



Dealmatic 

USER GUIDE

MARCH 2023

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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.

DealMatic has integrated our soft pull prequalification solution, QuickQualify, into their platform with the additional credit report option. This brief guide will walk you through the consumer's experience getting prequalified and dealers viewing this lead data information. 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: | Original Amount: | Original Terms: | No of Late Payments: | Monthly Payment |
| 17.52765% | \$17,079.00 | 73 Months | N/A | \$382.00 |
| Percent Paid: | Estimated Payoff: | Remaining Terms: | Joint: | |
| 81.12% | \$3,224.00 | 6 Months | NO | |
| Loan Type: | Trade Status: | Trade Open Date: | | |
| Auto | Open | 11/19/2015 | | |

| Auto Trade Line 2 | | | | |
|-------------------|-------------------|------------------|----------------------|-----------------|
| Interest Rate: | Original Amount: | Original Terms: | No of Late Payments: | Monthly Payment |
| 4.887% | \$16,045.00 | 0 Months | 0 | \$296.00 |
| Percent Paid: | Estimated Payoff: | Remaining Terms: | Joint: | |
| 100% | \$0.00 | 0 Months | NO | |
| Loan Type: | Trade Status: | Trade Open Date: | | |
| Auto | Closed | 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.

Score Summary



FICO Auto V5F



712



FICO AUTO V8



761



FICO Auto 08



753

Credit Report

700Credit Auto Summary

JANE AARDEN DOB: 11/01/1988

2 MAPLE CT SSN: 000-00-0000

WESTPORT, MA 02790

PREVIOUS ADDRESSES:

Name: City: State: ZIP

5 SILVER RDG WINDEHAM MA 01890

11 HIGH DAM RD WAREHAM MA 01956

EMPLOYMENT: EMPLOYER X

| Trade: | Account Name | Account # | Status | Orig Amt | Cur Bal | Orig AMT | Monthly Pay | More Pay | Payment Pattern | |
|--------------|--------------|-----------|--------------------------|------------|---------|----------|-------------|----------|-----------------|--------------|
| TO BANK N.A. | CITIZEN | 07880001 | Paid or paying as agreed | 09/26/2015 | 10000 | 10000 | \$282 | 00 | 27 | 111111111111 |
| | | | Open | 12/24 | 12/24 | 12/24 | - | 00 | 00 | 111111111111 |
| | | | Paid or paying as agreed | 10/08/2009 | 30 | 3001 | - | 48 | 48 | 111111111111 |
| | | | Closed | 07/08 | - | - | - | 00 | 00 | 111111111111 |
| | | | Paid or paying as agreed | 02/26/2006 | 30 | 30 | - | 00 | 00 | 111111111111 |
| | | | Closed | 01/02/05 | 30 | 30 | - | 00 | 00 | 111111111111 |

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 |
| | | 18 | number of accounts with delinquency |
| | | 14 | amount owed on delinquent accounts |
| | | 19 | average age of accounts |
| National Risk Model | 802 | 22 | delinquency of bank installment loans |
| | | 01 | too few accounts now current |
| | | 08 | presence of non-satisfactory ratings on accounts or lack of open accounts |
| | | 09 | ratio of bank revolving balances to credit limits or lack of bank revolving account information |
| Bankruptcy | 925 | K | presence of derogatory accounts |
| | | C | recently active or lack of bank, retail or finance accounts |
| | | H | presence of derogatory accounts |
| | | B | presence of delinquent accounts |

Above is an example of our HTML Credit Report. This image was split for display purposes but will normally provide dealers with a complete, single view.

QuickMobile App

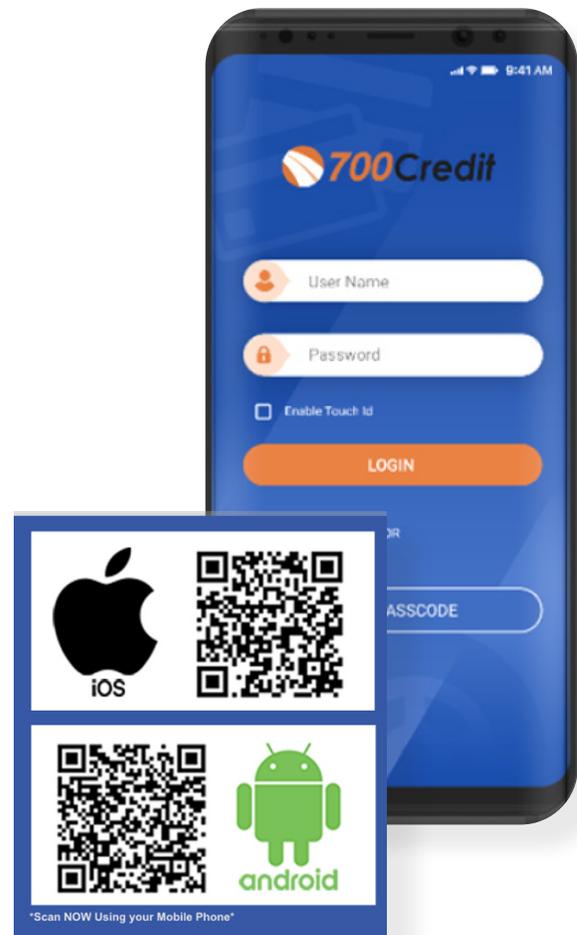
The 700Credit Mobile Dealer App is specifically designed for our dealers to manage their soft pull leads generated by the QuickQualify solution from a single, secure platform.

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.

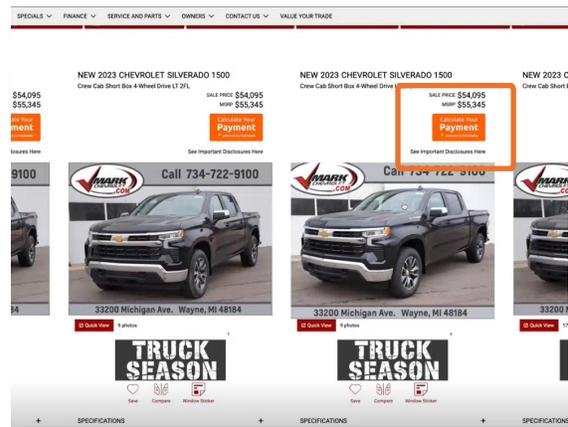
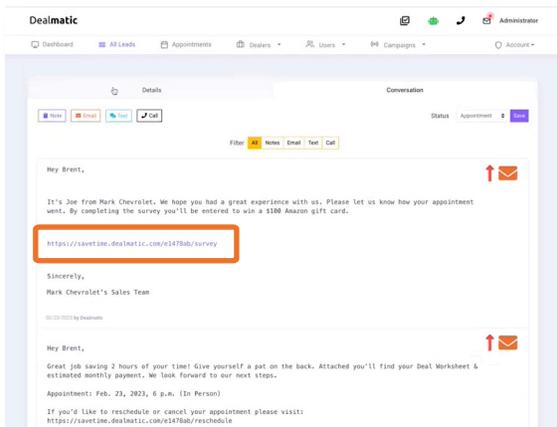


Consumer Experience

There are two ways in which a user can access the 700Credit prequalification integration within the Dealmatic platform.

If a user is a web lead, they will be email or texted a link where they can access the prequalification form.

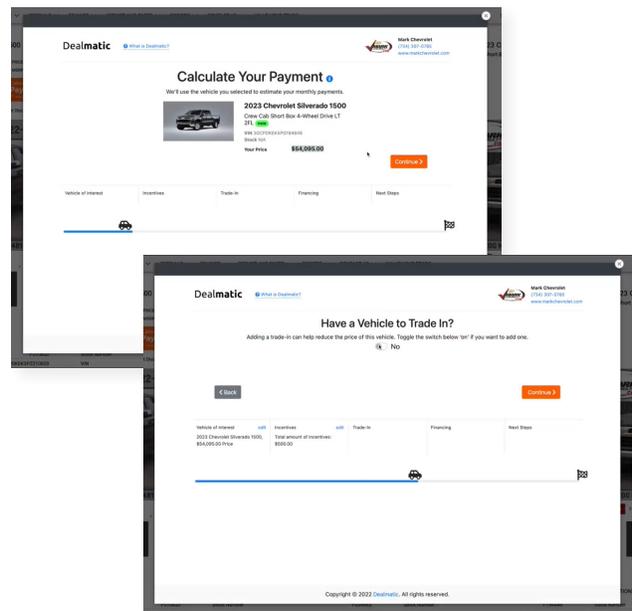
Or, within a dealership's VDP, by clicking the **"Get Prequalified"** / **"Calculate Your Payment"** button.



By utilizing one of these channels, the user will be presented with a pop-up form to complete.

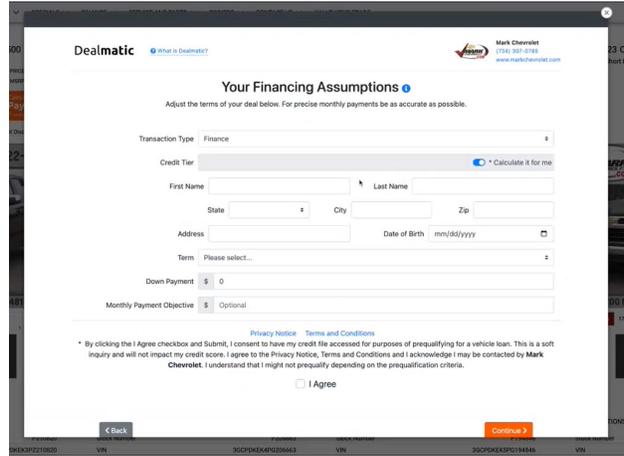
This 5-step form will allow the user to provide their Vehicle of Interest (this will autofill when completing the form through the VDP), Incentives, Trade-In Vehicle Information, and finally, Financing Information.

The financing section of the form is where 700Credit has been integrated.



The user will provide name and address, along with an optional down payment and monthly payment objective.

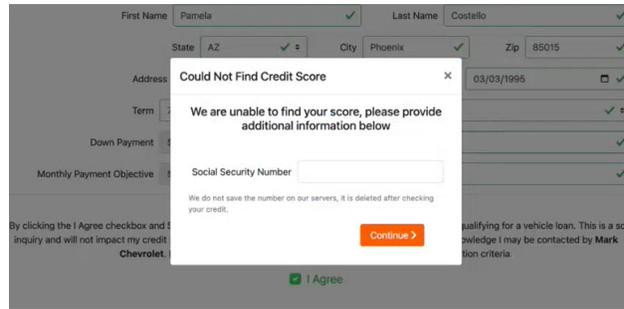
Once completed, agree to the terms and conditions and select **“Continue”**.



If the provided information is not enough for the consumer's credit history to be found, they will be given a **“second-chance”** by allowing the user to provide their social security number.

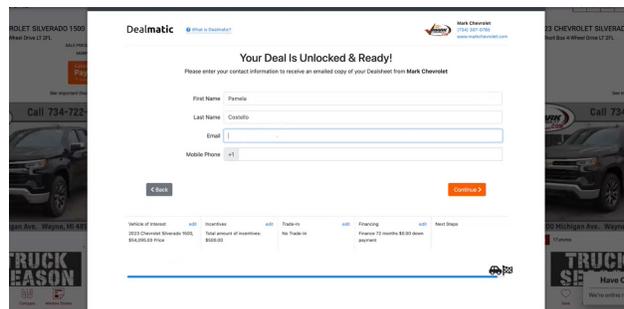
If the user can still not be found, they are able to self report their credit score.

To the right is an example of the **“second-chance”** pop-up screen.



Once the credit history has been found with the provided information, or self-reported, the user is able to view their deal.

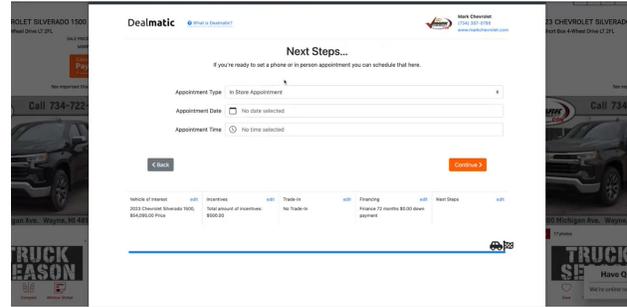
Provide first and last name, as well as an email or phone number, and a copy of the dealsheet will be sent to the user.



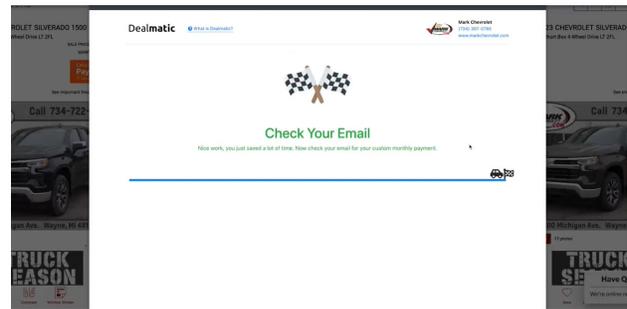
| Vehicle of Interest | MSRP | Invoice | Trade-In | Financing | Best Deal |
|--|-------------|-------------|-------------|--------------------------------------|-----------|
| 2021 Chevrolet Silverado 1500, 4800 Miles on Truck | \$36,999.00 | \$28,999.00 | No Trade-In | Finance 12 months \$180 down payment | |

A final feature of the DealMatic platform, is once the prequalification form has been completed and sent via email, the user is able to set up a phone or in-person appointment at the dealership.

Select the type of appointment, date and time, and click **“Continue”**.



To the right is an example of the final screen a user will view in the pop-up, prompting them to check their email for the dealsheet.

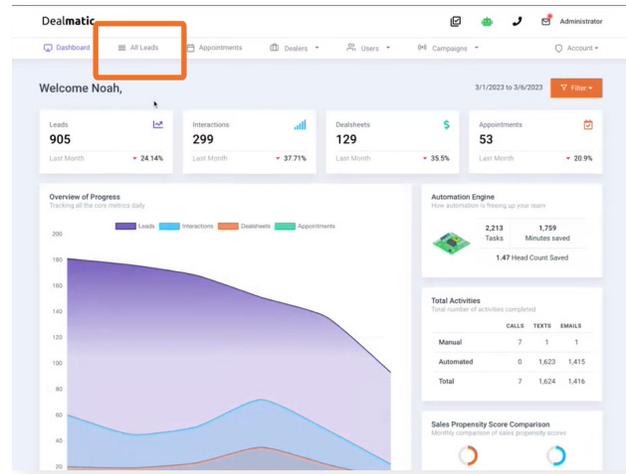


To the right is an example of the dealsheet a consumer will receive via email.



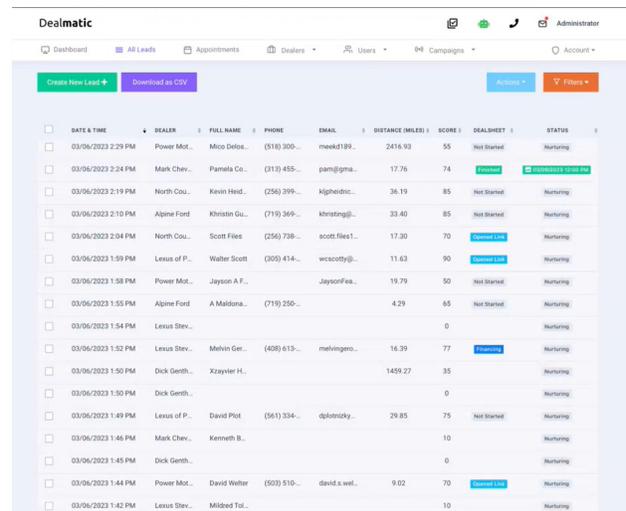
Viewing Your Prequalification Leads

Starting in the homedashboard of DealMatic, locate the “**All Leads**” tab in the top navigation panel, as shown to the right.



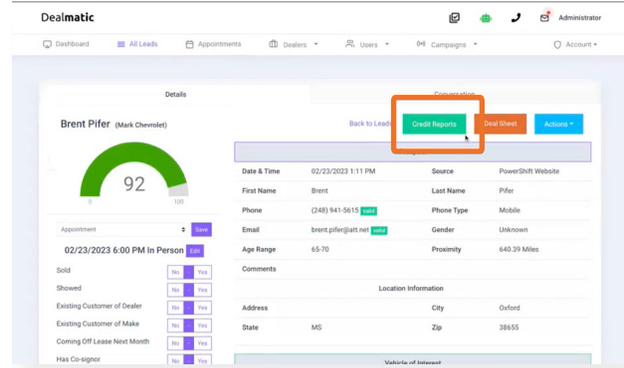
The dealer will be presented a mass list of all leads within the DealMatic platform.

Locate the consumer whose credit information you want to view, and select their name to open their user profile.



Once the consumer profile has opened, to view their credit data, select the green, **“Credit Reports”** button, as circled to the right.

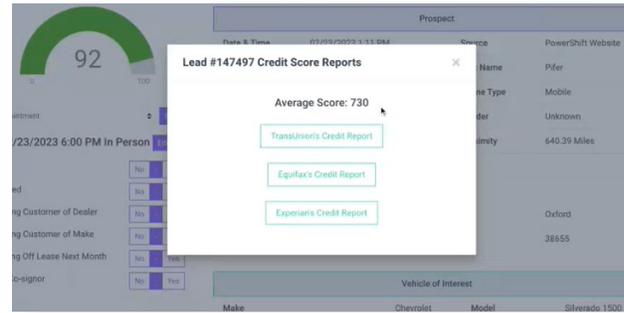
If the dealer would only like to view the consumer’s dealsheet (same dealsheet the consumer previously received via email), they can select the orange **“Deal Sheet”** button located to the right of the **“Credit Reports”** button.



A pop-up will appear, prompting the user to choose with credit bureaus data they want to view.

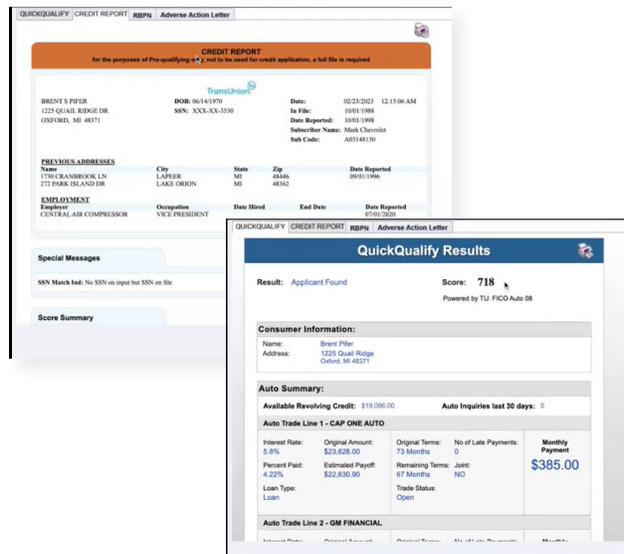
This pop-up will also provide the dealer with the consumer’s average credit score.

Select the desired bureau.



700Credit’s prequalification form and credit report will appear in an iframe.

Utilize the tabs at the top of the iframe to pan between the prequalification form, credit report, RBPn, and adverse action letter.



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.

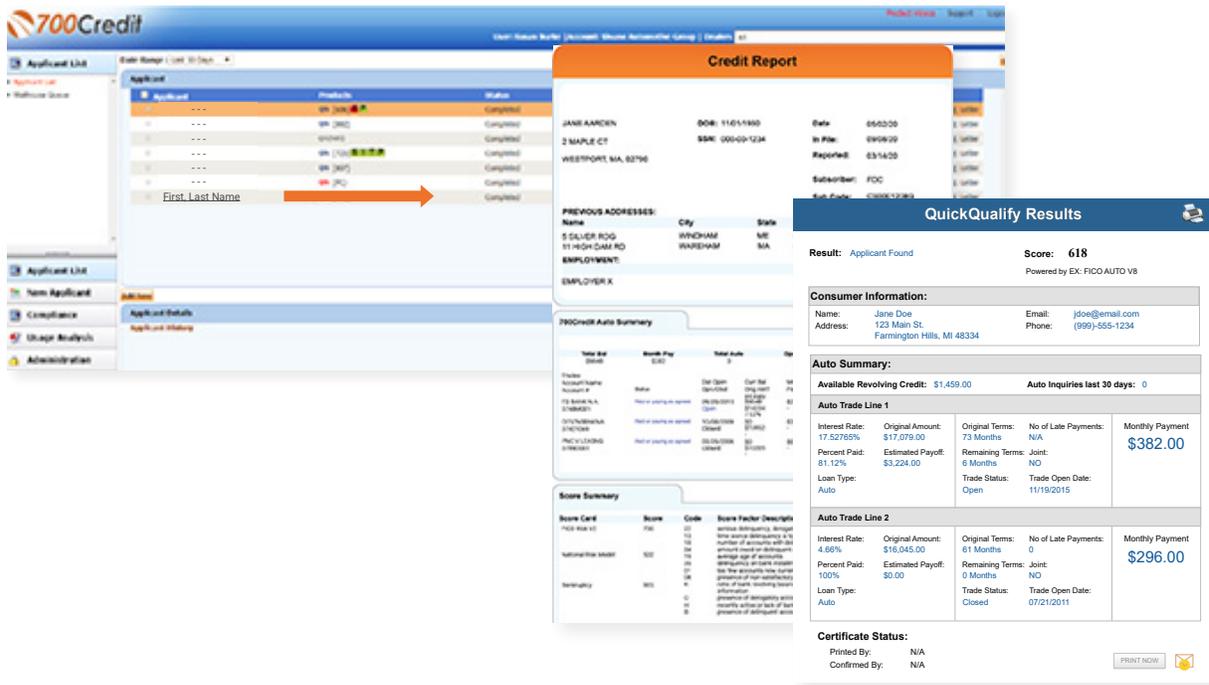
If you did not receive this email, or have misplaced it, please send an email to: support@700credit.com or call: **(886) 273-3848**.



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, QuickQualify results, RBPN, Adverse Action Letter, 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.

| User ID | Name | User email | User type | Status | Dealer | City | State | Actions |
|--------------------|----------------------------|--------------|--------------|--------|-----------------------------------|--------------|-------|----------------------|
| cartercountrydcuid | CU DL Interface | Dealer User | Gateway User | Active | Carter County Dodge Chrysler Jeep | Andmore | OK | Edit Delete Copy |
| cartercountrydgc | Elend Solutions Interface | Dealer User | Gateway User | Active | Carter County Dodge Chrysler Jeep | Andmore | OK | Edit Delete Copy |
| cartercountrydgp | ElendSolutionsPQ Interface | Dealer User | Gateway User | Active | Carter County Dodge Chrysler Jeep | Andmore | OK | Edit Delete Copy |
| cartercountryhyuid | CU DL Interface | Dealer User | Gateway User | Active | Carter County Hyundai | Andmore | OK | Edit Delete Copy |
| cartercountryhyudc | Elend Solutions Interface | Dealer User | Gateway User | Active | Carter County Hyundai | Andmore | OK | Edit Delete Copy |
| ochyundaidgp | 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 |
| keystonechevydrc | Drive Centric Interface | Dealer User | Gateway User | Active | Keystone Chevrolet | Sand Springs | OK | Edit Delete Copy |
| keystonezgp | 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

Username: [text] Password: [password] Retype Password: [password]
 First Name: [text] Middle Name: [text] Last Name: [text]
 Email: [text]
 Address: [text]
 City: [text] State: [dropdown] Phone: [text]
 Email Address: [text] [Email Password](#)

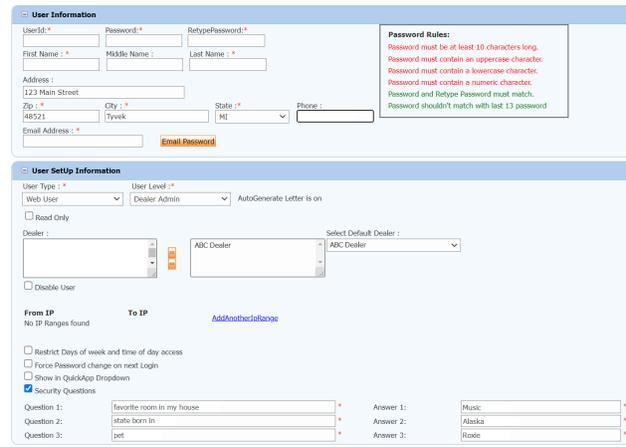
User Setup Information

User Type: [dropdown] User Level: [dropdown] AutoGenerate Letter is on
 Read Only
 Dealer: [dropdown] Select Default Dealer: [dropdown]
 Disable User
 From IP: [text] To IP: [text] [Add another Range](#)
 No IP Ranges found
 Rapid Day of week and time of day access
 Force Password change on next Login
 Show in QuickApp Dropdown
 Security Questions
 Question 1: [text] Answer 1: [text]
 Question 2: [text] Answer 2: [text]
 Question 3: [text] Answer 3: [text]

Creating a New User

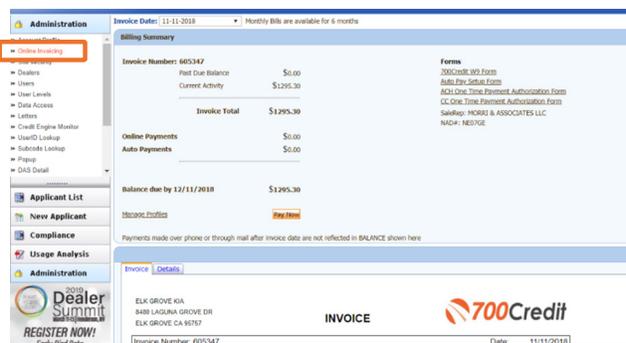
To create a new user, it is easiest to find a similar user id, and select the **“Copy”** action, as highlighted in the previous step.

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.