



USER GUIDE

MAY 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 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.

WebBuy has integrated our soft pull prequalification solution, QuickQualify, into their platform. This brief guide will walk you through the consumer's experience with the prequalification form, and how to view your prequalification lead data from within the WebBuy 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.

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.

Phone: (999)-555-1234

Farmington Hills, MI 48334

Auto Summary:

Available Revolving Credit: \$1,459.00

Auto Inquiries last 30 days: 0

Auto Trade Line 1

Interest Rate: 17.52765%

Original Amount: \$17,079.00

Original Terms: 73 Months

No of Late Payments: N/A

Monthly Payment: \$382.00

Percent Paid: 81.12%

Estimated Payoff: \$3,224.00

Remaining Terms: 6 Months

Trade Status: Open

Trade Open Date: 11/19/2015

Loan Type: Auto

Auto Trade Line 2

Interest Rate: 4.66%

Original Amount: \$16,045.00

Original Terms: 61 Months

No of Late Payments: 0

Monthly Payment: \$296.00

Percent Paid: 100%

Estimated Payoff: \$0.00

Remaining Terms: 0 Months

Trade Status: Closed

Trade Open Date: 07/21/2011

Loan Type: Auto

Certificate Status:

Printed By: N/A

Confirmed By: N/A

PRINT NOW

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.

Credit Report

JANE AARDEN

DOB: 11/01/1950

Date: 05/02/20

2 MAPLE CT

SSN: 000-00-1234

In File: 09/08/20

WESTPORT, MA, 02780

Reported: 03/14/20

Subscriber: FDC

Sub Code: CS0001208G

PREVIOUS ADDRESSES:

Name

City

State

ZIP

5 SILVER RDG

WINDHAM

ME

04062

11 HIGH DAM RD

WAREHAM

MA

02517

EMPLOYMENT:

EMPLOYER X

02/15/10

700Credit Auto Summary

Total Bal 20045

Month Pay 2232

Total Auto 2

Open Auto 1

30 60 90

0 0 0

Trades

Account Name

Status

Earl Open

Cur Bal

Monthly Pay

Miss Rep

Payment Pattern

TD BANK N.A.

07489001

09/26/2015

09/26/2015

282

00

00

27

111111111111

CITIZENSBANK

07421069

10/08/2009

10/08/2009

201

00

00

48

111111111111

PNC V LEASING

07800001

03/26/2006

03/26/2006

00

00

00

41

111111111111

Score Summary

Score Card

Score

Code

Score Factor Description

FICO Risk V2

700

22

serious delinquency, derogatory public record or collection filed

National Risk Model

502

19

time since delinquency is too recent or unknown

Bankruptcy

925

4

number of accounts with delinquency

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.

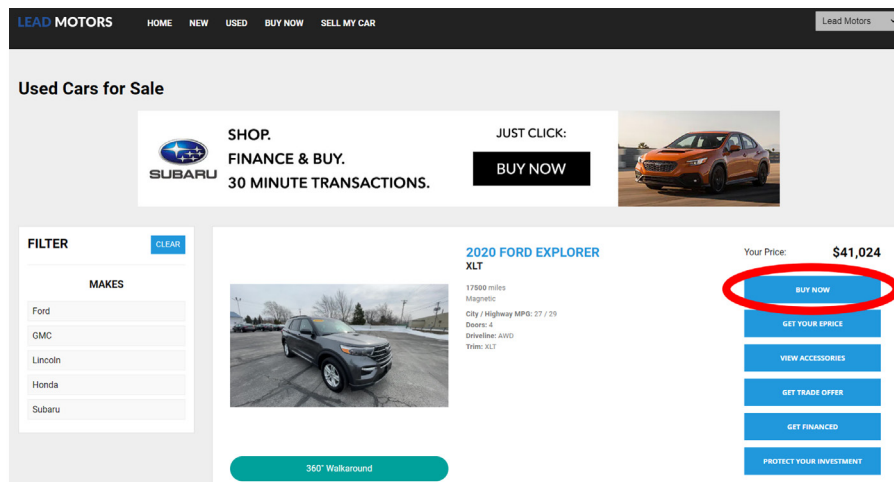
The **700Credit QuickMobile Dealer App** is available for both mobile phone (iOS & Android) and tablet formats.

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

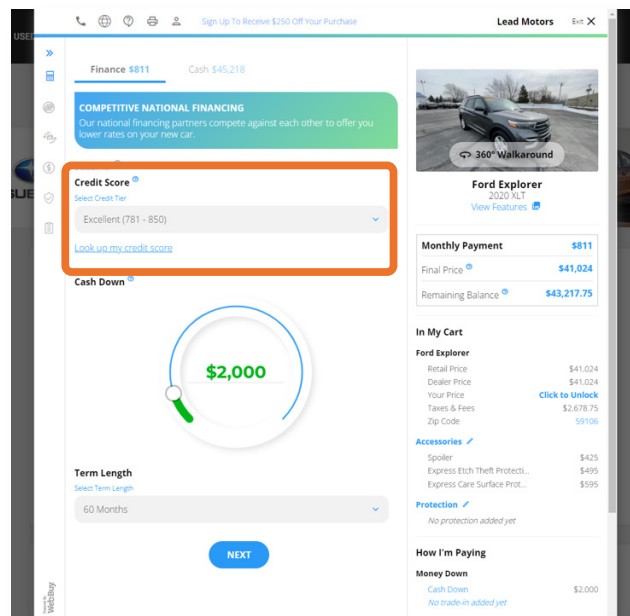
To begin the prequalification process, the user will locate their desired vehicle, and select the “**Buy Now**” button available under the vehicle image, as circled below.



At the beginning of the digital retail process, consumer's are asked to either self-report or “**Look up my credit score**”.

There are two places in which a user can begin the prequalification process:

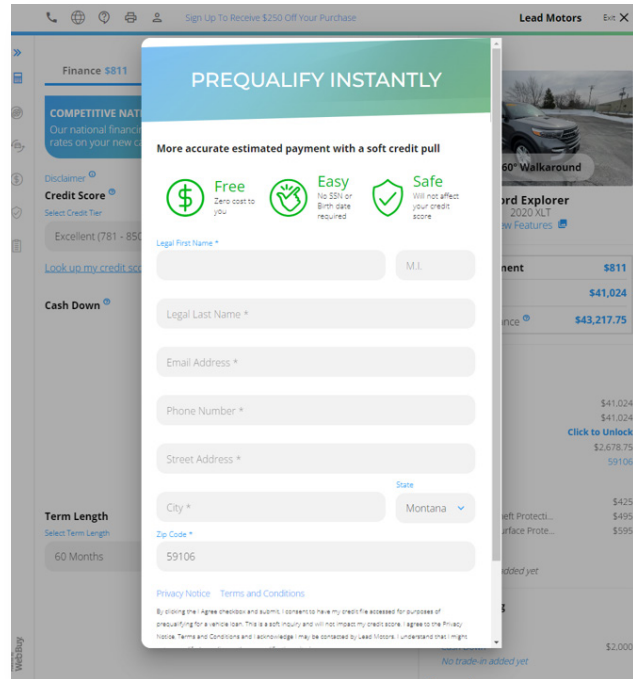
1. From the drop-down where is asks to select your credit tier.
2. By click the link that states: “**Look up my credit score**”.



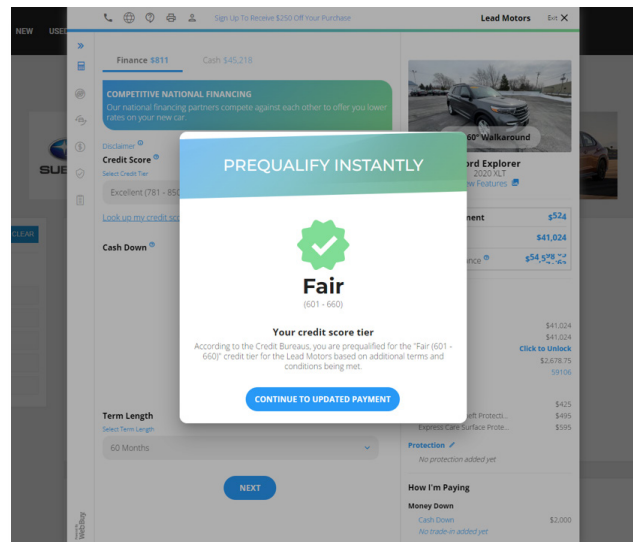
The consumer is then presented with a form to **“Prequalify Instantly”**.

There is no SSN or DoB required to get prequalified, and there is no effect on the consumer’s credit.

The user will fill out the form and provide all necessary information, click **“I Agree”** to the terms and conditions, and finally, click **“Submit”**.



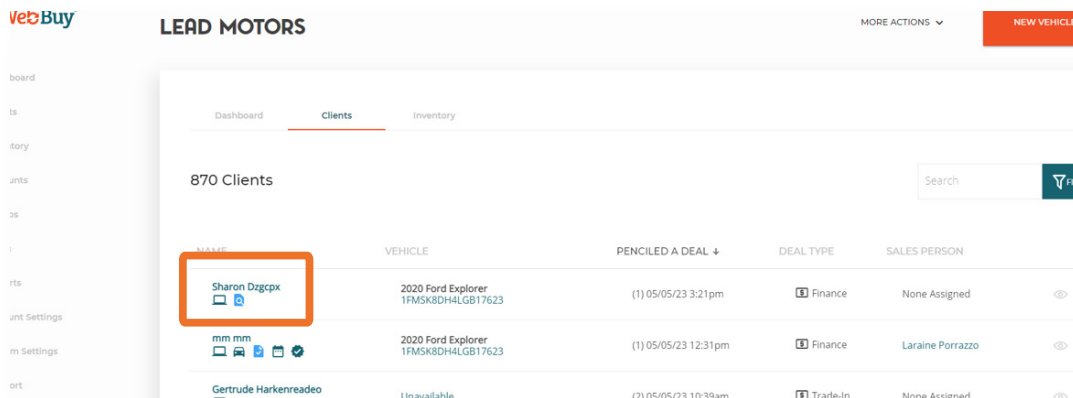
After submitting the prequalification form, the consumer will receive an immediate response on their pre-approval status, along with their credit score tier.



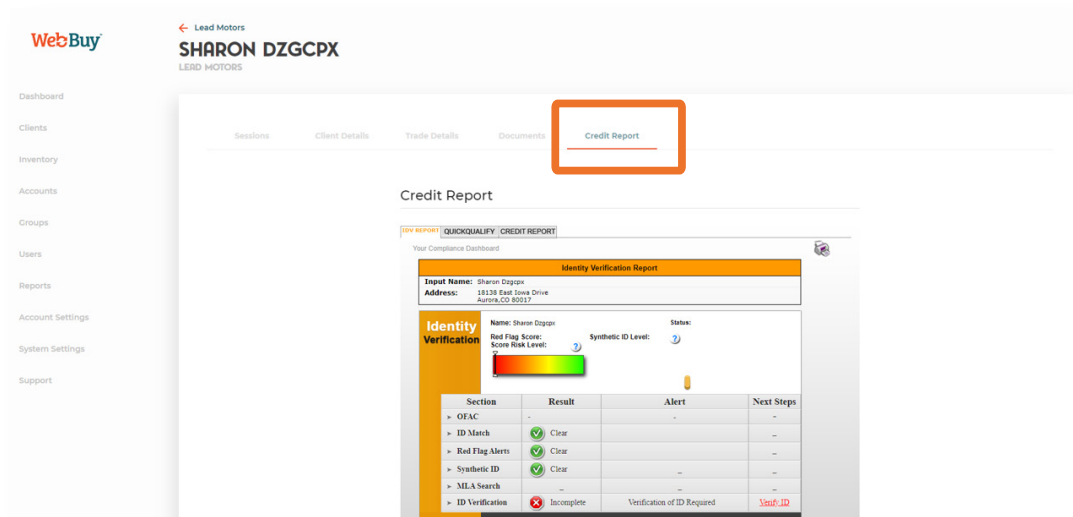
Viewing Leads in WebBuy

Starting on the home dashboard of WebBuy, locate the “**Clients**” tab in the left-hand navigation panel. This will provide the user with a mass list of all leads within WebBuy. Locate the consumer whose prequalification information you want to view and select their name to open their full profile.

Note: If a prequal has been run on a client, it is indicated by the blue magnifying glass icon, as circled below. Users can also click this icon to immediately pull up the consumer’s prequal information.



Another way to view the consumer’s credit information, through opening their full profile, is by selecting the “**Credit Report**” tab in the top navigation panel. The consumer’s credit report will appear in an iframe, as shown below.



Utilize the tabs at the top of the iframe to pan between the credit report and prequalification report.

WebBuy Lead Motors
SHARON DZGCPX
LEAD MOTORS

Sessions Client Details Trade Details Documents **Credit Report**

Credit Report

NEW REPORT QUICKQUALITY **CREDIT REPORT**

Quick Quality Results

Result: Applicant Found Score: **636**
Powered by EQ FICO Auto V8

Consumer Information:

Name:	Sharon Dzgcp	Email:	mattwest5-5c@webbuy.com
Address:	18138 East Jorg Drive Aurora, CO 80017	Home Phone:	203-480-2640

Auto Summary:

Available Revolving Credit: \$0.00		Auto Inquiries last 30 days: 2	
Auto Trade Line 1 - CAPITAL ONE AUTO FIN			
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:
15.47%	\$10,225.00	48 Months	0
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:
10%	\$0.00	36 Months	NO
Date Reported:	Last Payment Date:	Trade Status:	
04/00/2023	04/00/2023	Open	
Loan Type:			
			Monthly Payment
			\$287.00

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.

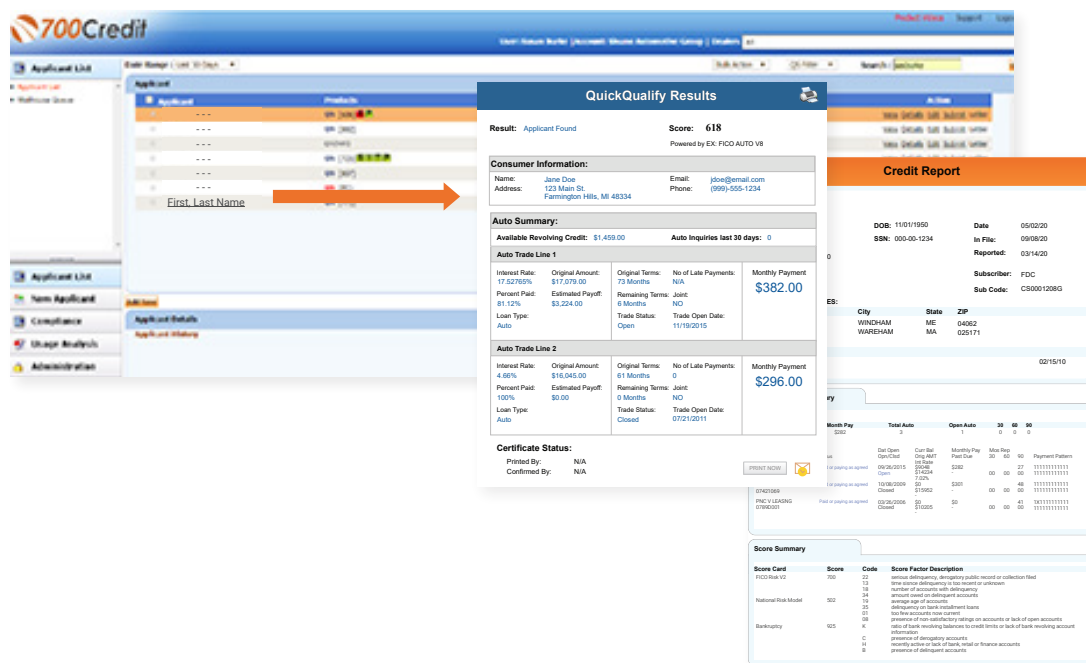
If you did not receive this email, or have misplaced it, please send an email to: support@700credit.com or call: (886) 273-3848.



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.

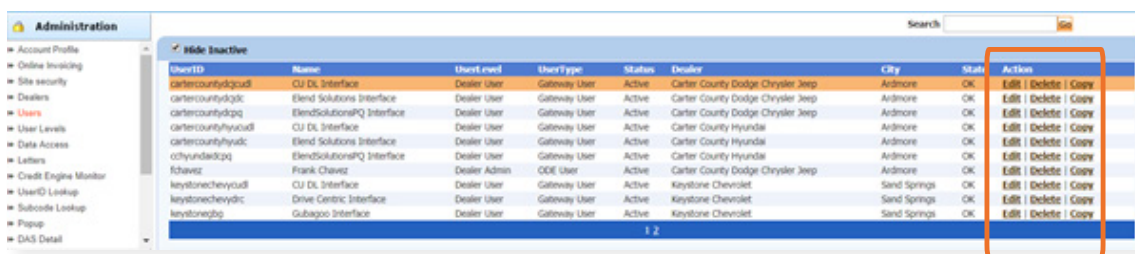
By clicking on any name in the list, you can view their full credit report, red flag, and a link to their compliance dashboard.



Managing Users

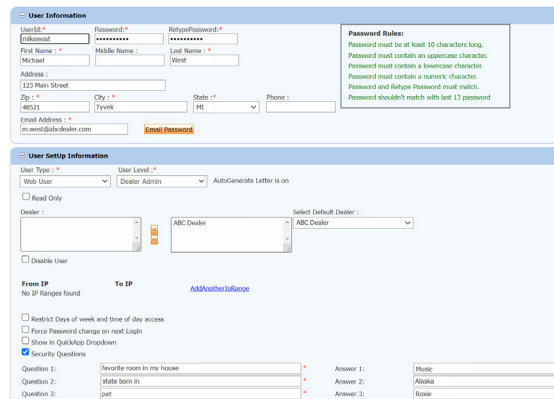
You can add, edit or delete users who have access to your customer, credit and lead information through the following process:

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.



UserID	Name	User email	User type	Status	Dealer	City	State	Actions
carterscountysgusd	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Andromore	OK	Edit Delete Copy
carterscountysgkic	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Andromore	OK	Edit Delete Copy
carterscountysgkic	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Andromore	OK	Edit Delete Copy
carterscountysgusd	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Andromore	OK	Edit Delete Copy
carterscountysgusd	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Andromore	OK	Edit Delete Copy
ochyundadsgkic	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Andromore	OK	Edit Delete Copy
schavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Andromore	OK	Edit Delete Copy
keystonecheryusd	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonecheryusd	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonegkic	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: Password: Retype Password:

First Name: Middle Name: Last Name:

Address:

City: State: Phone:

Email Address:

User Setup Information

User Type: User Level:

Web User: ☐ Dealer Admin: ☐ AutoGenerate Letter is on: ☐

Dealer: Select Default Dealer:

From IP: To IP: Add another range:

☐ Rapidly Days of week and time of day access

☐ Force Password change on next Login

☐ Show in QuickMap Dropdown

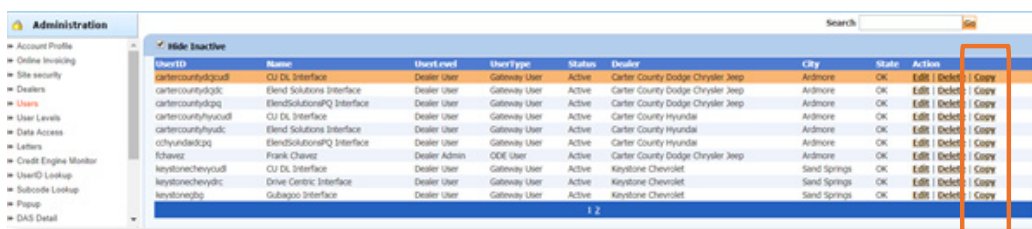
Security Questions

Question 1: Answer 1:

Question 2: Answer 2:

Question 3: Answer 3:

Creating a New User



UserID	Name	User email	User type	Status	Dealer	City	State	Actions
carterscountysgusd	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Andromore	OK	Edit Delete Copy
carterscountysgkic	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Andromore	OK	Edit Delete Copy
carterscountysgkic	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Andromore	OK	Edit Delete Copy
carterscountysgusd	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Andromore	OK	Edit Delete Copy
carterscountysgusd	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Andromore	OK	Edit Delete Copy
ochyundadsgkic	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Andromore	OK	Edit Delete Copy
schavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Andromore	OK	Edit Delete Copy
keystonecheryusd	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonecheryusd	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonegkic	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, 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.

User Information			
User Id *	<input type="text"/>	Password *	<input type="password"/>
	<input type="text"/>		<input type="password"/>
First Name *	<input type="text"/>	Middle Name *	<input type="text"/>
	<input type="text"/>		<input type="text"/>
Last Name *	<input type="text"/>		<input type="text"/>
Address : <input type="text"/>			
Zip *	<input type="text"/>	City *	<input type="text"/>
48521		Tyrvek	
State *	<input type="text"/>	MI	
Phone :	<input type="text"/>		
Email Address *	<input type="text"/>		
	<input type="button" value="Email Password"/>		
Password Rules: Password must be at least 10 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 13 password			
User Setup Information			
User Type *	<input type="text"/>	User Level *	<input type="text"/>
Web User	<input type="text"/>	Dealer Admin	<input type="text"/>
<input type="checkbox"/> AutoGenerate Letter is on			
<input type="checkbox"/> Read Only			
Dealer :	<input type="text"/>	Select Default Dealer :	<input type="text"/>
<input type="text"/>	<input type="text"/>	ABC Dealer	<input type="text"/>
<input type="checkbox"/> Disable User			
From IP	To IP	Add another Range	
No IP Ranges found			
<input type="checkbox"/> Random Days of week and time of day access <input type="checkbox"/> Force Password change on next Login <input type="checkbox"/> Show in QuickApp Dropdown <input checked="" type="checkbox"/> Security Questions			
Question 1:	<input type="text"/>	Answer 1:	<input type="text"/>
	favorite room in my house		Music
Question 2:	<input type="text"/>	Answer 2:	<input type="text"/>
	state born in		Alaska
Question 3:	<input type="text"/>	Answer 3:	<input type="text"/>
	pet		Road

Viewing Invoices

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

Administration

- Online Invoicing
- Accounting
- Users
- Users
- User Levels
- Data Access
- Letters
- Credit Engine Monitor
- Used/G Lossadj
- Subsidiary Lookup
- Payroll
- DMS Detail

Invoice Date: 11-11-2018 * Monthly Bills are available for 6 months

Billing Summary

Invoice Number: 605347			
Paid Due Balance	\$0.00		
Current Balance	\$1295.30		
Total Invoice		\$1295.30	
Online Payments			
Auto Payments		\$0.00	
Balance due by 12/13/2018		\$1295.30	

[Manage Profiles](#) [Printout](#)

Payments made over phone or through mail after invoice date are not reflected in BALANCE shown here

Invoice Details

ELK GROVE KIA 8488 LAGUNA GROVE DR ELK GROVE CA 95752	INVOICE
Invoice Number: 605347	Date: 11/11/2018

You should have been sent your [700Dealer.com](https://www.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.