Pay 0282		Total Aut 3	0	Opt	Available Rev	volving Credit: \$3,8	81.00	Auto Inquiries last 3	0 days: 0
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			CITIZNSBNKNA 07421069 RNCVLEASNO	Paid or paying as	agreed 1	10/08/2009 Closed	\$0 \$15952	\$3	Percent Paid: 100%	Estimated Payoff: \$0.00	Remaining Term 0 Months	s: Joint: NO	\$252.00
			07890001		3	Closed	\$10205	-	Loan Type: Auto Loan		Trade Status: Closed	Trade Open Date: 11/11/2012	
					_			_	Auto Trade L	ine 2			S P
			Score Summary						Interest Rate: 4.66%	Original Amount: \$16,045.00	Original Terms: 61 Months	No of Late Payments: 0	Monthly Payment
			FICO Risk V2	700	22 13 18 34	seriouse time sist number	Factor Description telinguency, det to delinguency of accounts with owed on delinguency	ogate is to in deli-	Percent Paid: 100%	Estimated Payoff: \$0.00	Remaining Term 0 Months Trade Status:	E Joint: NO Trade Open Date:	\$296.00
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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

		#	%
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 Deliver	ed/Scheduled	38	88%

		#	%
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 Delivere	d/Scheduled	41	95%

Red FI	ag Program Mo	nitor	
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	
Consumer Alerts Fraud Victim and Security Alerts	View	wa	ork on Unresolved
Consumer Alerts Fraud Victim and Security Alerts Active Duty Alerts	View		ork on Unresolved
Consumer Alerts Fraud Victim and Security Alerts Active Duty Alerts ID Verifications	View	1 0 #	ork on Unresolved
Consumer Alerts Fraud Victim and Security Alerts Active Duty Alerts ID Verifications Complete	View	Wa 1 0 # 0	wrk on Unresolved

Out of Wallet Authentication	on Program Monite	or
	#	
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 Complian	се	
OFAC Status	#	%
Total Applicants With OFAC	39	
OFAC Alerts	0	0%
OFAC Unresolved View/Edd	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.

Administration								Search		6
Account Profile	3	😤 Hide Inactive							-	
Online Invoicing	110	UserID	Name	UserLevel	UserType	Status	Dealer	City	State	Action
He security		cartercountydigcudi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
Dealers		cartercounty/digit:	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
hers		cartercountydopg	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
Iser Levels		cartercounty/hysicad	CU DL Interface	Dealer User	Galleway User	Adve	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
lata Access		cartercountyhyud;	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
in the second		ochyundaidcpg	ElendSolutionsPQ Interface	Dealer User	Gateway User	Adve	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
and Franks Manker		fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK.	Edit Delete Copy
and Cright another		keystonecheryoud	CU DL Interface	Dealer User	Gateway User	Active	Kaystone Chevrolet	Sand Springs	OK	Edit Delete Copy
serio Leokup		keystonechevydrc	Drive Centric Interface	Dealer User	Gabeway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
Jubcode Lookup		keystonegbp	Gubagoo Interface	Dealer User	Gateway User	Adve	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
Joup AS 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

ount Profile	Mide Inactive									_
ine Invoicing	User10	Name	UserLevel	UserType	Status	Dealer	City	State	Action	
security	cartercountydigcudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delet	Copy
ers .	cartercounty-digit:	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delet	Copy
	cartercountydopq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delet	Copy
Levels	cartercounty/hyucud	CU DL Interface	Dealer User	Gateway User	Anve	Carter County Hyundai	Ardmore	OK	Edit Delet	Copy
Access	cartercountyhyudc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delet	Copy
	ochyundaidopq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Adve	Carter County Hyundai	Ardmore	OK	Edit Delet	Copy
Facing Manhor	fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delet	Copy
Charles and the	keystonecheryoud	CU DL Interface	Dealer User	Gateway User	Adve	Keystone Chevrolet	Sand Springs	OK	Edit Delet	Copy
O Lookup	keystonechevydrc	Drive Centric Interface	Dealer User	Gabeway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delet	Copy
ode Lookup	keystoneobo	Gubagoo Interface	Dealer User	Gateway User	Active	Kinystone Chevrolet	Sand Springs	OK	Edit Delet	CODY





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.

Administration	Invoice Date: 11-11-2018 • 1	Monthly Bills are available for 6 months	
A State of S	Billing Summary		
Online Investing Sear secony Dealers Users Users Data Access Latters Credit Engine Maritor User(D Loshup Subcode Loshup Popup OAS Datal	Invoice Number: 665347 Past Due Naince Carrent Activity Invoice Total Online Payments Auto Payments	\$0.00 \$1295.30 \$1295.30 \$0.00 \$0.00	Forms 200Cinet VM Form AND Pro-Extension ACLORE: Time Epimeric Authorization Form CC One: Time Epimeric Authorization Form Selever, MORPAE & ASSOCIATES LLC MADH: MORPAE
Applicant List	Balance due by 12/11/2018	\$1295.30	
New Applicant	Manage Profiles	Pary Now	
Compliance	Payments made over phone or through mail	after invoice date are not reflected in BALANCE sh	own here
🖉 Usage Analysis			
Administration	Invoice Details		
Dealer Summit	ELK GROVE KIA 8480 LAGUNA GROVE DR ELK GROVE CA \$5757	INVOICE	700 Credit
c l c' loi	Invoice Number: 605347		Date: 11/11/2018

You should have been sent your <u>700Dealer.com</u> 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 <u>support@700Credit.com</u>.

