



**AutoRaptor**

**USER GUIDE**

**JULY 2023**

## TABLE OF CONTENTS

<b>Introduction .....</b>	<b>3</b>
Welcome .....	3
Credit Reports .....	3
Red Flag.....	3
Out of Wallet Questions .....	3
Risk-Based Pricing Notices.....	3
Adverse Action Letters .....	4
<b>Submitting and Viewing a Credit Report.....</b>	<b>5</b>
Changing Default Bureau(s).....	8
Changing Default Prescreen Settings.....	9
<b>Introduction to QuickScreen .....</b>	<b>10</b>
Prescreen Results .....	11
Prescreen Response: <i>Pass</i> .....	11
Prescreen Response: <i>Fail</i> .....	12
Prescreen Response: <i>Decline or No Hit</i> .....	13
Firm Offer of Credit – Compliance Requirement.....	14
OpportunityAlerts!.....	14
Set-Up Process .....	15
<b>Submitting and Viewing a Prescreen .....</b>	<b>16</b>
<b>Introduction to 700Dealer.com.....</b>	<b>18</b>
Viewing Your Leads .....	18
Compliance Dashboard.....	19
How You Benefit.....	19
Managing Users .....	20
Creating a New User .....	20
Viewing Invoices.....	21

## 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 14,500 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

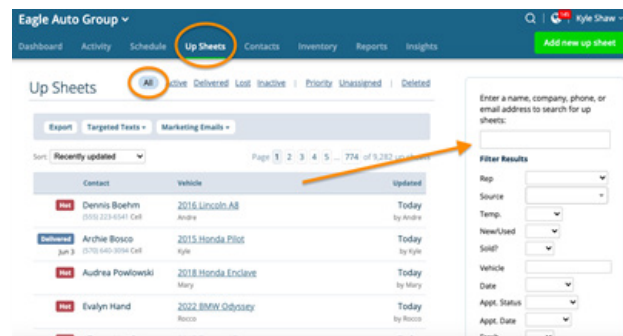
We have developed a base solution that follows industry best practice (and the best liability protection) to help keep you in compliance with federal and state laws and regulations. Our services can be tailored to fit your dealership's interpretation of the law and internal policies.

**AutoRaptor has integrated our credit, compliance and prescreen solutions into their platform. This brief guide walks you through how to pull/view credit reports and pull/view prescreens from within your AutoRaptor 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](mailto:support@700credit.com).**

## Submitting and Viewing a Credit Report

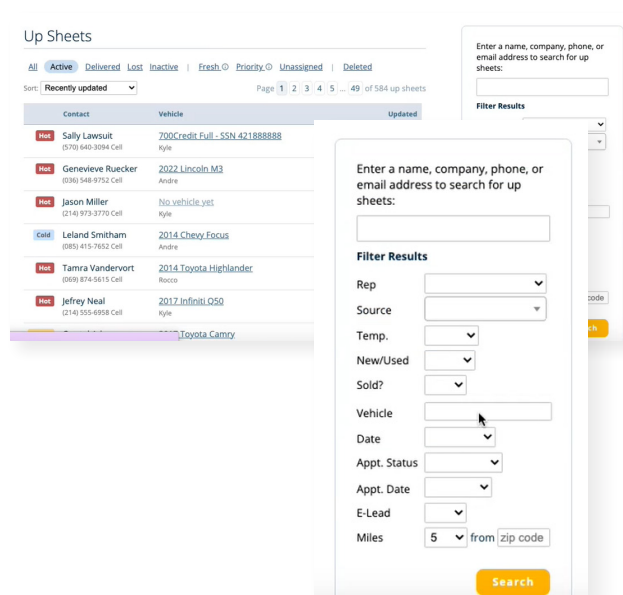
To pull credit report on a customer, you need to first ensure the customer has an Up Sheet in AutoRaptor.

First, search for a customer in AutoRaptor, click the **“Up Sheet”** menu item from the top navigation bar make sure you are under **“All”**.



The user can either search for the Up Sheet within the list provided (*may be useful for recently viewed/edited Up Sheets*), or they can utilize the search feature on the right-hand side of the page.

Enter customer information such as first name, last name, email, or cell phone number and click **“Search”**.



Once located, select the Up Sheet to open it’s details. If there is no Up Sheet created for the consumer, select the **“Add New Upsheet”** button on the top of the page.

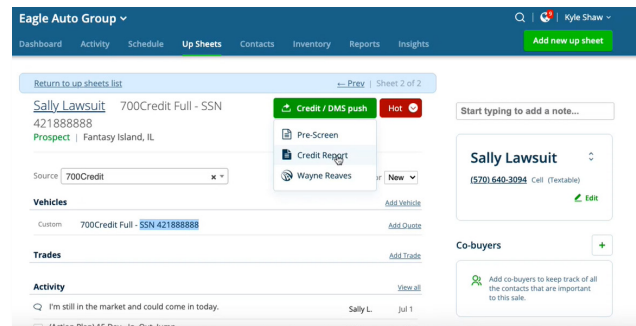
Enter the consumer’s contact information to create an Up Sheet.



To pull a prescreen, select the green **“Credit/DMS push”** button in the top-right corner of the Up Sheet.

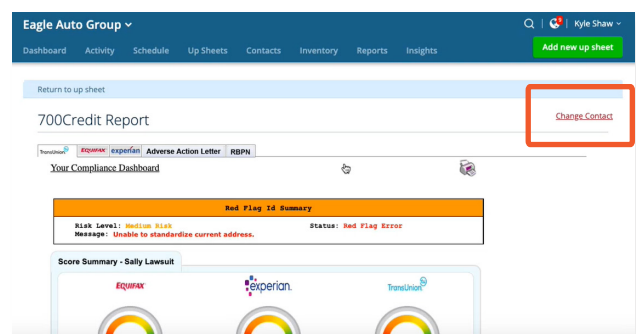
From the drop-down menu, select **“Credit Report”**.

**Note:** The personal information provided within this credit pull is test information.



Since this credit check is being pulled through a previously existing Up Sheet, whichever credit report was last pulled on the consumer will automatically be viewed in an iframe on screen.

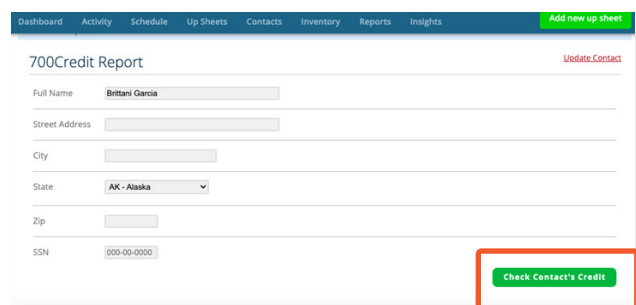
To pull a **NEW** credit report on the consumer, click **“Change Contact”** in the upper-right corner of the screen.



Within the Update Contact page, the user must enter the consumer’s SSN into the field.

**Note:** All other information will retain each time opening the Change Contact link - in order to pull a hard-pull on the consumer, the SSN needs to be re-entered each time.

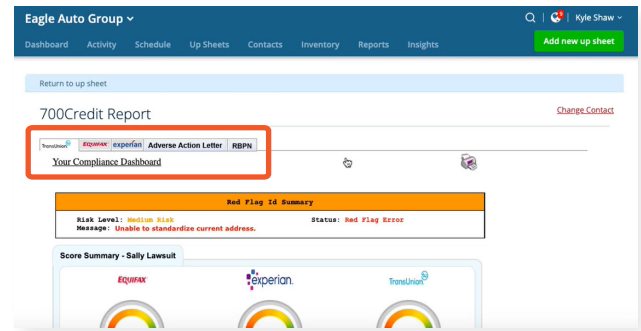
Once the SSN has been entered into the form field, click **“Check Contact’s Credit”**.



The consumer's new credit report will appear on screen.

The user can pan between various credit bureaus, as well as the Adverse Action Letter and RBPN.

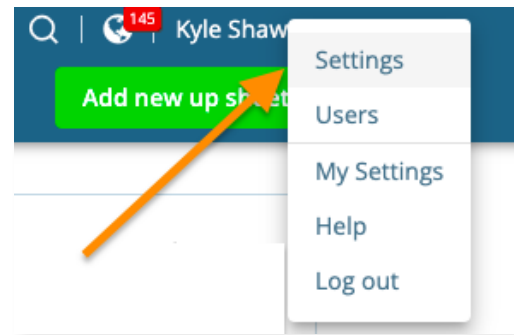
Users can also view their Compliance Dashboard utilizing the links located under the bureau tabs.



## Changing Default Bureau(s)

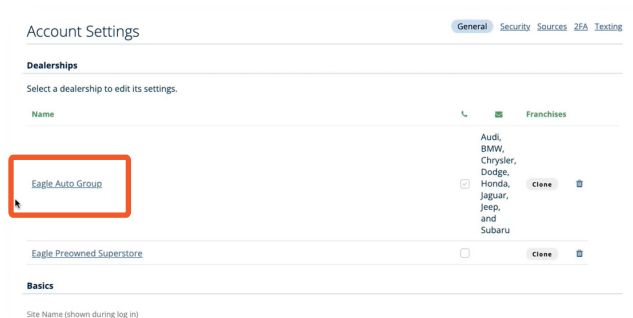
If you wish to change the default Credit Bureau(s) pulled, you must have Admin or Ownership level credentials. Here are the steps:

Click on your name in the upper right corner and select **"Settings"**.



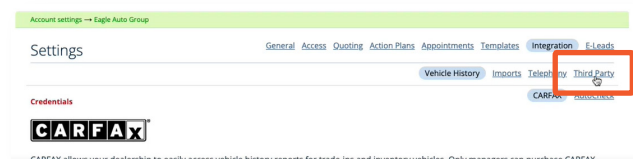
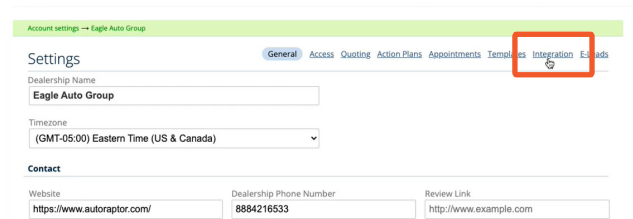
This will open up the **"Account Settings"**.

From here, locate and select the dealership whose default bureau(s) you would like to edit, as shown to the right.



From within the dealership's account settings, select **"Integration"**.

On the following screen, then click **"Third Party"**.





Ensure **“Enabled”** is checked.

Enter in account name and password.

Check off which credit bureaus you would like defaulted in pulling credit, and which sales reps have access to pulling credit.

Click **“Save 700 Credit Systems credentials”**.

Settings

General Access Quoting Action Plans Appointments Templates **Integration** E-Leads

Vehicle History Imports Telephone Third Party

**700 Credit Credentials**

Enabled ☒

Account

Password

**Credit Bureaus**

By not selecting any specific bureau, credit checks will be requested from all providers.

☐ Equifax  
☐ TransUnion  
☐ Experian

**Sales Reps**

☒ Andre Leal  
☐ Brian Emmes  
☐ mark reid  
☐ Mary Jennings  
☐ Mike Turner  
☒ Rocco Bertucci

**Save 700 Credit Systems credentials**

## Changing Default Prescreen Settings

From within the Account Settings, click **“700Credit Prescreen”**, as shown to the right.

Ensure **“Enabled”** is checked, and enter in the account name and password.

Check which sales reps the user would like to allow access to prescreening, and click **“Save 700Credit Systems credentials”**.

Account settings → Eagle Auto Group

Settings

General Access Quoting Action Plans Appointments Templates **Integration** E-Leads

Vehicle History Imports Telephone Third Party

**700 Credit Prescreen**

Enabled ☒

Account

Password

**Sales Reps**

☐ Andre Leal  
☐ Brian Emmes  
☐ mark reid  
☐ Mary Jennings  
☐ Mike Turner  
☒ Rocco Bertucci

**Save 700 Credit Systems credentials**

## Introduction to QuickScreen

Welcome to 700Credit's **QuickScreen** credit soft pull solution. QuickScreen is integrated with your **AutoRaptor** platform, so it is easy to access and easy to pull. Since it is a soft pull solution, you only need a consumer's name and address to pull their credit score and auto summary, with no adverse effect on their credit score.

QuickScreen gives you visibility into your customer's credit profile before you work a deal, so you can work the right deal, right away, saving time and preventing a potentially uncomfortable situation for your customer. QuickScreen can also help you provide the customer with a payment estimate based on the car they are interested in. In addition, knowing the customer's current car payment enables your team to have more meaningful budget conversation with the client, potentially shortening the sales process, getting you to the finish line faster.

### QuickScreen returns the following data to the user:

- FICO Score
- Available Revolving Credit
- Auto Inquiries last 30 days
- Summary of Auto Trade Lines
  - Including:
    - Current Monthly Payment
    - Current Auto Loan Interest Rate
    - Remaining Balance/Payoff
    - Payment History
    - Months Remaining on Auto Loans

QuickScreen Results

Result: Consumer Passed Quick Screen Criteria

Score: 727 (Tier 1)

Powered by TU: FICO AUTO 08

Consumer Information:

Name: John Doe

Address: 123 Main St.  
Farmington Hills, MI 48334

Email: jdoe@email.com

Phone: (999)-555-1234

Auto Summary:

Available Revolving Credit: \$3,881.00

Auto Inquiries last 30 days: 0

Auto Trade Line 1

Interest Rate: 6.47%

Percent Paid: 100%

Loan Type: Auto Loan

Original Amount: \$12,886.00

Estimated Payoff: \$0.00

Original Terms: 60 Months

Remaining Terms: 0 Months

Trade Status: Closed

No of Late Payments: 0

Joint: NO

Trade Open Date: 11/11/2012

Monthly Payment \$252.00

Auto Trade Line 2

Interest Rate: 4.66%

Percent Paid: 100%

Loan Type: Auto Loan

Original Amount: \$16,045.00

Estimated Payoff: \$0.00

Original Terms: 61 Months

Remaining Terms: 0 Months

Trade Status: Closed

No of Late Payments: 0

Joint: NO

Trade Open Date: 07/21/2011

Monthly Payment \$296.00

Certificate Status:

Printed By: N/A

Confirmed By: N/A

PRINT NOW

### QuickScreen can be used in several scenarios within your dealership:

- To qualify and prioritize inbound and internet leads
- To mine for opportunities within your CRM
- To prequalify in-store and service lane customers

## Prescreen Results

After clicking “Prescreen”, there are four possible responses:

- **Pass/Score Provided** - The applicant met the score cutoff selected by the dealer and the prescreen criteria of the bureau.
- **Fail/No Score** - The applicant did not meet the cutoff score selected by the dealer.
- **Decline** - The applicant did not meet 1 or more of the following: (The reason for the decline is not returned/identified for your review)
  - Credit score is below 500 - automatic decline per credit bureau
  - Minimum age of 21
  - No open bankruptcies
  - Minimum 1 satisfactory trade
  - 1 open credit trade line 36 months old or older
  - Applicant has opted out of prescreen credit offers  
(<https://www.consumer.ftc.gov/articles/prescreened-credit-and-insurance-offers>)
- **No Hit** - The applicant could not be found.

## Prescreen Response: Pass

A new window will appear that displays the customer’s credit score, credit tier, and any payoff information that is available on their credit history. You will be able to print a Pre-Selected Certificate by clicking on the “**Print Now**” button that is circled on the prescreen results image to the right.

The dealer/user must then click on “**Yes**” or “**No**” if the Pre-Approval Certificate has been delivered to the customer.

QuickScreen Results

Result: Consumer Passed Quick Screen Criteria

Score: 727 (Tier 1)

Powered by TU: FICO AUTO 08

Consumer Information:

Name: John Doe

Email: jdoe@email.com

Address: 123 Main St.

Phone: (999)-555-1234

Farmington Hills, MI 48334

Auto Summary:

Available Revolving Credit: \$3,881.00

Auto Inquiries last 30 days: 0

Auto Trade Line 1

Interest Rate: 6.47%

Original Amount: \$12,886.00

Original Terms: 60 Months

No of Late Payments: 0

Monthly Payment: \$252.00

Percent Paid: 100%

Estimated Payoff: \$0.00

Remaining Terms: Joint: 0 Months

Trade Status: Closed

Trade Open Date: 11/11/2012

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: Joint: 0 Months

Trade Status: Closed

Trade Open Date: 07/21/2011

Certificate Delivery Confirmation

Has the Pre Approval Certificate been delivered to the consumer?

Yes

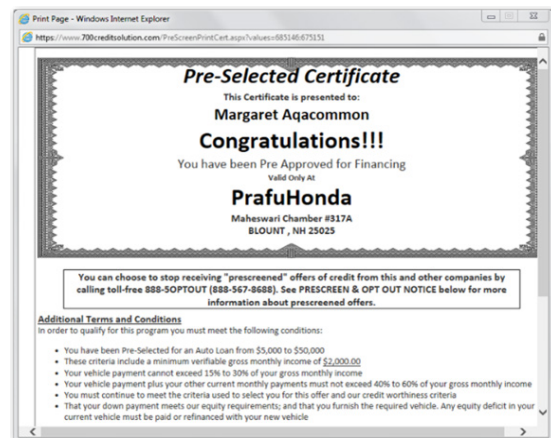
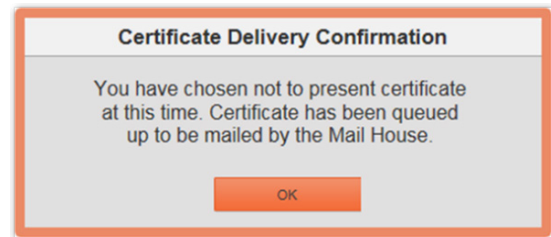
No

PRINT NOW

If for any reason, the dealer/user clicks **"No"**, then 700Credit will automatically send this certificate to our Mail House and the certificate will be mailed to the applicant.

The dealer will be charged for this mailing.

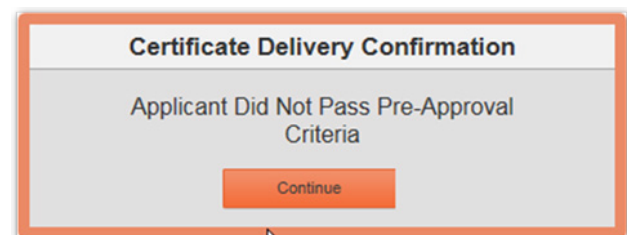
**Please Note:** Any certificates printed within 700Dealer.com to the dealership's local printer will not be charged. The dealer can print to their local printer for free.



## Prescreen Response: *Fail*

If the Prescreen inquiry returns as a **"Fail"**, the message will appear as:

In this case, no notice is required to be given to the consumer. In fact, the consumer doesn't have to know the process has taken place. Select **"Continue"** and the Applicant List is returned. The Applicant List will show all **"Fail"** returns as **QS** in **RED**, and the score/Tier will appear in parenthesis.

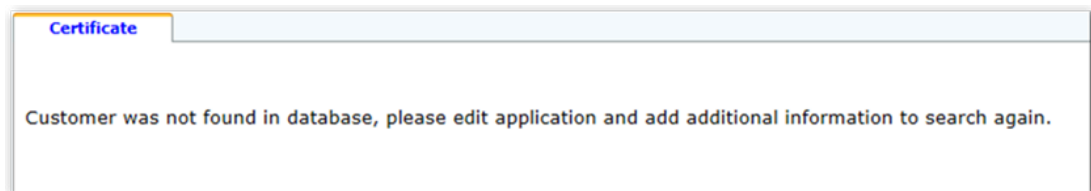


## Prescreen Response: *Decline or No Hit*

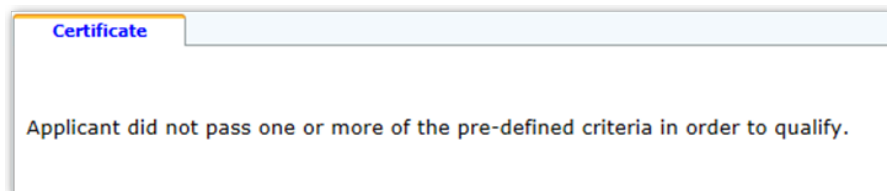
The other two possible return messages are “**Decline**” and “**No Hit**”. A “**No Hit**” signifies that no data was found on that particular consumer and a “**Decline**” means that data was found, however, the consumer did not meet the minimum criteria set up in the Configuration Guide.

In either case, no score will be shown in parenthesis in the Application List.

### No Hit:

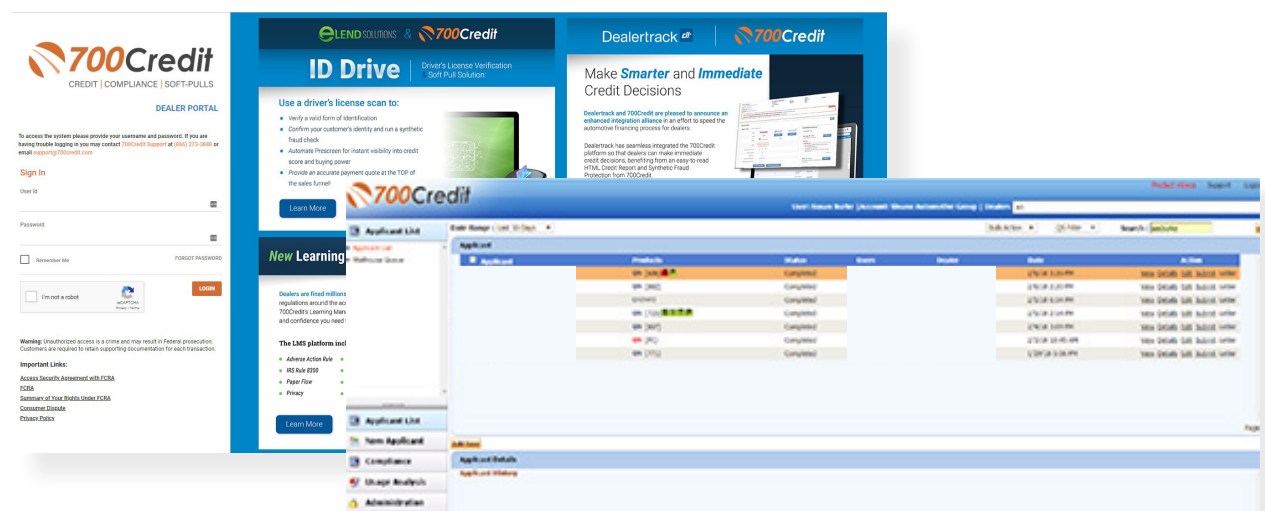


### Decline:



Select “Continue” and the Applicant List is returned. The Applicant List will show all “**No Hit**” and “**Decline**” returns as **QS** in **GRAY** and a “**D**” will appear for a “**Decline**” and an “**NH**” will appear for “**No Hit**”. The screenshot below is from our [700Dealer.com](https://700Dealer.com) platform, which every dealer has access to.

If you do not have your credentials to log in to this platform, please call our support desk immediately: **(866) 273-3848**.



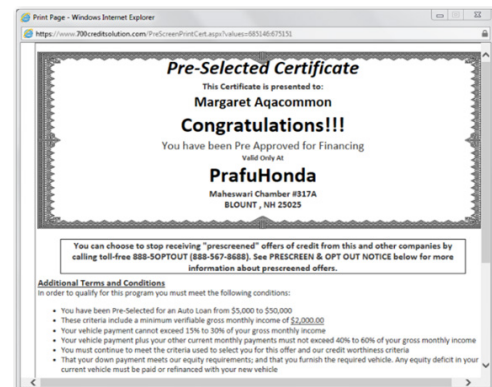
## Firm Offer of Credit - Compliance Requirement

Because a prescreen (QuickScreen) is performed without consumer consent, dealers are required by law to send a **"Pre-Selected Certificate"** and must be delivered to all consumers who **"Pass"** the prescreen inquiry AND the dealer must be able to prove the offer was delivered. The dealer has three options for certificate delivery. They can:

- Print the certificate at their local printer in the dealership and drop in the mail to the consumer
- Email the certificate to the consumer
- 700Credit can print and mail the Certificate on your behalf for \$1.05/letter.

Because we are the compliance experts in this industry, our system automatically monitors all prescreens that are run, and if the dealership does NOT print or email the certificate within 15 days of running, our system will automatically generate and mail the certificate to your customer. Dealers will be charged \$1.05/letter if this event occurs.

To the right is an example of our certificate template which will be customized to your store - and your clients.



## OpportunityAlerts!

**OpportunityAlerts!** are graphic icons that alert the dealer to potential opportunities in the soft pull results based on the color of the alert: Green/Yellow/Red.

A proprietary algorithm reads data from the QuickScreen results and presents the appropriate alerts accordingly. Alerts are available for the following data points:

- Credit Score (**S**)
- Interest Rate (**R**)
- Inquiries (**I**)
- Loan Term (**T**)
- Monthly Payment (**A**)
- Paid Percentage (**P**)

QuickScreen Results

Result: Consumer Passed Quick Screen Criteria

Score: 727 (Tier 1)

Powered by TU: FICO AUTO 08

Consumer Information:

Name:	John Doe	Email:	jdoe@email.com
Address:	123 Main St. Farmington Hills, MI 48334	Phone:	(999)-555-1234

Auto Summary:

Available Revolving Credit: \$3,881.00	Auto Inquiries last 30 days: 0
----------------------------------------	--------------------------------

Auto Trade Line 1

S

R

Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	Monthly Payment
6.47%	\$12, 886.00	60 Months	0	\$252.00
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
100%	\$0.00	0 Months	NO	
Loan Type:	Trade Status:	Trade Open Date:		
Auto Loan	Closed	11/11/2012		

Auto Trade Line 2

S

P

Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	Monthly Payment
4.66%	\$16,045.00	61 Months	0	\$296.00
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
100%	\$0.00	0 Months	NO	
Loan Type:	Trade Status:	Trade Open Date:		
Auto Loan	Closed	07/21/2011		

Certificate Status:

Printed By:	N/A
Confirmed By:	N/A

PRINT NOW

The **BENEFITS** of OpportunityAlerts! include:

- Quickly identifies opportunities that exist in the QuickScreen results
- Makes the QuickScreen product easier to read and easier to use
- Helps the dealer to focus on the data that will help them work - and close - the best deal
- Adds value and complexity to our product that make it more difficult to compete against

## Set-Up Process

To enable **OpportunityAlerts!**, navigate to the proper tab, as shown below, and check the “Enable QuickScreen Alerts” box (circled).

OpportunityAlerts! are triggered when the values returned from the QuickScreen hit the ranges that are defined in the “OpportunityAlerts!” tab in the Data Access menu in 700Dealer, as shown below. The values will be set at default ranges, however, once the dealer gets comfortable with alerts, they may want to customize the ranges to fit their specific store needs.

Below you will see the default values for Green, Yellow, and Red alerts. Dealers will need to fill out the box below, paying close attention to their score ranges and interests.

	Green	Yellow	Red
Score	>= 725	>= 675	<= 674
Interest Rate	>= 2	>= 1	>= 0.5
Term	>= 1	>= 0	>= 0
Monthly Payment	<= 3	<= 6	<= 8
Paid Percentage	>= \$600	>= \$400	<= \$400
	>= 90 %	>= 85 %	<= 60 %

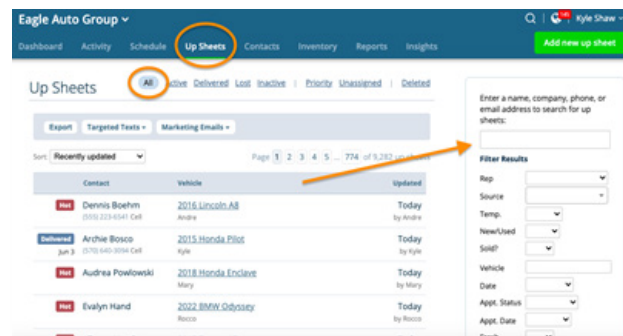
	Score Range	Probable Interest Rate
Interest Rate 1	Greater than 725	1.5 %
Interest Rate 2	Greater than 700	3.0 %
Interest Rate 3	Greater than 675	5.0 %
Interest Rate 4	Greater than 650	7.0 %
Interest Rate 5	Greater than 625	9.0 %
Interest Rate 6	Below 625	13.0 %



## Submitting and Viewing a Prescreen

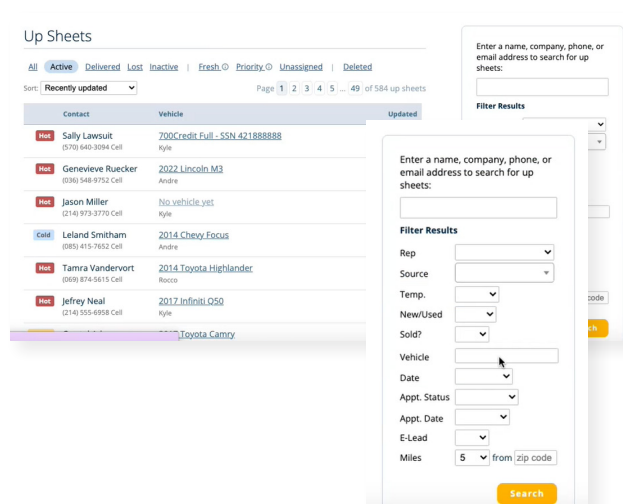
To pull prescreen on a customer, you need to first ensure the customer has an Up Sheet in AutoRaptor.

First, search for a customer in AutoRaptor, click the **“Up Sheet”** menu item from the top navigation bar make sure you are under **“All”**.



The user can either search for the Up Sheet within the list provided (*may be useful for recently viewed/edited Up Sheets*), or they can utilize the search feature on the right-hand side of the page.

Enter customer information such as first name, last name, email, or cell phone number and click **“Search”**.



Once located, select the Up Sheet to open it's details. If there is no Up Sheet created for the consumer, select the **“Add New Upsheet”** button on the top of the page.

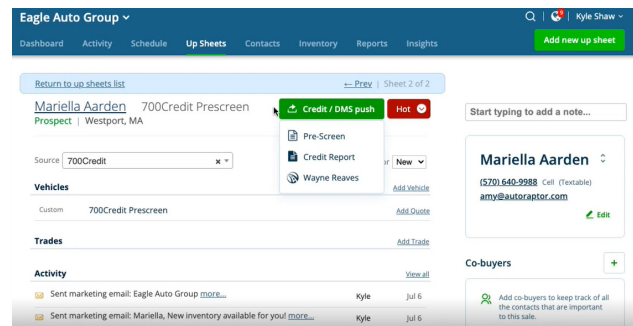
Enter the consumer's contact information to create an Up Sheet.





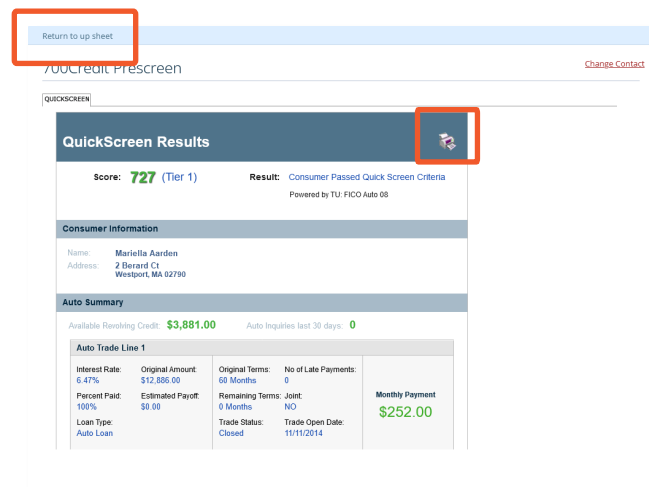
To pull a prescreen, select the green **“Credit/DMS push”** button in the top-right corner of the Up Sheet.

From the drop-down menu, select **“PreScreen”**.



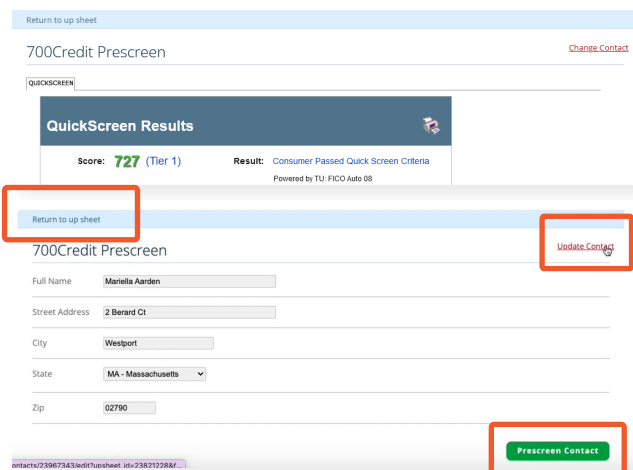
700Credit’s prescreen, QuickScreen results will appear on screen in an iframe.

From here, users can print the results by clicking the printer icon in the top-right corner of the iframe, or return to the Up Sheet in the top-left corner of the screen.



If for some reason the user notices information regarding the consumer is incorrect, they can click the **“Change Contact”** link in the top-right corner of the screen and edit the user’s information.

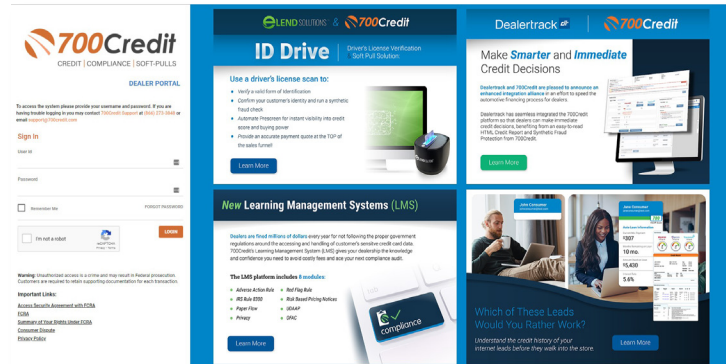
Once correct, click **“Update Contact”**, and from there either return back to the Up Sheet, or click **“Prescreen Contact”** to re-run the prescreen.



## Introduction to 700Dealer.com

As a customer of 700Credit, you have access to your own personal credit portal at [www.700Dealer.com](http://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](mailto: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.

**Credit Report**

**Applicant:** JANE KARDEN  
**DOB:** 11/11/1980  
**SSN:** 000-00-1234  
**State:** MI  
**In File:** 09/09/22  
**Reported:** 03/14/23

**PREVIOUS ADDRESSES:**

Name	City	State
5 SILVER ROD ST HIGH DAM RD	WARREN	MI

**EMPLOYMENT:**  
 EMPLOYER: X

**700Credit Auto Summary**

Trade	Score	Score Factor	Score Factor Des
Trade 1	727	0.0	Score Factor Des
Trade 2	727	0.0	Score Factor Des
Trade 3	727	0.0	Score Factor Des
Trade 4	727	0.0	Score Factor Des
Trade 5	727	0.0	Score Factor Des
Trade 6	727	0.0	Score Factor Des
Trade 7	727	0.0	Score Factor Des
Trade 8	727	0.0	Score Factor Des
Trade 9	727	0.0	Score Factor Des
Trade 10	727	0.0	Score Factor Des

**QuickScreen Results**

**Result:** Consumer Passed Quick Screen Criteria  
**Score:** 727 (Tier 1)  
 Powered by TICO AUTO 08

**Consumer Information:**

Name: John Doe  
 Address: 123 Main St, Farmington Hills, MI 48334  
 Email: jdoe@email.com  
 Phone: (999)-555-1234

**Auto Summary:**

Available Revolving Credit: \$3,881.00  
 Auto Inquiries last 30 days: 0

**Auto Trade Line 1**

Interest Rate	Original Amount	Original Terms	No of Late Payments	Monthly Payment
6.47%	\$12,686.00	60 Months	0	\$252.00
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
100%	\$0.00	0 Months	NO	
Loan Type:	Trade Status:	Trade Open Date:		
Auto Loan	Closed	11/11/2012		

**Auto Trade Line 2**

Interest Rate	Original Amount	Original Terms	No of Late Payments	Monthly Payment
4.66%	\$16,045.00	61 Months	0	\$296.00
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
100%	\$0.00	0 Months	NO	
Loan Type:	Trade Status:	Trade Open Date:		
Auto Loan	Closed	07/21/2011		

**Certificate Status:**

Printed By: N/A  
 Confirmed By: N/A

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

Items supported on the dashboard include:

- Adverse Action Notices
- Risk-based Pricing Notices
- OFAC Search, Red Flag ID & Privacy Notices
- Out of Wallet Questions
- Our Compliance Dashboard also collects lead forms from our Credit Reporting and Soft-Pull products

### Lead Summaries for:

- QuickQualify
- QuickApplication
- QuickScreen
- QuickScore
- QuickQualify Xpress

## 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

Adverse Action Letter Program Monitor		
	#	%
<b>Total Applicants</b>	<b>43</b>	
Letters Mailed	34	79%
Letters Queued to be Mailed <a href="#">View/Edit</a>	4	9%
Letters Printed Locally	0	0%
Applicants with No Letter Delivered <a href="#">View/Edit</a>	5	12%
<b>Adverse Letters Delivered/Scheduled</b>	<b>38</b>	<b>88%</b>
<a href="#">Current Adverse Action Setup</a> <a href="#">Request Setup Changes</a>		

Risk Based Pricing Notice Program Monitor		
	#	%
<b>Total Applicants</b>	<b>43</b>	
Notices Mailed	35	81%
Notices Queued to be Mailed <a href="#">View/Edit</a>	6	14%
Notices Emailed	0	0%
Notices Printed Locally	0	0%
Applicants with No Notice Delivered <a href="#">View/Edit</a>	2	5%
<b>RBP Notices Delivered/Scheduled</b>	<b>41</b>	<b>95%</b>
<a href="#">Current RBP Setup</a> <a href="#">Request Setup Changes</a>		

Red Flag Program Monitor		
Red Flag Alert Status		
	#	%
<b>Total Applicants With Red Flag</b>	<b>38</b>	<b>46</b>
Red Flag Clear & Cautions	9	24%
Red Flag Alerts	29	76%
Alerts Unresolved <a href="#">View/Edit</a>	27	
Alerts Resolved	2	
<a href="#">Work on Unresolved</a>		
Consumer Alerts		
Fraud Victim and Security Alerts <a href="#">View</a>	1	
Active Duty Alerts <a href="#">View</a>	0	
ID Verifications		
	#	%
Complete	0	0%
Incomplete <a href="#">View/Edit</a>	42	100%
<a href="#">Work on Incompletes</a>		

Out of Wallet Authentication Program Monitor		
	#	%
<b>Total Applicants</b>	<b>42/29</b>	
<b>Total Applicants with OOW Presented</b>	<b>42</b>	<b>100%</b>
Applicants Passed	3	7%
Applicants Failed	0	0%
Authentication Abandoned	3	7%
Questions Unavailable	36	86%

OFAC Compliance		
	#	%
<b>OFAC Status</b>		
<b>Total Applicants With OFAC</b>	<b>39</b>	
OFAC Alerts	0	0%

## 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](https://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.

User ID	Name	User email	User type	Status	Dealer	City	State	Actions
cartercountrydual	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountrydual	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountrydual	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountryhyundai	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountryhyundai	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cohyundai2012	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
schavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
keystonechevydual	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
keystonechevydual	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
keystonechevydual	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>

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

**User Information**

Search:

Personal Information

First Name:  Middle Name:  Last Name:

Address:

City:  State:  Zip:

Email Address:

**User Setup Information**

User Type:  User Level:

Web User:  Dealer Admin:

☐ Read Only

Dealer:  Select Default Dealer:

☐ Disable User

From IP:  To IP:

☐ No IP Ranges found

☐ Address/Check/Phone

☐ Password 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

User ID	Name	User email	User type	Status	Dealer	City	State	Actions
cartercountrydual	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountrydual	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountrydual	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountryhyundai	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountryhyundai	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cohyundai2012	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
schavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
keystonechevydual	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
keystonechevydual	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
keystonechevydual	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>

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.

The image shows two screenshots of the AutoRaptor user management interface. The top screenshot is the 'User Information' form, which includes fields for User ID, Password, Retype Password, First Name, Middle Name, Last Name, Address, Zip, City, State, Phone, and Email Address. A 'Password Rules' box on the right specifies: 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. The bottom screenshot is the 'User Setup Information' form, which includes fields for User Type, User Level, Dealer, Select Default Dealer, and Security Questions. It also has checkboxes for 'Read Only', 'Disable User', 'Restrict Days of week and time of day access', 'Force Password change on next Login', and 'Show in QuickApp Dropdown'.

## Viewing Invoices

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

The image shows a screenshot of the 700Credit online invoicing interface. The left-hand menu has a tab labeled 'Online Invoicing' which is highlighted with a red box. The main content area displays an 'Invoice Summary' for Invoice Number 605347. The summary includes fields for Past Due Balance (\$0.00), Current Activity (\$1295.30), and Invoice Total (\$1295.30). It also shows Online Payments (\$0.00) and Auto Payments (\$0.00). The balance due by 12/11/2018 is \$1295.30. The interface includes a 'Print Invoice' button and a 'Payments made over phone or through mail after invoice date are not reflected in BALANCE shown here' note. The bottom of the page features a '2018 Dealer Summit' banner and the 700Credit logo.

You should have been sent your [700Dealer.com](http://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](mailto:support@700Credit.com).