



700Dealer.com

Quick Start Guide

July 2020

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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 14,000 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 Flags

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 of 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.

Auto Summary

We are pleased to provide the first automotive profile summary designed exclusively for the industry. Our summary appears at the top of all reports pulled and it provides a quick snapshot of all auto-specific information contained in the credit report.

This guide walks you through the steps on how to log in to and manage your **700Dealer.com** portal. 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 Your 700Dealer.com Portal

The 700Dealer.com portal is your one-stop place to go to:

- Manage your account with 700Credit
- Create/Add/Delete Users
- Manage your mailhouse options
- View your account reports
- View all applicant data
- View/pay your invoice
- View reports

Each 700Credit customer is sent a welcome email with their login credentials to access their account information at <http://www.700dealer.com> Once you log in you will be able to view all of your applicant history, as well as view your monthly invoice and other information related to your account.

Product Highlight
APR
 Now Included in Auto Summary
 Learn More

Feature Highlight
 Hit Rate for QuickQualify NOW
95%
 Learn More

Identity Verification

Section	Result	Alert	Next Steps
OFAC	Clear		
ID Match	Alert	No match to name - residential address No match to name - business address EIN Search - No match to name or address	Out of Wallet Questions
Red Flag Alerts	Alert	Inquiry age younger than SSN issue date SSN issue date cannot be verified	Out of Wallet Questions
Synthetic ID	RedFlag	Potential Synthetic Identifier	Verify ID
M.L.A. Search	Caution	Match to M.L.A. Database	Addressbook Not Available
ID-Verification	Incomplete	Verification of ID Required	Verify ID

Welcome to 700Credit
 To access the system please provide your username and password. If you are having trouble logging in you may contact 700Credit support at (866) 273-3848 or email support@700credit.com

Warning: Unauthorized access is a crime and may result in Federal prosecution. Customers are required to retain supporting documentation for each transaction for a minimum of 3 years

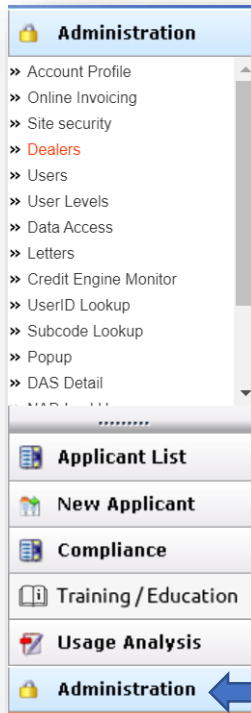
[Access Security Agreement with FCBA](#) | [FCBA](#) | [Summary of Your Rights Under FCBA](#) | [Consumer Dispute](#) | [Privacy Policy](#)

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Configuring your Letter Generation Option

To configure your Adverse Action and RPBN letter options:

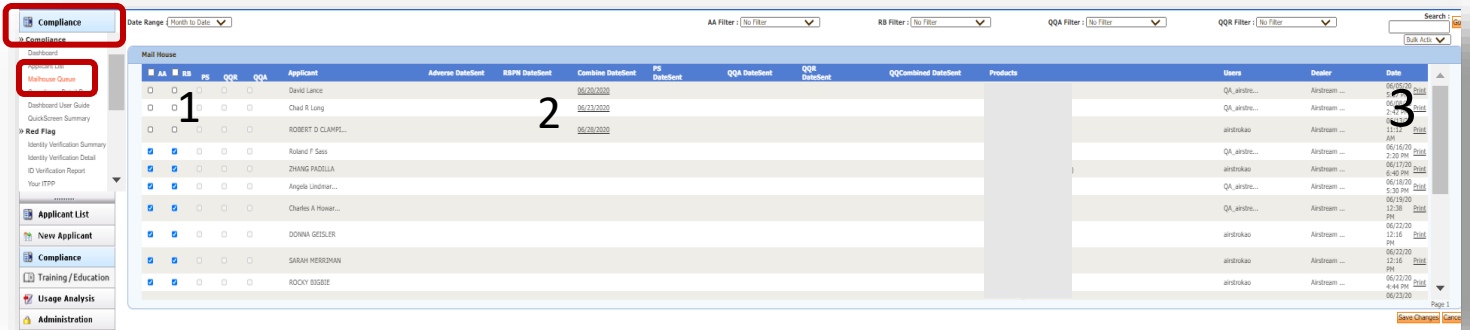
1. Log in to your 700Dealer.com portal
2. Select the Administration menu item on the left hand navigation bar
3. Select the “EDIT” action next to your dealership name



DealerName	Address	City	State	PhoneNo	E-Mail	Action
Jerrys Chevrolet	1940 East Joppa Rd	Baltimore	MARYLAND			Edit
Jerrys Mitsubishi	1906 East Joppa Rd	Baltimore	MARYLAND			Edit
Jerrys Toyota	8001 Belair Road	BALTIMORE	MARYLAND			Edit
Jerrys Toyota CarNow	8001 Belair Rd	Baltimore	MARYLAND			Edit
Jerrys Toyota R1	8001 Belair Rd	Baltimore	MARYLAND			Edit

4. This screen shows where you enable and configure your mail house options for Adverse Action and RBPN.

Mail House Queue



To view your mail house queue:

1. Select the “Compliance” item in the left-hand menu bar.
2. Select the Mailhouse Queue menu item
3. Your queue will pop up in the window frame as shown here, with check-marks in the boxes for letters that are in the queue:
 - a. AA = Adverse Action
 - b. RB = Risk based pricing notice
 - c. PS = Compliance prescreen letter
 - d. QQR = QuickQualify risk based pricing notice
 - e. QQA = QuickQualify Adverse Action letter

Check boxes will appear in the first 2 columns (1) when AA/RPBN letters are queued to be printed. Once a letter is mailed, the check boxes disappear (1) and a date is noted when the AA/RPBN letters were mailed (2).

The date the AA/RPBN letter was queued appears in the Date column (3). Dealers can click the PRINT button (3) if you want to send the letter out manually versus waiting for the Mail House to automatically mail after 15 days.

Compliance Dashboard

With constantly changing laws and regulations, it can be difficult to stay on top of your compliance obligations. It is the responsibility of dealers to set-up in-house policies and procedures to monitor and report on these programs. Our Compliance Dashboard enables dealers to stay on top of and manage credit reporting and compliance from one single view.

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-rooftop views, ensuring you have your finger on the pulse of every compliance aspect in your business.

Your Compliance Dashboard will let you see easily in one place program monitors and summaries for:

- Applicants
- Red Flag Alert Status
- OFAC Compliance
- Adverse Action Letters
- RBNP Notices
- Identity Verification issues
- MLA Monitor

Lead Summaries For:

- Quick Qualify
- Quick Application
- PreScreen

Date Range: Month 1

Application Summary

	#	%
Applicants	152	
Co-Applicants	0	
Shared Active Identity Verification Applicants	0	
Shared Active OFAC Applicants	0	
Total Number of Applicants	152	

Identity Verification Program Monitor

Red Flag Alert Status

	#	%
Total Applicants with Identity Verification	150	99%
Red Flag Clear & Cautious	125	83%
Red Flag Alerts	22	15%
Alerts Unresolved	22	100%
Alerts Resolved	0	0%

[View/Edit](#) [Work on Unresolved](#)

Synthetic Identity Alerts

	#	%
Total Synthetic ID Applicants	0	0%

Consumer Alerts

	#	%
Fraud Victim and Security Alerts	0	0%
Active Duty Alerts	0	0%

ID Verifications

	#	%
Complete	0	0%
Incomplete	150	100%

[View/Edit](#) [Work on Incomplete](#)

Identity Verification Quiz Authentication Program Monitor

Quiz (Presented) / Number of Alerts	#	%
Total Applicants with Quiz (Presented)	0	0%
Applicants Passed	0	0%
Applicants Failed	0	0%
Authentication Abandoned	0	0%
Quiz Unavailable	0	0%

OFAC Compliance

OFAC Status

	#	%
Total Applicants With OFAC	150	
OFAC Alerts	5	3%
OFAC Unresolved	5	100%
OFAC Resolved	0	0%

[View/Edit](#)

Military Lending Act Program Monitor

	#	%
Total Applicants with MLA	0	0%
Match to MLA Database	0	0%
No Match to MLA Database	0	0%
MLA Not Available	0	0%

Red Flag Score Summary

Legend:
— Dealership Average
— National Average

Adverse Action Letter Program Monitor

	#	%
Total Applicants	345	
Letters Mailed	188	54%
Letters Queued to be Mailed	155	45%
Letters Emailed	0	0%
Letters Printed Locally	2	1%
Applicants with No Letter Delivered	0	0%
Adverse Letters Delivered/Scheduled	345	100%

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

Risk Based Pricing Notice Program Monitor

	#	%
Total Applicants	345	
Notices Mailed	188	54%
Notices Queued to be Mailed	151	44%
Notices Emailed	0	0%
Notices Printed Locally	6	2%
Applicants with No Notice Delivered	0	0%
RBNP Notices Delivered/Scheduled	345	100%

[Current RBNP Setup](#) [Request Setup](#)

Quick Screen Monitor

	#	%
Number of Quick Screens	352	
Applicants Preapproved	226	64%
Certificates Printed	0	0%
Certificates Confirmed Delivered	0	0%
Certificates Mailed	91	26%
Certificates Emailed	0	0%
Certificates Queued to be Mailed	135	38%
Certificates Delivered/Scheduled	226	64%

Number of VIN Interactions with Auto Trade Line **193**

	#	%
Total VIN Matches to Auto Trade Line	158	82%
Total VIN No Matches	35	18%

[View](#)

Quick Screen Opportunity Alert Summary

Alert Type	Green	Yellow	Red
Score Alert	85	26	35
Interest Rate Alert	77	0	0
Inquiry Alert	5	0	0
Term Alert	3	1	0
Monthly Pay Alert	0	0	0
Field Percent Alert	8	28	0

Quick Qualify & Quick Application

	Page Views	Completed	% Complete
Quick Qualify Analytics	0	0	0%
Web	0	0	0%
Mobile	0	0	0%
Quick App Analytics	0	0	0%
Web	0	0	0%
Mobile	0	0	0%
Quick Qualify Applicants (3rd Party)	0	0	0%
QuickScore - Score to Consumer	0	0	0%

[QA/QQ Insights](#)

Quick Qualify Adverse Action Letter Program Monitor

	#	%
Total Applicants	0	0%
Letters Mailed	0	0%
Letters Queued to be Mailed	0	0%
Letters Printed Locally	0	0%
Applicants with No Letter Delivered	0	0%
Adverse Letters Delivered/Scheduled	0	0%

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

Quick Qualify Risk Based Pricing Notice Program Monitor

	#	%
Total Applicants	0	0%
Notices Mailed	0	0%
Notices Queued to be Mailed	0	0%
Notices Emailed	0	0%
Notices Printed Locally	0	0%
Applicants with No Notice Delivered	0	0%
RBNP Notices Delivered/Scheduled	0	0%

[Current RBNP Setup](#) [Request Setup](#)

RPBN Monitor

Monitoring your RPBN program is a key requirement in your RPBN compliance program. The RPBN Program monitor in the compliance dashboard helps you easily manage your compliance, providing views into your total applicants and a distinct breakdown of numbers/percentages of:

- ✓ Notices mailed
- ✓ Notices queued to be mailed
- ✓ Notices emailed
- ✓ Notices printed locally
- ✓ Applicants with no notice delivered

Note: The total RPBN Notices Delivered/Scheduled should match the TOTAL APPLICANTS number at the top of the monitor for a total of 100%.

Dealers can click on the “Current RBPB Setup” to review at any time.

Risk Based Pricing Notice Program Monitor		
	#	%
Total Applicants	345	
Notices Mailed	188	54%
Notices Queued to be Mailed View/Edit	151	44%
Notices Emailed	0	0%
Notices Printed Locally	6	2%
Applicants with No Notice Delivered View/Edit	0	0%
RPBN Notices Delivered/Scheduled	345	100%

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

RBPB Configuration		X
Summary of your Current Setup		
Mail Notices to All Applicants		Off
Mail Notices to Applicants for which a Notice was NOT Printed at Dealership		On
Manually Select those applicants to receive Notice		Off
Combine with Adverse Letters when Mailing		On
Batch Day		Sunday
Automatically Generate Notice		On
Automatically Print Notice		Off

Adverse Action Letter Program Monitor

Monitoring your Adverse Action letters are also a key requirement in your compliance program. The AA Letter Program Monitor in your compliance dashboard helps you easily manage your compliance, providing views into your total applicants and a distinct breakdown of numbers/percentages of:

- ✓ Letters mailed
- ✓ Letters queued to be mailed
- ✓ Letters emailed
- ✓ Letters printed locally
- ✓ Applicants with no letter delivered

Note: The total Adverse letters delivered/scheduled + applicants with no letter delivered should match the TOTAL APPLICANTS number at the top of the monitor for a total of 100%.

Adverse Action Letter Program Monitor		
	#	%
Total Applicants	36	
Letters Mailed	0	0%
Letters Queued to be Mailed View/Edit	6	17%
Letters Emailed	0	0%
Letters Printed Locally	4	11%
Applicants with No Letter Delivered View/Edit	26	72%
Adverse Letters Delivered/Scheduled	10	28%

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

Adverse Action Configuration		X
Summary of your Current Setup		
All Applicants will be checked to receive letter		Off
Letters will be mailed to all Applicants below a score of		0 Off
Mail letters to Applicants for which a letter was NOT printed at dealership		On
Manually select those Applicants to receive letter		Off
Upload SOLD Automobile List and mail to UNSOLD		Off
Upload Applicants dealer chooses to receive a letter		Off
Combining Adverse Action letter with RBPB before mailing		On
Batch Day		Saturday
Automatically generate letter		On
Automatically print letter		Off

Adverse Action Letters Note:

Most best practice recommendations for Adverse Action letters state you don't have to mail notices to any consumer you sell a car to. In this Mail House solution, when a car is marked SOLD in the DMS an event is triggered to remove the customer from the Adverse Action Mail House queue.

Applicant Details

To check on the status of letters sent for an applicant, click on the DETAILS link on the appropriate row in the Applicant List shown as show here.

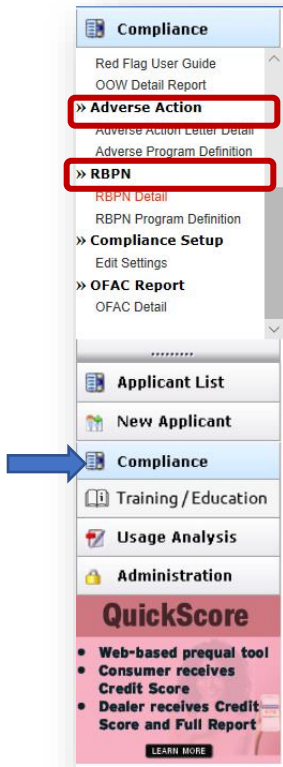
Applicant	Products	Status	User	Dealer	Date	Action
<input type="checkbox"/>	EX	Completed	ne1fv7	robinson toyota	7/7/20 4:48 PM	View Details Edit Submit Letter
<input type="checkbox"/>	EQ	Completed	ne1fv7	robinson toyota	7/7/20 4:47 PM	View Details Edit Submit Letter
<input type="checkbox"/>	EQ	Completed	ne1fv7	robinson toyota	7/7/20 2:20 PM	View Details Edit Submit Letter
<input type="checkbox"/>	EX	Completed	ne1fv7	robinson toyota	7/7/20 1:02 PM	View Details Edit Submit Letter
<input type="checkbox"/>	EQ	Completed	ne1fv7	robinson toyota	7/7/20 1:01 PM	View Details Edit Submit Letter
<input type="checkbox"/>	EQ	Completed	ne1fv7	robinson toyota	7/7/20 12:33 PM	View Details Edit Submit Letter

Applicant Details			
HENDERSON, TN 38340 SSN: XXX-XX-4XX4 DOB: 05/05/1990 Home Phone: Mobile: E-Mail:	When: 7/7/2020 4:47:30 PM ClientIP: 10.10.120.12 Sales Agent:	WORKPHONE: Mobile: Monthly Income:	
Applicant History			
Action	Date/Time	User Name	Notes
RBPB was Auto Generated App	7/7/2020 4:47:31 PM	NE1FV7	IP Address : 10.10.120.12
Adverse Action was Auto Generated App	7/7/2020 4:47:31 PM	NE1FV7	IP Address : 10.10.120.12
Auto Selected to Mail Adverse Letter App	7/7/2020 4:47:30 PM	System	Based on Adverse Configuration Settings
Auto Selected to Mail RBPB App	7/7/2020 4:47:30 PM	System	Based on RBPB Configuration Settings
EPX Bureau requested	7/7/2020 4:47:29 PM	NE1FV7	IP Address : 10.10.120.12

An Applicant Details frame will open and you will see the history detailing what letters were sent, when they were sent and by which USER at the dealership as circled here.

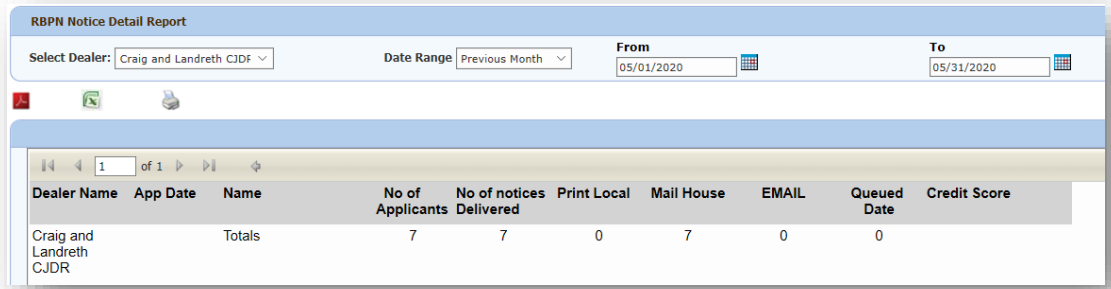
Letters Audit Report

An important part of your compliance program (and required by law) is an Audit Report that records every applicant you pulled credit on and HOW their Adverse Action and RPBPN was delivered including date, time and user. Our compliance solution provides this audit report for you.



To view audit reports for Adverse Action and RBPB:

1. Log in to your 700Dealer.com portal
2. Click on Compliance in the left-hand menu
3. Select the audit report you would like to review: Adverse Action or RBPB



The report select will appear as shown. You can select your date range from the drop-down menu or pick a custom date.

This report breaks down:

- ✓ Total notices delivered
- ✓ # printed locally
- ✓ # sent through mail house
- ✓ # emailed to client

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.
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	User Level	User Type	Status	Dealer	City	State	Action
cartercountydjcdl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyhucudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyhuydc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cchyundaicpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
keystonechevyudl	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
keystonegbg	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

User ID: *
cartercountydjcdl

Password: *

Retype Password: *

First Name: *
CU DL

Middle Name: *

Last Name: *
Interface

Address: *
3600 W. Broadway

Zip: *
73401

City: *
Ardmore

State: *
OK

Phone: *
580-226-1210

Email Address: *
support@700credit.com

[Email Password](#)

User Setup Information

User Type: *
Gateway User

User Level: *
Dealer User

AutoGenerate Letter is on

Dealer: *
Keystone Chevrolet
Carter County Hyundai

Select Default Dealer: *
CarterCountyDodgeChryslerJeep
CarterCountyDodgeChryslerJe

Disable User

From IP: *
206.80.1.1

To IP: *
206.80.255.255

[AddAnotherIpRange](#)

[Edit](#) [Delete](#)

Restrict Days of week and time of day access

Force Password change on next Login

Show in QuickApp Dropdown

Login Required

Security Questions

Question 1: *
city where company is located

Answer 1: *
Ardmore

Question 2: *
city where company is located

Answer 2: *
Ardmore

Question 3: *
city where company is located

Answer 3: *
Ardmore

Creating a New User

UserID	Name	UserLevel	UserType	Status	Dealer	City	State	Action
cartercountydjcdi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyhycudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyhycudc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cchyundaicpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
keystonechevycul	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
keystonegbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy

To create a new user, it is easiest to find a similar user id select the COPY action as highlighted above. You can then fill in the new user information and make any changes in the setup necessary.

User Information

UserID: Password: RetypePassword:

First Name: Middle Name: Last Name:

Address:

Zip: City: State: Phone:

Email Address: [Email Password](#)

Password Rules:
 Password must be at least 6 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 four password

User Setup Information

User Type: User Level: AutoGenerate Letter is on

Dealer: Select Default Dealer:

Disable User From IP To IP [Add another IP Range](#)

Restrict Days of week and time of day access

Force Password change on next Login

Show in QuickApp Dropdown

Login Required

Security Questions

Gateway User Information

Customer:

Output Format:

RedFlag Format:

Credit Bureau Data XML Data Tags (Score Only) Return Red Flag XML Tags

Credit Bureau Data XML Data Tags (All Elements) Return OFAC Tags

Include Letters

Add RawData to XML

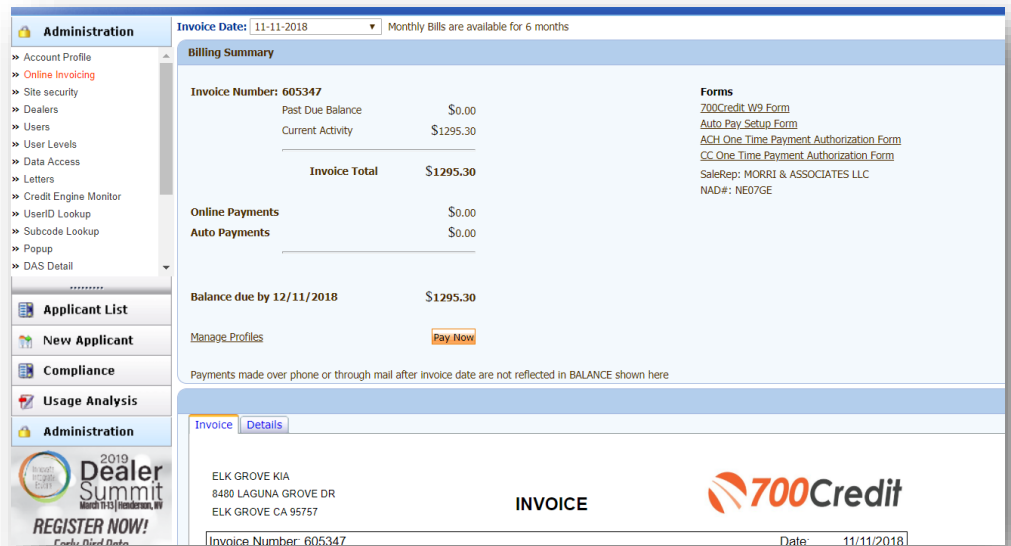
Enable Duplicate Search and Append Request

QuickScreen/QuickQualify Stylesheet: Default AutoLoop AutoSoftnet Elends Reynolds CRM AutoRaptor Dominion Web Control Fast Lane

ImageSize: Large Small

Viewing Invoices

Dealers can also view their monthly invoices online by selecting the "Online Invoicing" in the left-hand menu.



The screenshot displays the 700Credit online invoicing interface. On the left is a navigation menu with categories like Administration, Applicant List, New Applicant, Compliance, Usage Analysis, and Administration. The main content area shows a 'Billing Summary' for Invoice Number: 605347, dated 11-11-2018. The summary includes a table with 'Past Due Balance' at \$0.00 and 'Current Activity' at \$1295.30, resulting in an 'Invoice Total' of \$1295.30. It also shows 'Online Payments' and 'Auto Payments' both at \$0.00. A 'Balance due by 12/11/2018' of \$1295.30 is listed. A 'Pay Now' button is visible. Below the summary, there are links for 'Manage Profiles' and a note that payments made over phone or mail after the invoice date are not reflected. At the bottom, there is a 'Details' section with the dealer's address: ELK GROVE KIA, 8480 LAGUNA GROVE DR, ELK GROVE CA 95757. The invoice number 605347 and date 11/11/2018 are also shown. A '700Credit' logo and the word 'INVOICE' are present in the bottom right corner.

You should have received your 700Dealer.com login credentials in one of our welcome emails to you. If you cannot locate your credentials, you may send us an email or give us a call at the following: Support: 866-273-3848 (Option 4) or email support@700credit.com.