



USER GUIDE MAY 2023

TABLE OF CONTENTS

Introduction	
Welcome	3
Credit Reports	
Red Flag	3
Out of Wallet Questions	3
Risk-Based Pricing Notices	
Adverse Action Letters	
Setting Up the 700Credit Credentials	5
Pulling Credit in Wayne Reaves Pro	6
Introduction to 700Dealer.com	9
Viewing Your Leads	9
Managing Users	
Creating a New User	
Viewing Invoices	



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 20,000 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 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.

Wayne Reaves Pro has integrated our credit and compliance solutions into their platform. This brief guide will walk you through pulling a consumer's credit within the Wayne Reaves Pro 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.





Setting Up the 700Credit Credentials

Beginning in the homedashboard, locate the "Utilities" section, and select the "Partners and Integrations" option.



Select **"700Credit"** from the drop-down, enter in the provided credentials, and finally, select which default bureaus you would like to use in pulling credit.

Once complete, select "Save/Close" in the bottom right corner.

	#999999 - Carolyn		≡	9+		Partners and Integrations	_ 🗆 ×
0	Demo Motors Macon Store		1	Credit Bureau Setup			•
A	Dashboard						
A	Inventory	>		700Credit reporting			Website
\$	Sales	>		Credit Bureau Software	User Name	Password	
***	Accounts	>		700Credit V	Mike		•
iii	Reports			Default Pull From			
\$	Utilities	>		Z Equifax 🗌 TransUnion	Experian		
				Delete Setup			
			E	ectronic Title / DMV			^
			Ca	ncel			Save Save/Close

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>.



support@700Credit.com



Pulling Credit in Wayne Reaves Pro

Beginning in the homedashboard, locate the "Sales" section, and select the "View Pending Sales" option.



Locate and select the user in which you want to pull credit on.

< #999999 - Carolyn	≡	9+		View Pendir	ng Sales	_ 🗆 >
Demo Motors Macon Store	Vie	ew Pending Sales				
n Dashboard	+	Search	0 of 35 selected			TE Filters
🛱 Inventory >		Customer	Account No	Sale Date	Status AR Type	Deal Type
Sales >		Williams, Carla	5160	Apr 25 2023	PENDING	BS
ណ៍ Reports		,	5157	Mar 24 2023	PENDING	С
🗘 Utilities 🔶		Here, Test Deal	5156	Mar 22 2023	PENDING	С
pen Windows ^		,	5155	Feb 28 2023	PENDING	С
		,	5154	Feb 27 2023	PENDING	С
		LLC, Moe Town Auto Sales	5151	Feb 02 2023	PENDING	0
		Nicholas, Paul	5149	Jan 16 2023	PENDING	0
	Π	toyota, lowe h	5139	Jan 16 2023	PENDING	0





This will open the user's profile. From here, select the pull-out menu on the right-hand side of the screen (circled below) to open the **"Buyer Options"** panel.

Select the "Credit Report" option.

🚗 #999999 - Carolyn	≡ ⊠ 9+	Sale #5160	(BS) - Williams, Carla (201	3 Toyota Cam	⊶×
Demo Motors Macon Store	Customer 🤡 Inventory 🥝	Finance 🤡 Recap	Print 🕕 Finalize 🕕	>	uyer Options
🔒 Dashboard	💄 Buyer 🛇 🕂 Add a Po	erson		1	View Location
🛱 Inventory >	Convert To (1) Account #	Cont	rol #	Prosp 🛱	Get Directions
\$ Sales >	Buyer > 5160				
😤 Accounts >				•	L Credit Report
📶 Reports	Buyer Details				Copy To Prospect
🌣 Utilities 🛛 🗲 🗲					🖶 Print Credit App
Open Windows	Check if this is a busines	SS			🖶 Print Blank Credit App
View Pending Sales	First Name	Middle Name		Last N:	
Sale #5160 (BS) - Williams, Carla (Carla	8		Willi	+ Add Note
	✓ Buyer Verified by OFA	c <i>3</i>			Addition
	Suffix SS	N	Date of Birth		
		***-**-4444	02/23/1987		
				_	
	Cancel				Save Save/Close

A drop-down will appear, allowing the user to edit which bureaus will pull credit (the default bureaus from setting up the credentials will be automatically selected).

Once selected, click "Get Buyer Report".

	#999999 - Carolyn	≡ 🖂 9+	ŧ.		Sale #51	60 (BS) - Wi	lliams, Carla (20	13 Toyot	a Cam	ry) _ 🗆 ×
	Demo Motors Macon Store	Customer 🤡	Inventory 🥝	Finance 🤡	Recap	Print 🌖	Finalize 🌗		>	Buyer Options
A	Dashboard	💄 Buyer 🔮	+ Add a	Person					1	View Location
	Inventory >	Convert To 🚯	Account	# 🚯	с	ontrol #		Prosp	A	Get Directions
	Sales >	Buyer	√ 5160						ŧ	Credit Report
	Accounts >									
	Reports	Buyer D	etails					_		Select Credit Bureau
*	Utilities >	Check	if this is a busin					- 1		Z Equifax
Open W	/indows			500				- 1		TransUnion
View	Pending Sales	First Name		_	Middle Nan	ne		Last N		
Sale a	#5160 (BS) - Williams, Carla (Carla		E				Willi		Experian
		🗸 Buy	er Verified by OF	AC 🞜						Get Buyer Report
		Suffix	s	SN			Date of Birth	- 1		
			~	***-**-4444			02/23/1987			
		Cancel								Save Save/Close





The 700Credit HTML credit report will then appear in an iframe.

From here, users can print the report, utilize tabs at the top of the iframe to pan between the various bureaus credit reports, or see the Adverse Action Letter and RBPN.

ication Red Fla	NLEXSI AANOTHERTEST g Score: 93 isk Level: Medium Risk 3		Status: Quiz Required	
Section	Result	Alert	Next Steps	
» OFAC	Clear			
► ID Match	Alert	Subject not found Last Name: Not found Address: Not found SSN: Not found	IDV Quiz	
▹ Red Flag Alerts	Clear		-	
» Synthetic ID	_	_	-	
▹ MLA Search	Incomplete	-	_	
▹ ID Verification	(X) Incomplete	Verification of ID Required	Verify ID	
View Detai	Report	8	700Credit	1 and





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 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, red flag, and a link to their compliance dashboard.

Non-Marked I PREVIOUS DORDELES: Double URL III CONTR Non-Marked III Contr SULVEND ADDRELES: Double URL III CONTR SULVEND ADDRELES: SULVEND ADDRELES: SULVEND ADDRELES: SULV	700Cr	edit						Lines III		Padat Nea Search	
	Automatika	Enter Ramper Card Verban							 (640) + 	North (pelorie	
		Applied									
		Autom	Products			-	-	_	tuta I	A.74	
			44 (100)	Girgh	etui				Child Solution	THE OTHER DIST MADE WITH	
			4m (MA)	Gengt	eter (10043004	THE DESIGN SAT BALLS OF	
				Canad	en/				MAGE BOOK	ten Delah Lik hans we	×.
			- 100 - 100	Canyo	6					THE DEAD SHI SALES WE	
							Credit Re	port			
ANE ANDERN DOI: 10.0100 Buille DOI: 20.01000 ANEAL CON Buille DOI: 20.01000 Buille DOI: 20.01000 ANEAL CON Buille DOI: 20.01000 Buille DOI: 20.01000 ANEAL CON Buille DOI: 20.01000 Buille DOI: 20.01000 Buille DOI: 20.01000 Buille DOI: 20.01000 Buille DOI: 20.01000 Buille DOI: 20.01000 Buille DOI: 20.01000 Buille DOI: 20.01000 Buille DOI: 20.01000 Buille DOI: 20.01000 Buille DOI: 20.01000 Buille DOI: 20.01000 Buille DOI: 20.01000 Buille DOI: 20.01000 Buille DOI: 20.01000 Buille DOI: 20.01000 Buille DOI: 20.01000 Buille DOI: 20.01000 Buille DOI: 20.01000 Buille DOI: 20.01000 Buille DOI: 20.01000 Buille DOI: 20.01000 Buille DOI: 20.01000 Buille DOI: 20.01000 Buille DOI: 20.01000 Buille DOI: 20.01000 Buille DOI: 20.01000 Buille DOI: 20.01000 Buille DOI: 20.01000 Buille DOI: 20.01000 Buille DOI: 20.01000 Buille DOI: 20.01000 Buille DOI: 20.010000 Buille DOI: 20.010000 Buille DOI: 20.010000 Buille DOI: 20.010000 Buille DOI: 20.0100000 Buille DOI: 20.0100000 Buille DOI: 20.01000000000			44 (M)		(
2 WARE CT 52% 60.00-20 Å in Finite 00.000 ADD 2 WARE CT 52% 60.00-20 Å in Finite 00.000 ADD 2 WARE CT 32% 70% 70% 70% 70% 70% 70% 70% 70% 70% 70		First, Last Name		Gangl						THE DESK LIK ALCO UN	
					JANE AARDEN		DOB: 11/01/1950	Date	05/02/20		
					2 MAPLE CT		SSN: 000-00-1234	In File:	09/08/20		
					WESTPORT, MA,	02790		Report	ed: 03/14/20		
	a successful to a							Subsc	riber: FDC		
	a approach con	-									
	Nem Applicant	public losses									
	Completer	Applications									
		Apple and Makery			11 HIGH DAM RD						
	Unage Beallysis				EMPLOYMENT:						
	Administration				EMPLOYER X				02/15/10		
					700Credit Auto Su	ummary					
					Total Bal	Month Pay	Total Auto	Open Auto	20 60 90		
					Traders	dana.					
Changen Score					Account #		Opn/Clad Orig AMT	Past Due 20	60 90 Payment Pattern		
					TD BANK N.A. 0748M001	Paid or paying as agree	Onen \$14234	\$282 · 00	27 111111111111 00 00 111111111111		
Const function Const fu					CITIZNSENKNA 07421059	Paid or paying as agree		\$301 - 00	48 111111111111 00 00 111111111111		
Excel Summary Cash Scar Patter Strington Exclusion Term of the strington Term of the strington stri					PNC V LEASING	Paid or paying as agree	03/25/2006 50 Chreat 510005	\$0	41 100111111111		
Score Carel Score Care Sco											
FACE Not VC 10 21 an introduction production producting productin production producting producting production producting					Score Summary						
in Kurder Kanzunkursk höfersamp in Kur						700 2	2 serious delinouency	derogatory public record	or collection filed		
in the Research on careful security of the Security of th					National Risk Model	502 1	number of accounts amount owed on de	with delinquency inquent accounts	own.		
Enderging US K enderging and the second enderging structure C S enderging and the second enderging structu						ā			nte or lack of onen accounts		
preserver a distinguist accounts					Bankruptcy	925 K	ratio of bank revolve information presence of derogat recently active or lac	ng balances to credit limit ory accounts is of bank, retail or financi	s or lack of bank revolving account		





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		<u>sa</u>
count Profile	✓ Hide Inactive							-	
ine invoicing	UserID	Name	UserLevel	UserType	Status	Dealer	city	State	Action
security	cartercountyddjoudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
krs	cartercounty/dqdc	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
Levels	cartercounty/hysicsid	CU DL Interface	Dealer User	Galleway User	Adve	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
Access	cartercountyhyud;	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
	othyundaidipg	ElendSolutionsPQ Interface	Dealer User	Galleway User	Adve	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
R Engine Monitor	fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
O Lookup	keystonechevyoud	CU DL Interface	Dealer User	Gatteway User	Adve	Kaystone Chevrolet	Sand Springs	OK	Edit Delete Copy
	keystonechevydrc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone-Chevrolet	Sand Springs	OK	Edit Delete Copy
ode Lookup	keystonegbp	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
P 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

Administration							Search			6
Account Profile	 Hide Inactive 									
Online Invoicing	User1D	Name	UserLevel	UserType	Status	Dealer	city	State	Action	
Site security	cartercountydcjcudi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit De	et Copy
Dealers	cartercounty-digit:	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit De	et : Coov
Users	cartercountydopg	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit De	et Copy
User Levels	cartercounty/hyucud	CU DL Interface	Dealer User	Gateway User	Anve	Carter County Hyundai	Ardmore	OK	Edit De	et : Copy
Data Access	cartercounty/hyudic	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Del	et Copy
Letters	ochyundaidcpg	ElendSolutionsPQ Interface	Dealer User	Gateway User	Adve	Carter County Hyundai	Ardmore	OK	Edit De	et : Copy
Credt Engine Monitor	fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit De	et : I Copy
UserID Lookup	keystonechevyoud	CU DL Interface	Dealer User	Gateway User	Adve	Keystone Chevrolet.	Sand Springs	OK	Edit Del	et : Copy
	keystonechevydrc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit De	et el Copy
Subcode Lookup	knystonegbp	Gubagoo Interface	Dealer User	Gateway User	Active	Kinystone Chevrolet	Sand Springs	OK	Edit Del	et : Copy
Popup DAS Detail	-				12					





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 •	Monthly Bills are available for 6 months	
A A A A A A A A A A A A A A A A A A A	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 Date Naince Current Activity Invoice Total Online Payments Auto Payments	\$0.00 \$1295.30 \$1295.30 \$0.00 \$0.00	Forms 200Cradit WJ Joon Alto For Lifetan Form ACL On: Time Prevent Autorisation Form C. One: Time Prevent Autorisation Form Swifeter: HORNE & ASSOCIATES LLC NIGHT: NEOYOE
Applicant List	Balance due by 12/11/2018	\$1295.30	
New Applicant	Manage Profiles	Ray Now	
Compliance	Payments made over phone or through mail	I after invoice date are not reflected in BALANCE :	hown here
📝 Usage Analysis			
Administration	Invoice Details		
Dealer Summit	ELK GROVE KIA 8480 LAGUNA GROVE DR ELK GROVE CA \$5757	INVOICE	700 Credit
neardient non.	Imusico Number: 605247		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>.

