700Credit

Wayne Reaves
Auto Dealer Solutions

Quick Start Guide

June 2019

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.

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 in reality, 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.

Adverse Action

700Credit has developed a solution to help keep your dealership in compliance with Adverse Action obligations. Our services can be tailored to fit your dealership's interpretation of the law and internal policies. We have also 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.

Risk-Based Pricing Notices

Any time a credit report is retrieved through the 700Dealer System, a Risk-Based Pricing Score Disclosure Exception Notice is automatically generated. The Exception Notice must be delivered to the customer at or before consummation of the credit transaction or as soon as possible after the credit score has been obtained.

Out of Wallet Questions

Out of Wallet (OOW) questions are available for every applicant processed through the Wayne Reaves 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 the majority of the questions correctly, their identity is verified and the alert is automatically resolved, allowing you to proceed with the transaction.

Auto Summary

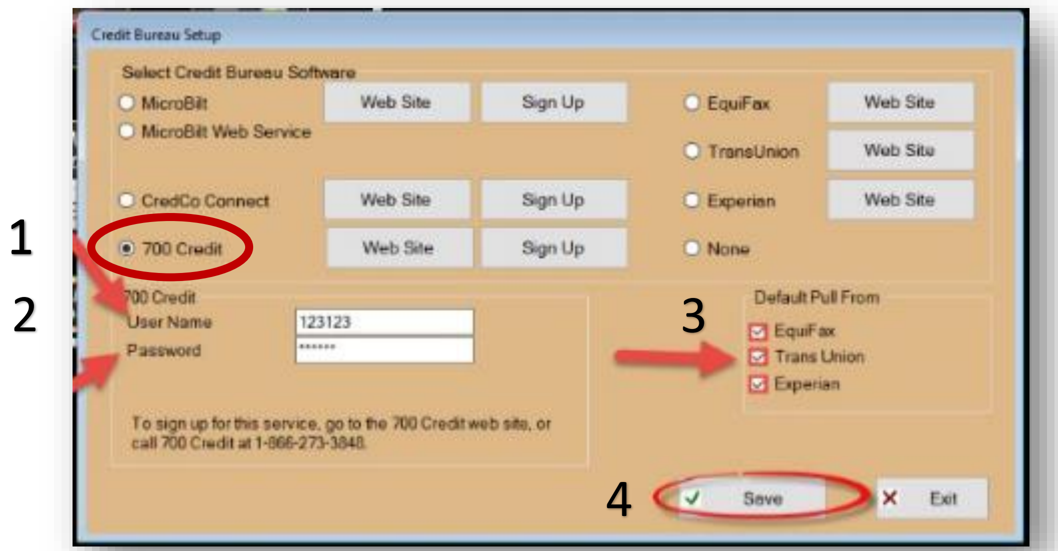
We are pleased to provide the first automotive profile summary designed exclusively for the industry. Our summary appears at the top of all reports pulled and it provides a quick snapshot of all auto-specific information contained in the credit report.

This brief guide walks you through how to pull, view and print credit reports from within your Wayne Reaves 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

Initial 700Credit Setup

1. The first thing you need to do is set up your system to use 700Credit. Click on the menu item "Utilities" and select "C: Credit Bureau Setup" to get to the "Credit Bureau Setup" screen.

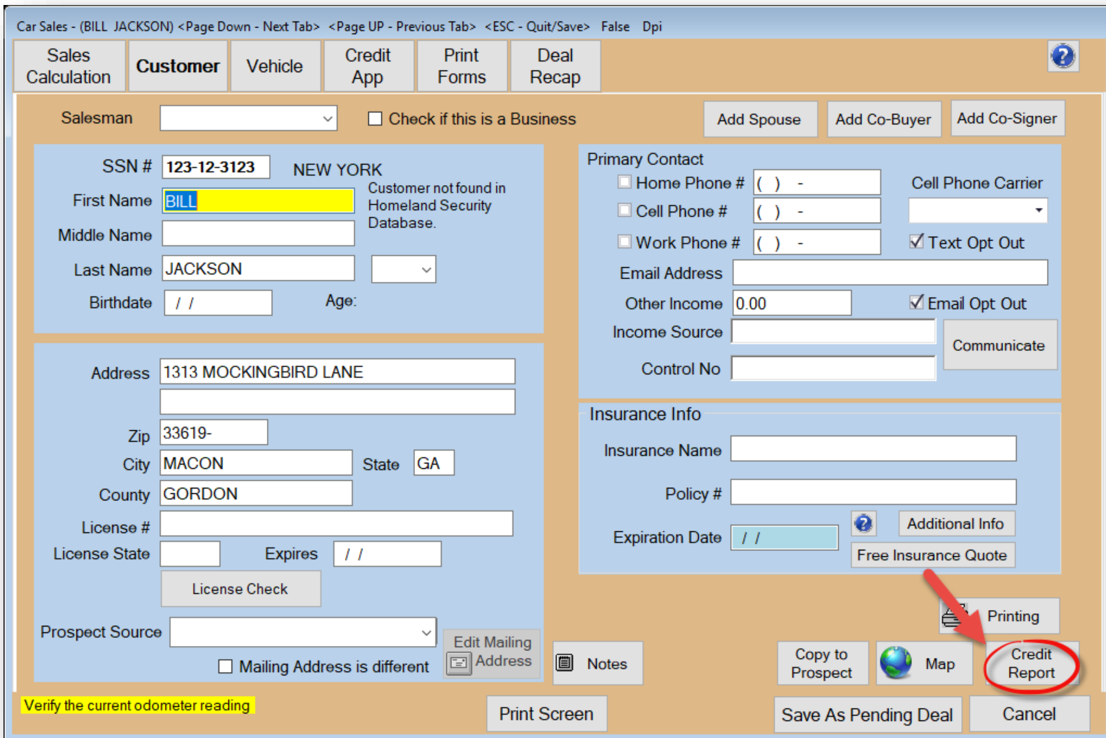
    1. **Select the "700Credit" radio button as circled below.**
    2. **Enter the Username and Password you were sent in an email from 700Credit.**
    3. **Select the bureaus you will be pulling from.**
    4. **Click the Save button.**



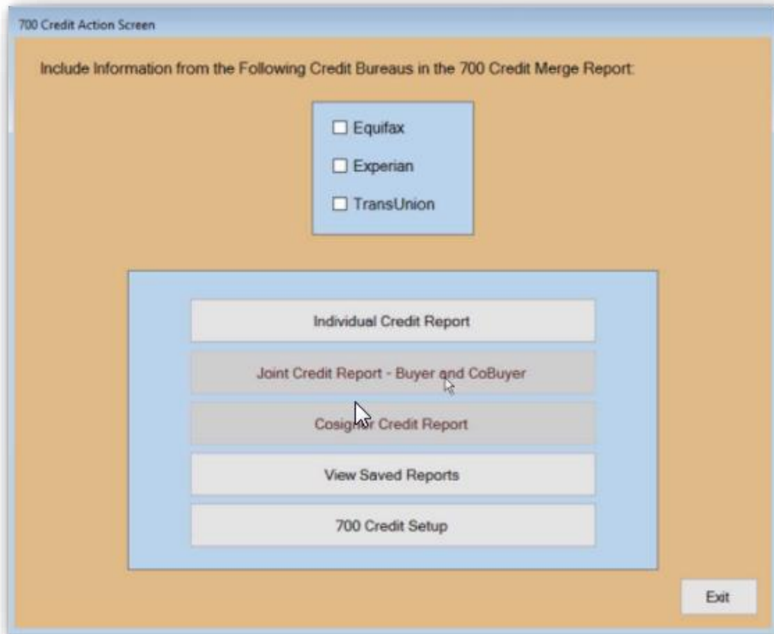
How to Pull a Credit Report

1. In the “Car Sales” module, choose the “Customer” tab.

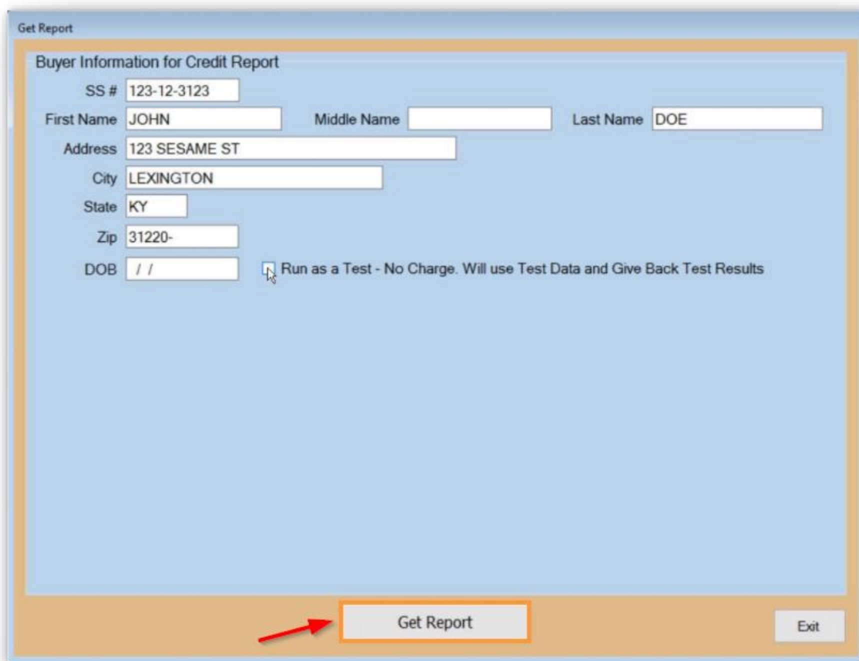
   Enter the customer’s information. Once complete, click on “Credit Report” at the bottom right.



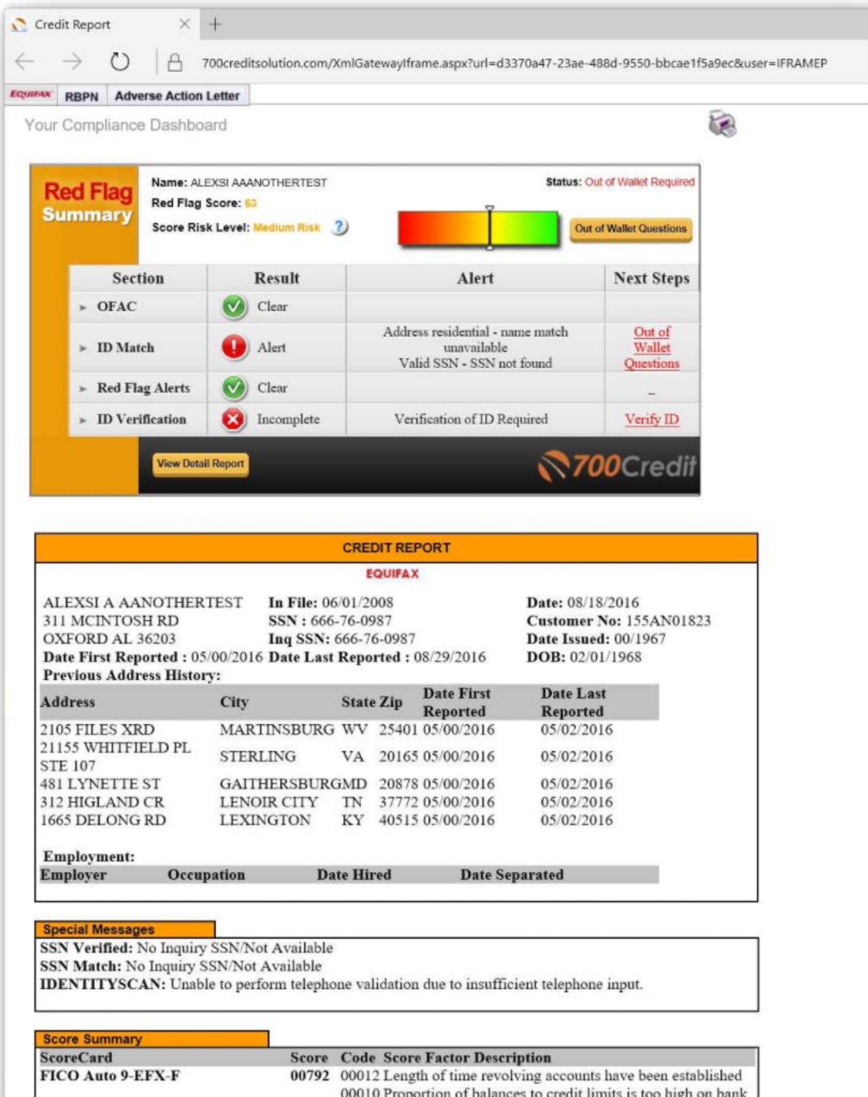
2. Choose the desired bureau(s), then click on “Individual Credit Report.



3. Double-check that the Buyer information is correct, then click “Get Report”



Below is an example of how the credit report will be shown. At the top of the report is the red flag summary which alerts you to information that may be questionable regarding the applicant's social security number, driver's license or address. Out of wallet questions are available to help clear any alerts that are identified.



Credit Report

700creditsolution.com/XmlGatewayIframe.aspx?url=d3370a47-23ae-488d-9550-bbcae1f5a9ec&user=IFRAMEP

EQUIFAX | RBPN | Adverse Action Letter

Your Compliance Dashboard

Red Flag Summary

Name: ALEXSI AAANOTHERTEST

Red Flag Score: 63

Score Risk Level: Medium Risk

Status: Out of Wallet Required

Out of Wallet Questions

Section	Result	Alert	Next Steps
OFAC	Clear		
ID Match	Alert	Address residential - name match unavailable Valid SSN - SSN not found	Out of Wallet Questions
Red Flag Alerts	Clear		_
ID Verification	Incomplete	Verification of ID Required	Verify ID

View Detail Report

700Credit

CREDIT REPORT

EQUIFAX

ALEXSI A AANOTHERTEST	**In File:** 06/01/2008	**Date:** 08/18/2016
311 MCINTOSH RD	**SSN :** 666-76-0987	**Customer No:** 155AN01823
OXFORD AL 36203	**Inq SSN:** 666-76-0987	**Date Issued:** 00/1967
Date First Reported : 05/00/2016	**Date Last Reported :** 08/29/2016	**DOB:** 02/01/1968

Previous Address History:

Address	City	State	Zip	Date First Reported	Date Last Reported
2105 FILES XRD	MARTINSBURG	WV	25401	05/00/2016	05/02/2016
21155 WHITFIELD PL STE 107	STERLING	VA	20165	05/00/2016	05/02/2016
481 LYNETTE ST	GAITHERSBURG	MD	20878	05/00/2016	05/02/2016
312 HIGLAND CR	LENOIR CITY	TN	37772	05/00/2016	05/02/2016
1665 DELONG RD	LEXINGTON	KY	40515	05/00/2016	05/02/2016

Employment:

Employer	Occupation	Date Hired	Date Separated

Special Messages

SSN Verified: No Inquiry SSN/Not Available
SSN Match: No Inquiry SSN/Not Available
IDENTITYSCAN: Unable to perform telephone validation due to insufficient telephone input.

Score Summary

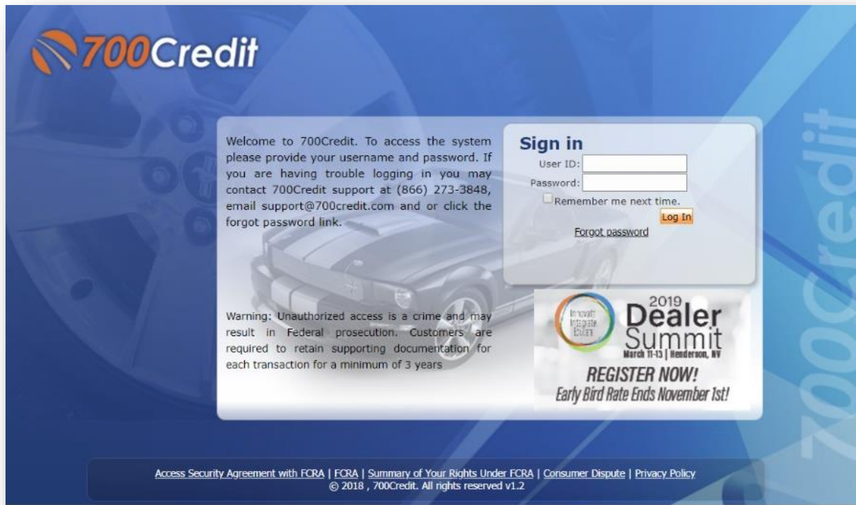
ScoreCard	Score	Code	Score Factor Description
FICO Auto 9-EFX-F	00792	00012	Length of time revolving accounts have been established
		00010	Proportion of balances to credit limits is too high on bank

INTRODUCTION TO 700Dealer.com

You now have access to all of your applicant data – and much more – by logging in to the www.700dealer.com.

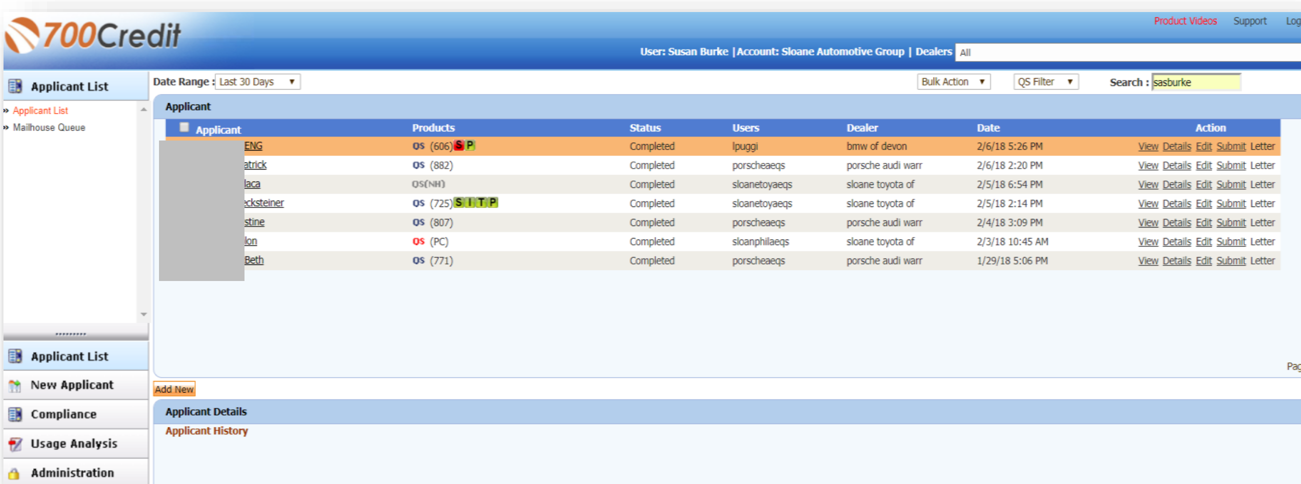
To begin, navigate to: 700Dealer.com and enter your username and password.

You should have been sent 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.

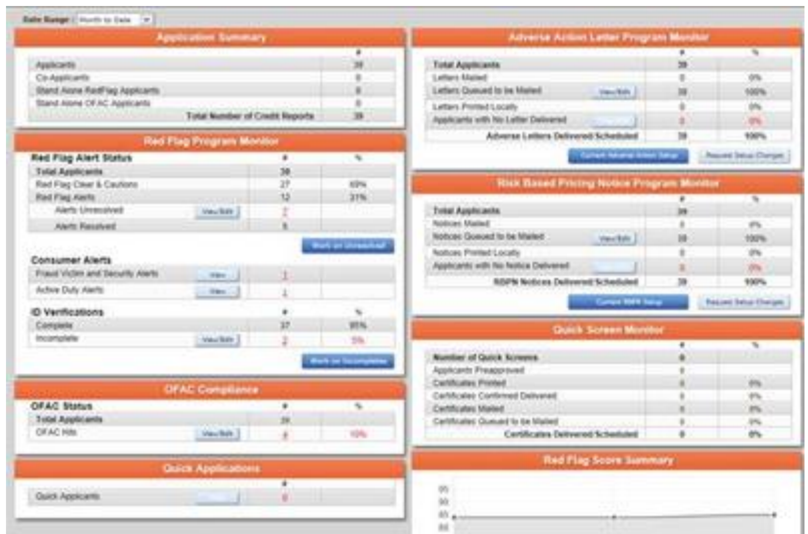
When you log in to 700Dealer.com, you can view all of your credit applicants by selecting the **Applicant List** menu item in the left-hand column. You can select **Date Range** to view different timeframes. You can click on any of the names in the list to view the credit reports pulled, and their compliance letters generated.



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-rooftop 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
- Quick Application
- PreScreen

How you Benefit

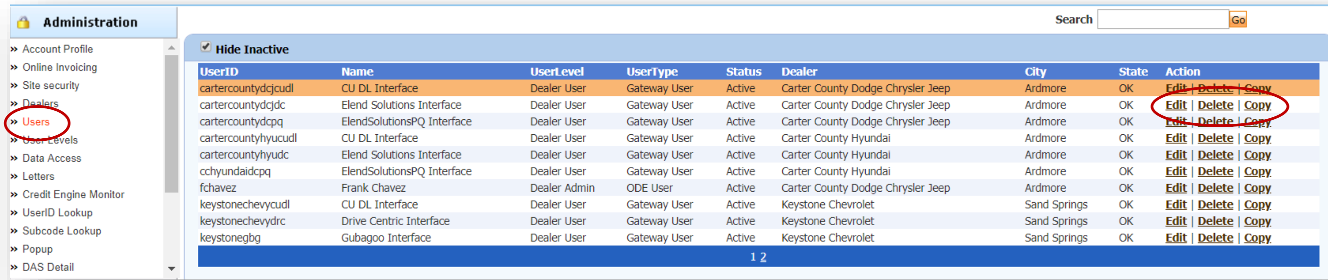
- Ensure compliance processes are being followed
- Identify immediately when/where you are out of compliance
- Easily print audit reports
- Single and multi-point rooftop views

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.

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



Administration

» Account Profile
» Online Invoicing
» Site security
» Dealers
» Users
» User Levels
» Data Access
» Letters
» Credit Engine Monitor
» UserID Lookup
» Subcode Lookup
» Popup
» DAS Detail

Search Go

Hide Inactive

UserID	Name	UserLevel	UserType	Status	Dealer	City	State	Action
cartercountydcjcudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit | Delete | Copy
cartercountydcjdc	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
cartercountyhyucudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit | Delete | Copy
cartercountyhyudc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit | Delete | Copy
cchyundaidcpq	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
keystonechevycudl	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
keystonegbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit | Delete | Copy

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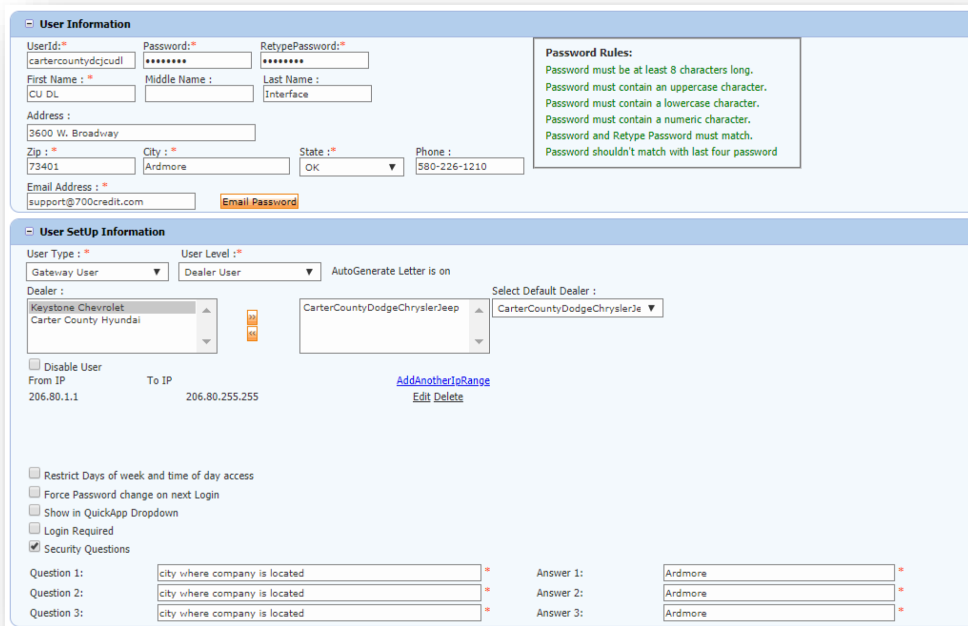
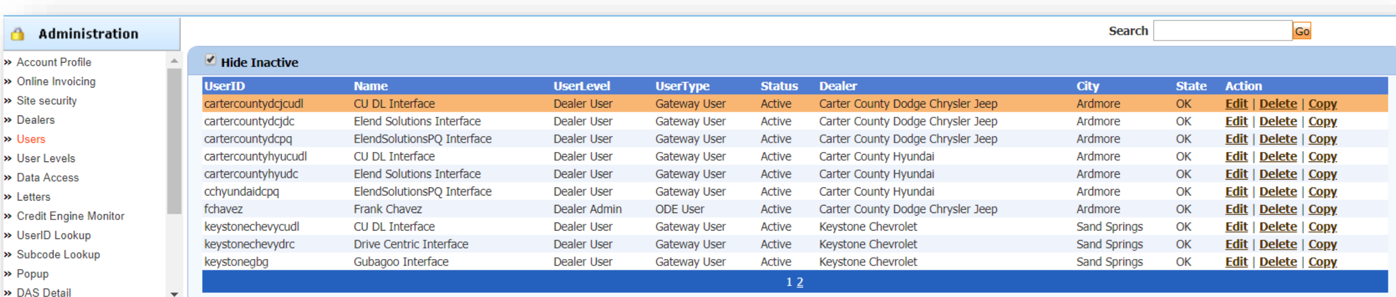


Creating a New User



Administration

» Account Profile
» Online Invoicing
» Site security
» Dealers
» Users
» User Levels
» Data Access
» Letters
» Credit Engine Monitor
» UserID Lookup
» Subcode Lookup
» Popup
» DAS Detail

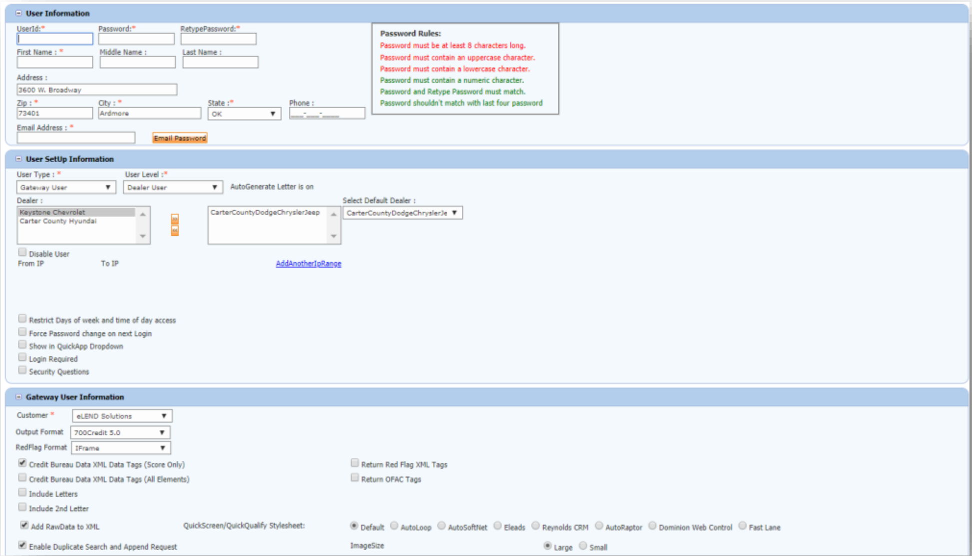
Search Go

Hide Inactive

UserID	Name	UserLevel	UserType	Status	Dealer	City	State	Action
cartercountydcjcudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit | Delete | Copy
cartercountydcjdc	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
cartercountyhyucudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit | Delete | Copy
cartercountyhyudc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit | Delete | Copy
cchyundaidcpq	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
keystonechevycudl	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
keystonegbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit | Delete | Copy

1 2

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.



Viewing Invoices

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