



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 <u>http://www.700dealer.com</u> 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.





👌 Administration

» Account Profile

» Online Invoicing» Site security

» Dealers» Users

» Letters

» User Levels» Data Access

» Credit Engine Monitor

Training / Education
 Usage Analysis
 Administration



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## **Configuring your Letter Generation Option**

ealer List

rrys Chevrolet rrys Mitsubishi rrys Toyota rrys Toyota CarNow rrys Toyota R1

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

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

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## Mail House Queue

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Verification Report	2					ZHANG PADILLA									)	airstrokao	Airstream	06/17/20 6:40 PM Print
Your ITPP						Angela Lindmar										QA_airstre	Airstream	06/18/20 5:30 PM
Applicant List	8					Charles A Howar										QA_airstre	Airstream	06/19/20 12:38 Print PM
New Applicant	8	8				DONNA GEISLER										airstrokao	Airstream	06/22/20 12:16 Print PM
Compliance	8	2				SARAH MERRIMAN										airstrokao	Airstream	06/22/20 12:16 Print PM
Training / Education	2					ROCKY BIGBIE										airstrokao	Airstream	06/22/20 Print
Usage Analysis																		06/23/20
Administration																		Save Changes

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
- RBPN Notices
- Identity Verification
   issues
- MLA Monitor

#### Lead Summaries For:

- Quick Qualify
- Quick Application
- PreScreen

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#### **RPBN Monitor**

Monitoring your RPBN program is a key requirement in your RPBN compliance program. The PRBN 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 RBPN 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 RBPN Setup" to review at any time.

# 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%.

		#	%
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%
RBPN Notices Deliver	red/Scheduled	345	100%
RB	PN Configura	tion	
RB	PN Configura	tion t Setup	×

Total Applicants     36       Letters Mailed     0       Letters Queued to be Mailed     View/Edit       6     0       Letters Emailed     0       Letters Printed Locally     4       Applicants with No Letter Delivered     View/Edit		#	%
Letters Mailed     0       Letters Queued to be Mailed     View/Edit       Cetters Emailed     0       Letters Printed Locally     4       Applicants with No Letter Delivered     View/Edit	tal Applicants	36	
Letters Queued to be Mailed     View/Edit     6       Letters Emailed     0       Letters Printed Locally     4       Applicants with No Letter Delivered     View/Edit     26	etters Mailed	0	0%
Letters Emailed     0       Letters Printed Locally     4       Applicants with No Letter Delivered     View/Edit       26	tters Queued to be Mailed	/iew/Edit 6	17%
Letters Printed Locally 4 Applicants with No Letter Delivered View/Edit 26	etters Emailed	0	0%
Applicants with No Letter Delivered View/Edit 26	tters Printed Locally	4	11%
	oplicants with No Letter Delivered	/iew/Edit 26	72%
Adverse Letters Delivered/Scheduled 10	Adverse Letters Delivered/S	cheduled 10	28%

Adverse Action Configuration	2
Summary of your Current Setup	
All Applicants will be checked to receive letter	Of
Letters will be mailed to all Applicants below a score of	. 0 Of
Mail letters to Applicants for which a letter was NOT printed at dealership	Or
Manually select those Applicants to receive letter.	Of
Upload SOLD Automobile List and mail to UNSOLD	Of
Upload Applicants dealer chooses to receive a letter	Of
Combining Adverse Action letter with RBPN before mailing	Or
Batch Day	Saturday
Automatically generate letter.	Or
Automatically print letter.	Of





#### 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
	ex	Completed	ne1fv7	robinson toyota	7/7/20 4:48 PM	View Details Edit Submit Letter
	EQ	Completed	ne1fv7	robinson toyota	7/7/20 4:47 PM	View Details Edit Submit Letter
	EQ	Completed	ne1fv7	robinson toyota	7/7/20 2:20 PM	View Details Edit Submit Letter
0	ex	Completed	ne1fv7	robinson toyota	7/7/20 1:02 PM	View Details Edit Submit Letter
0	EQ	Completed	ne1fv7	robinson toyota	7/7/20 1:01 PM	View Details Edit Submit Letter
	10	Completed	0016-7	robincon toyota	7/7/20 12:22 PM	Details Edit Submit Letter
ENDERSON ; IN 35340 IN XXX-XX 4X4 OB: 05/05/1990 ome Phone: obile: -Mail:	vmer: 7/7 ClientIp: 1 Sales Ager	12020 4147.50 PM ***********************************		Mobile: Monthly I	ne:	
dd Note oplicant History tion	Data/Timo	Licer Name	Notos			
PN was Auto Generated App	7/7/2020 4:47:31 PM	NE1FV7	IP Addr	ess : 10.10.120.12		
verse Action was Auto Generated App	7/7/2020 4:47:31 PM	NE1FV7	IP Addr	ess : 10.10.120.12		
to Selected to Mail Adverse Letter App	7/7/2020 4:47:30 PM	System	Based o	n Adverse Configuration Settings		
to Selected to Mail RBPN App	7/7/2020 4:47:30 PM	System	Based o	n RBPN Configuration Settings		
V Durana and a stand	7/7/2020 4-47-20 DM	NE1EV7	IP Addr	ess : 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 RPBN was delivered including date, time and user. Our compliance solution provides this audit report for you.





	To view audit reports for Adverse Action and RPBN:
Red Flag User Guide	
» Adverse Action	1. Log in to your 700Dealer.com portal
Adverse Action Letter Detail	<ol><li>Click on Compliance in the left-hand menu</li></ol>
Adverse Program Definition	3 Select the audit report you would like to review: Adverse
RBPN Detail	3. Select the addit report you would like to review. Adverse
RBPN Program Definition	Action or RPBN
» Compliance Setup	
Edit Settings	
>> OFAC Report	RBPN Notice Detail Report
V Detail	Select Dealer: Craig and Landreth CDF V Date Range Previous Month
	05/01/2020 IIII 05/31/2020 IIII
Applicant List	
Mew Applicant	
Compliance	Dealer Name App Date Name No of No of notices Print Local Mail House EMAIL Queued Credit Score
	Applicants Delivered Date
Training / Education	Craig and Totals 7 7 0 7 0 0
🖅 Usage Analysis	CJDR
👌 Administration	
QuickScore	
• Web-based pregual tool	The report select will appear as shown. You can select your date range

This report breaks down:

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

LEARN MORE





## View your Applicants in 700Dealer.com

In addition to retrieving your applicant data in the Reynolds platform as described in this document, you can log in to your 700dealer.com portal and see your complete applicant list results as shown below.

When you log in to 700Dealer.com, simply click on the **Applicant List** menu item in the lefthand column. You can select **Date Range** to view different timeframes. 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.







## **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.

Administration							Search		Go
Account Profile	Hide Inactive								
Online Invoicing	UserID	Name	UserLevel	UserType	Status	Dealer	City	State	Action
Site security	cartercountydcjcudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Belete   Copy
lealers	cartercountydcjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
Jsers	cartercountydcpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Idit   Delete   Copy
Ser Levels	cartercountyhyucudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Delete   Copy
Data Access	cartercountyhyudc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Delete   Copy
etters	cchyundaidcpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Delete   Copy
radit Engine Meniter	fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
	keystonechevycudl	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Delete   Copy
Send Lookup	keystonechevydrc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Delete   Copy
вирсоде гоокир	keystonegbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Delete   Copy
opup					12				
DAS Detail	• I								

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

User Information					
serid:" iartercountydcjcudi ifist Name : " CU DL iddress : 600 W. Broadway ip : " mail Address : " mail Address : "	Password:" Re Middle Name : Li  City : " Ardmore	typePassword:"	Password Rules: Password must be at li Password must contain Password must contain Password must contain Password and Retype I Password shouldn't me	east 8 characters long. an uppercase character. a lowercase character. a numeric character. Password must match. Atch with last four password	
User SetUp Informa	tion				
Jser Type : * Gateway User Dealer : Keystone Chevrolet Carter County Hyundai	User Level :*	AutoGenerate Letter is on CarterCountyDodgeChryslerJeep	Select Default Dealer : CarterCountyDodgeChrysler3e	T	
Disable User From IP 206.80.1.1	To IP 206.80.255.255	AddAnotherIpRange Edit Delete			
Restrict Days of week Force Password chang Show in QuickApp Dro Login Required Security Questions	and time of day access ge on next Login opdown				
	city where company is I	ocated	Answer 1:	Ardmore	*
Question 1:					
Question 1: Question 2:	city where company is I	ocated	Answer 2:	Ardmore	*





## Creating a New User

角 Administration								Search		Go
Account Profile		Hide Inactive								
Online Invoicing	Us	serID	Name	UserLevel	UserType	Status	Dealer	City	State	Action
ite security	car	rtercountydcjcudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	ОК	Edit   Delete   Copy
alers	car	rtercountydcjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	ОК	Edit   Delete   Copy
ers	car	rtercountydcpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
er Levels	ca	rtercountyhyucudi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Delete   Copy
ta Access	car	rtercountyhyudc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Delete   Copy
ters	cch	hyundaidcpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit   Delete   Copy
adit Engine Menitor	fch	havez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
alD Lashur	ke	ystonechevycudl	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Delete   Copy
епо соокир	ke	ystonechevydrc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Delete   Copy
ocode Lookup	ke	ystonegbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Delete   Copy
pup						1 2				
AS Detail	-									

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		
Vestup Information     Vestup Information     Vestup Information     Vestup Information	Password Rules: Password mut ke at least 6 characters long. Password mut cotation a supercase character. Password mut cotation a numeric character. Password and Rotyse Password mut match. Password shouldn't match with least four password	
User Type : * User Level :*		
Gateway User		
Dealer : Selec	t Default Dealer :	
Kaystone Chevrolet	ter County Dodge Chrysleris Y	
Disable User From IP To IP AddAnotherIpRange		
Restrict Days of week and time of day access     Force Passance change on next Login     Shore in Quickleps Dropdown     Login Require the State of the Stat		
<ul> <li>Gateway User Information</li> </ul>		
Customer*         eLEND Solutions         ▼           Output Format         700Credit 5.0         ▼           RedFlag Format         IFrame         ▼		
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		
Include 2nd Letter		
Add RawData to XML QuickScreen/QuickQualify Stylesheet:	Default 💿 AutoLoop 💿 AutoSoftNet 💿 Eleads 💿 Reynolds GRM 💿 AutoRaptor 💿 Dominion Web Control 💿 Fast Lane	
Enable Duplicate Search and Append Request Im	ageSize 🛞 Large 🔘 Small	





## **Viewing Invoices**

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

Administration	11-11-2010	· _ ··································		
Account Profile	Billing Summary			
Online Invoicing				
<ul> <li>Site security</li> </ul>	Invoice Number: 605347			Forms
> Dealers	Past Due B	alance \$0.00		700Credit W9 Form
• Users	Current Ad	ivity \$1295.30		Auto Pay Setup Form
<ul> <li>User Levels</li> </ul>				ACH One Time Payment Authorization Form
Data Access	Invo	ice Total \$1295.30		ColoBon: MODDL & ASSOCIATES LLC
<ul> <li>Letters</li> </ul>		01250100		NAD#: NE07GE
<ul> <li>Credit Engine Monitor</li> </ul>	0-P	¢		1000011120702
UserID Lookup	Unline Payments	\$0.00		
<ul> <li>Subcode Lookup</li> </ul>	Auto Payments	\$0.00		
Popup				
• DAS Detail				
	Balance due by 12/11/201	8 \$1295.30		
📑 Applicant List				
😭 New Applicant	Manage Profiles	Pay Now		
📑 Compliance	Payments made over phone or	through mail after invoice date	are not reflected in BALANCE shown i	nere
🖅 Usage Analysis				
👌 Administration	Invoice Details			
REGISTER NOW!	ELK GROVE KIA 8480 LAGUNA GROVE DF ELK GROVE CA 95757	47	INVOICE	

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