USER GUIDE

MAY 2023

TABLE OF CONTENTS

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

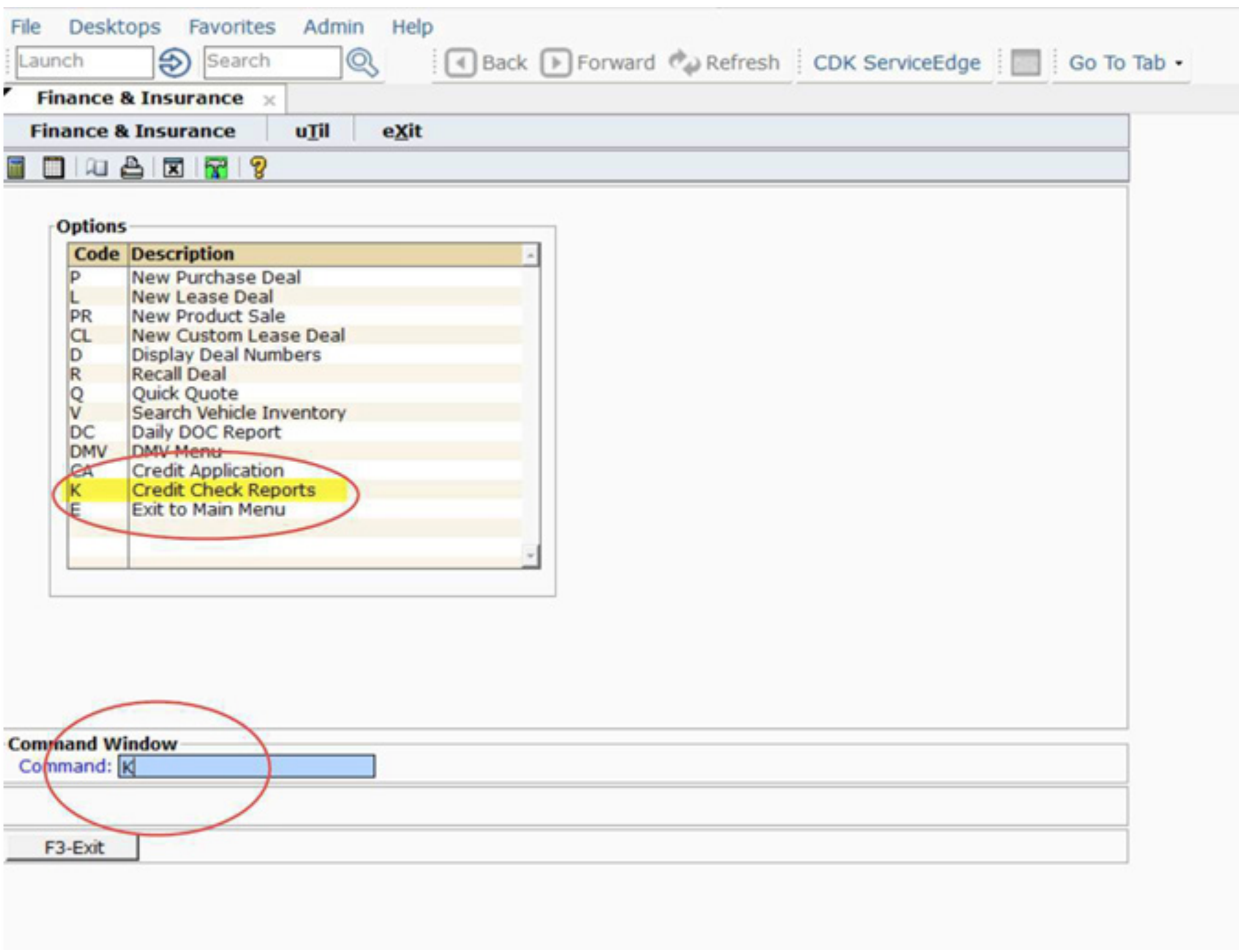
We have developed a base solution that follows industry best practice (and the best liability protection) to help keep you in compliance with federal and state laws and regulations. Our services can be tailored to fit your dealership's interpretation of the law and internal policies.

CDK has integrated our credit and compliance solution into their platform. This guide will walk you through how to pull/view credit reports from within your CDK 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.

Credit can be pulled in two locations -- the **FI Home Screen** and the **Summary Screen.** Find instructions on pulling credit from either option below.

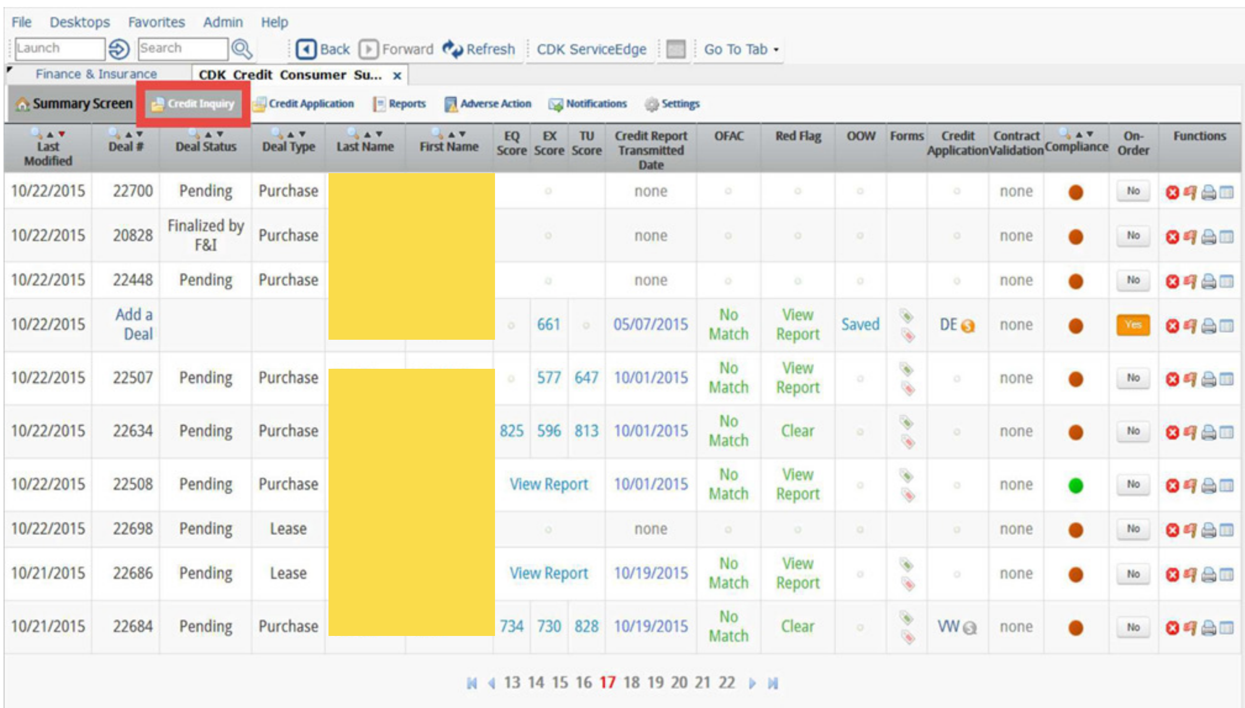
FI Home Screen

- To pull credit from the FI Home Screen, Select "**K**" from the FI Menu on the home screen



Summary Screen

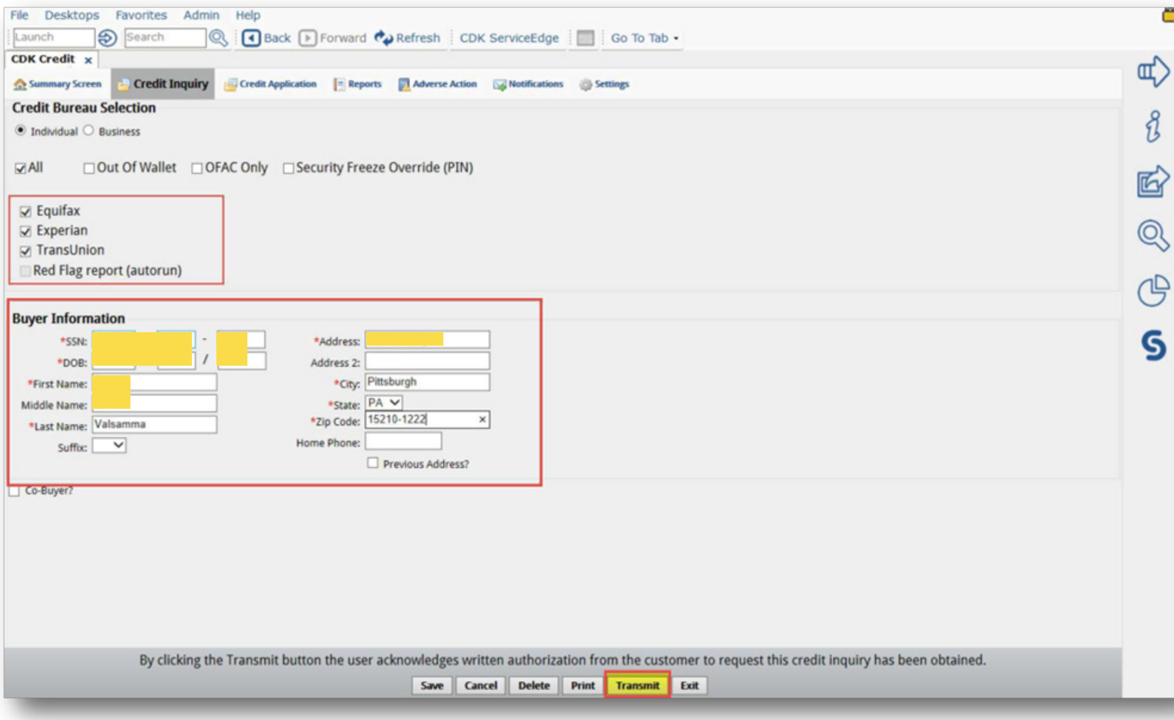
- To pull credit from the Summary Screen, select the "**Credit Inquiry**" button



Credit Inquiry

To perform a credit inquiry:

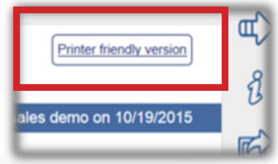
1. Select "**Credit Report**"
2. Enter Customer Information
3. Select "**Transmit**"

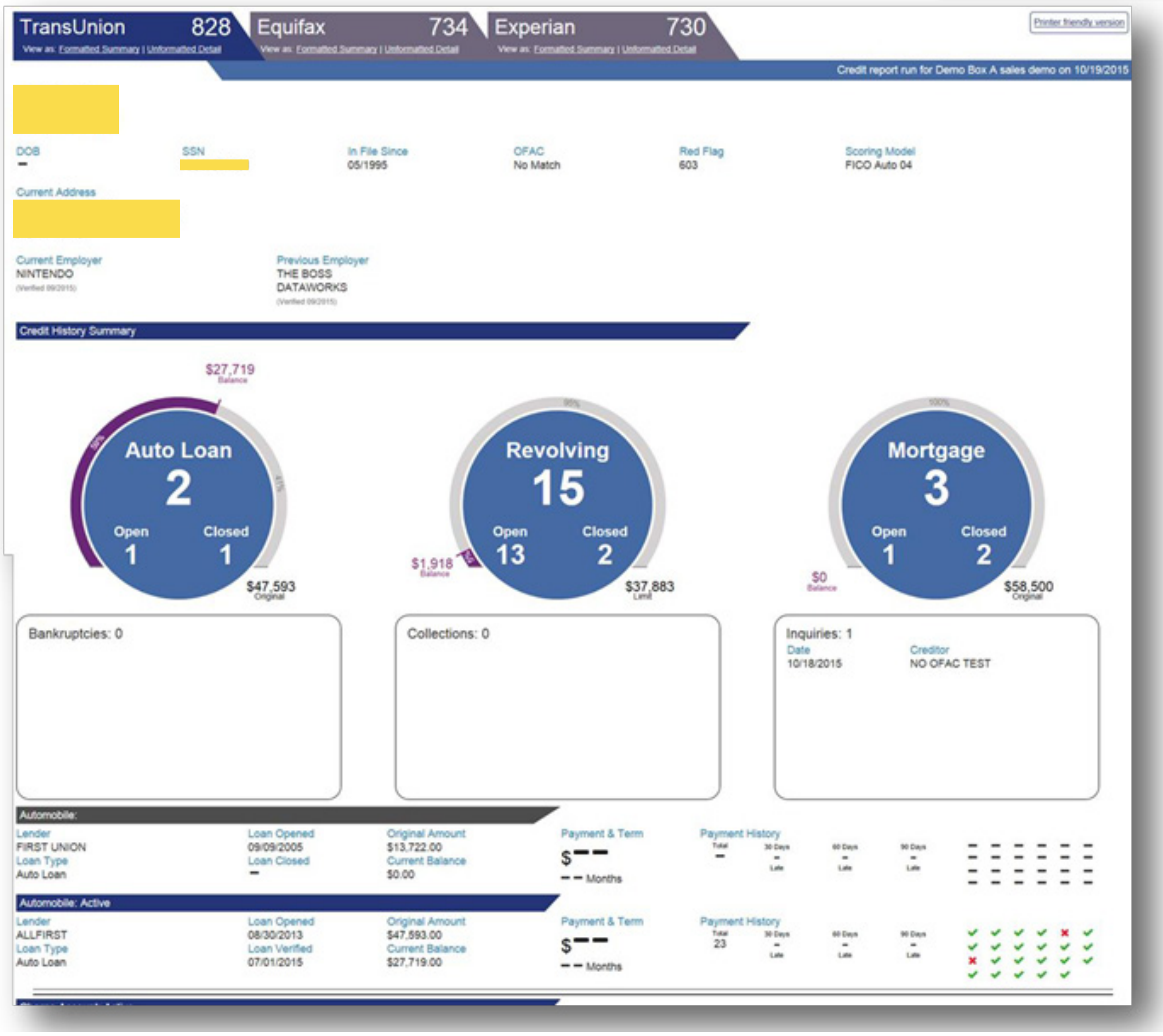


Credit Report

Below is an example of what the credit report would look like.

- To print a credit report, navigate to “Printer friendly version” button in top left-hand corner of screen:



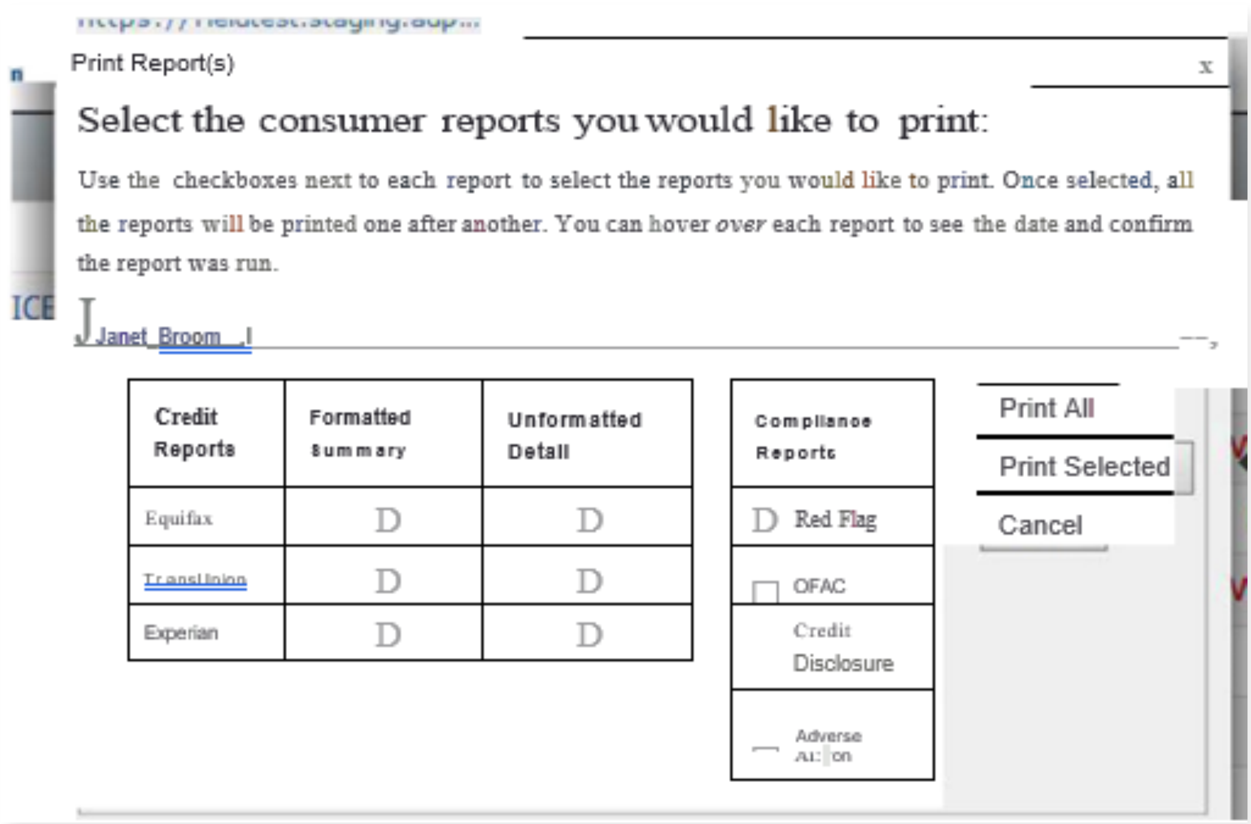


Print Reports

On the screen below, you will be prompted to select which reports you would like to print, and your desired print format.

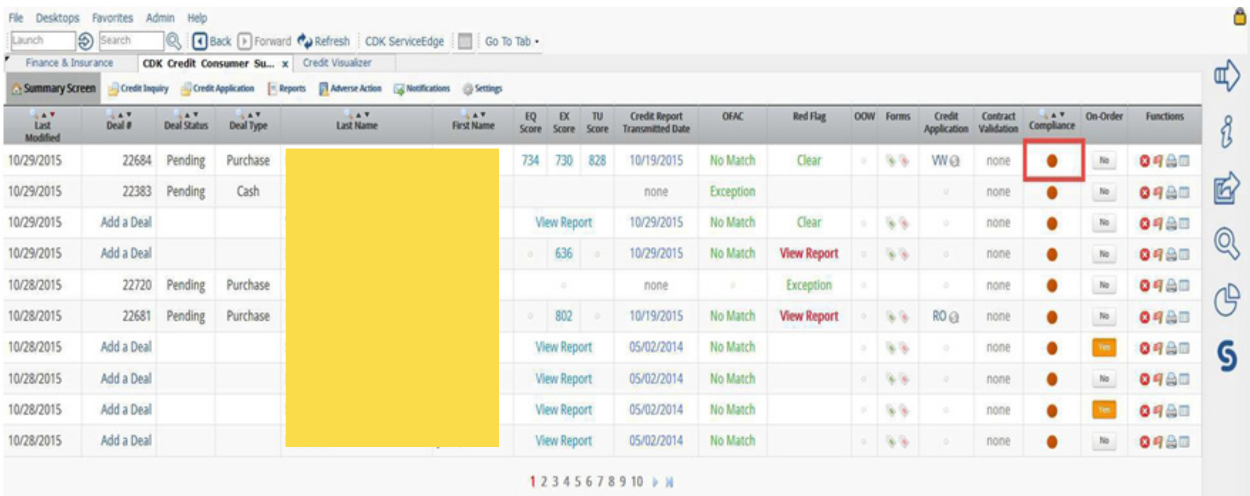
To print multiple reports, check the appropriate boxes and choose:

- **a) "Print Selected"**
- **b) "Print All"**

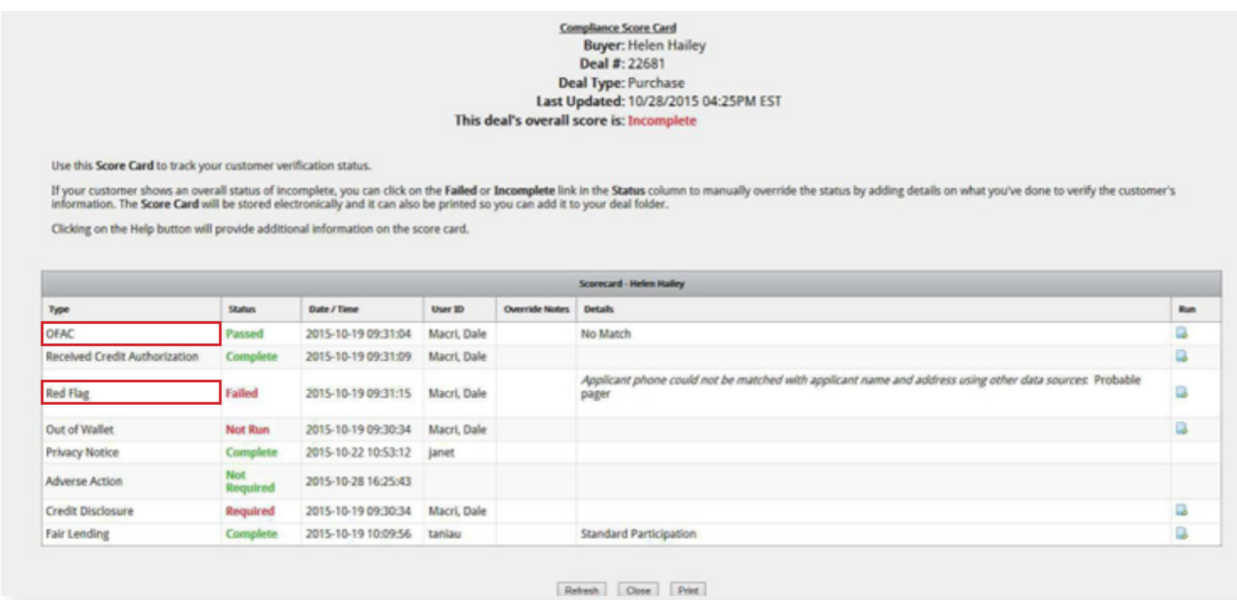


Compliance Score Card

1. To open the score card, click the **Red Circle** under "**Compliance**" column; if the circle is green, no notes are required

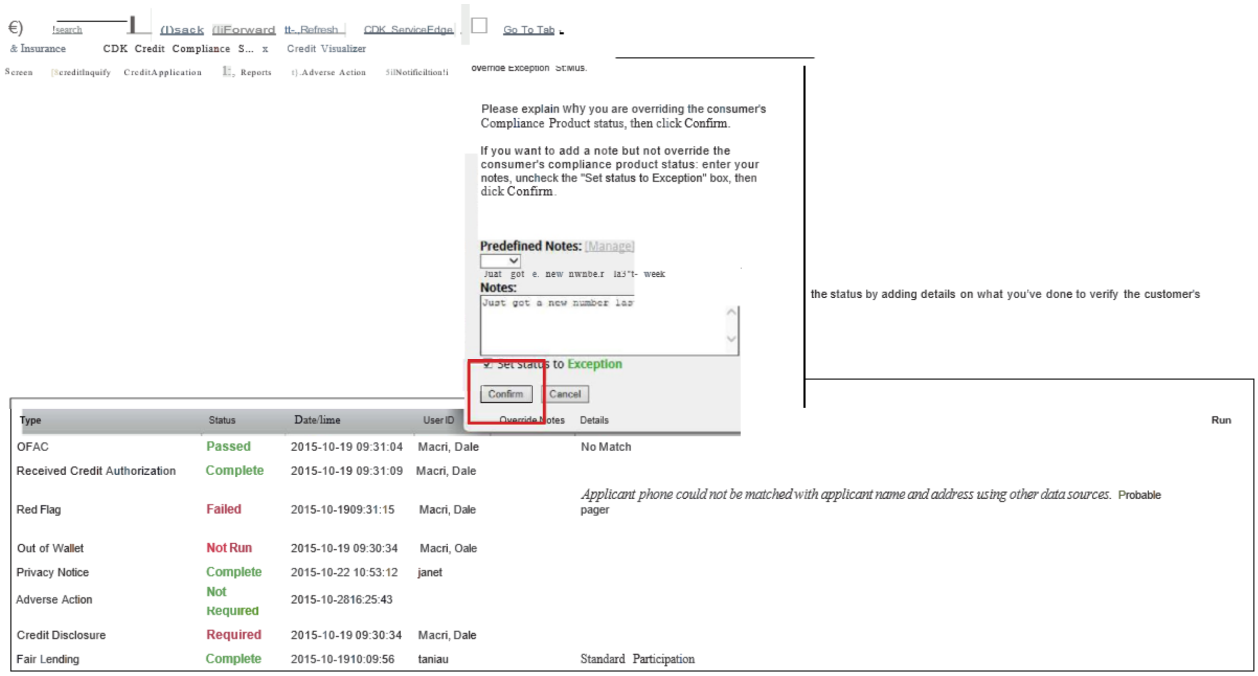


2. On the Score Card, if the OFAC or Red Flag status is in red, click the status, in this case failed to enter the clearing notes



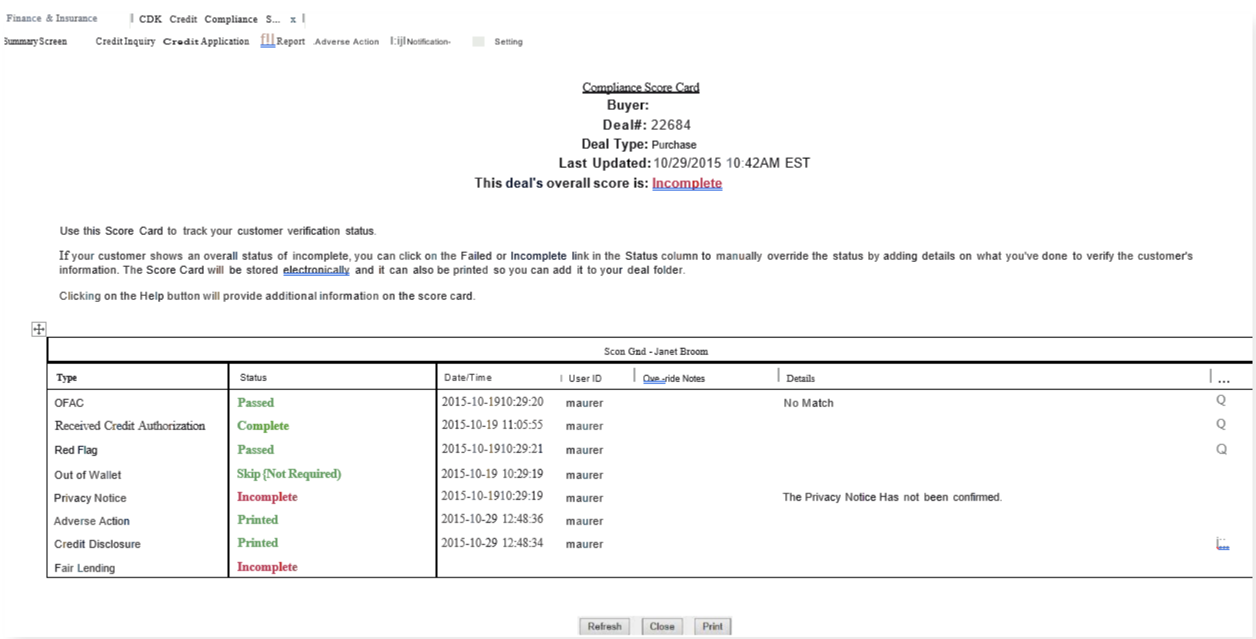
Add Notes to Score Card

- To add notes, enter any necessary overriding notes and click "**Confirm**"



Completing the Score Card

- The Score Card is complete when all the status are **Green**. Adverse Action will be resolved by the Enterprise Adverse Action once the grace period has expired and an Adverse Action letter has been printed or the deal has moved beyond a "**Pending**" status



Finance & Insurance | CDK Credit Compliance S... x

Summary Screen Credit Inquiry Credit Application Report Adverse Action Notification Setting

Compliance Score Card

Buyer:

Deal#: 22684

Deal Type: Purchase

Last Updated: 10/29/2015 10:42AM EST

This deal's overall score is: Incomplete

Use this Score Card to track your customer verification status.

If your customer shows an overall status of incomplete, you can click on the Failed or Incomplete link in the Status column to manually override the status by adding details on what you've done to verify the customer's information. The Score Card will be stored electronically and it can also be printed so you can add it to your deal folder.

Clicking on the Help button will provide additional information on the score card.

Scon Gnd - Janet Broom

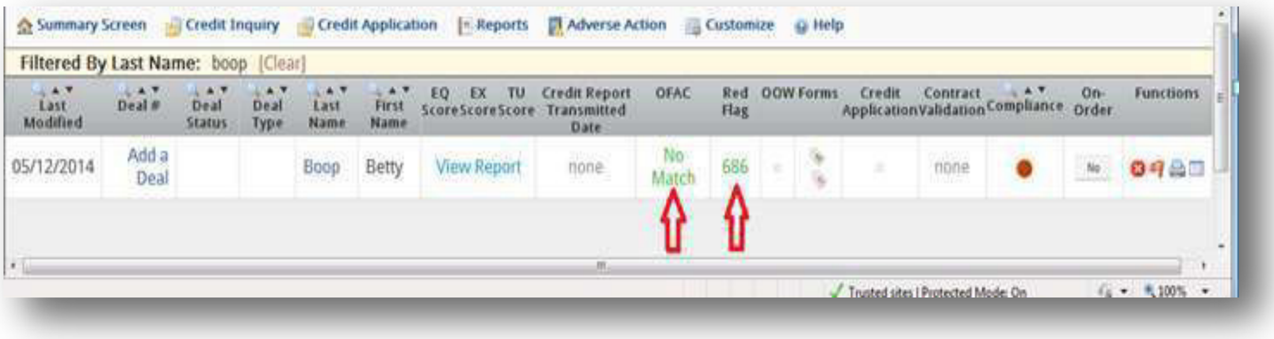
Type	Status	Date/Time	User ID	Ove-ride Notes	Details	...
OFAC	Passed	2015-10-1910:29:20	maurer		No Match	Q
Received Credit Authorization	Complete	2015-10-19 11:05:55	maurer			Q
Red Flag	Passed	2015-10-1910:29:21	maurer			Q
Out of Wallet	Skip (Not Required)	2015-10-19 10:29:19	maurer			
Privacy Notice	Incomplete	2015-10-1910:29:19	maurer		The Privacy Notice Has not been confirmed.	
Adverse Action	Printed	2015-10-29 12:48:36	maurer			
Credit Disclosure	Printed	2015-10-29 12:48:34	maurer			
Fair Lending	Incomplete					

Refresh Close Print

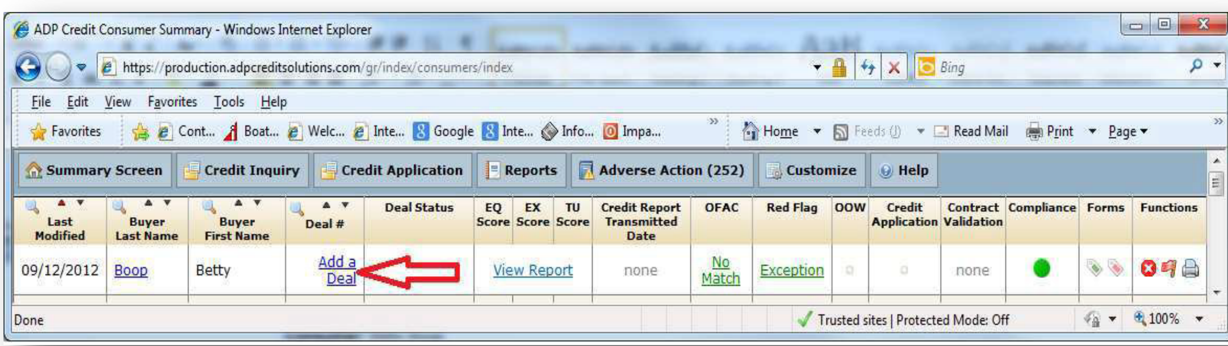
Credit Summary

To view the credit summary, navigate to the Summary Screen.

- Note that the OFAC and Red Flag status are shown in green on the Summary Screen. If either is not appearing as green, correct any errors and return to Summary Screen



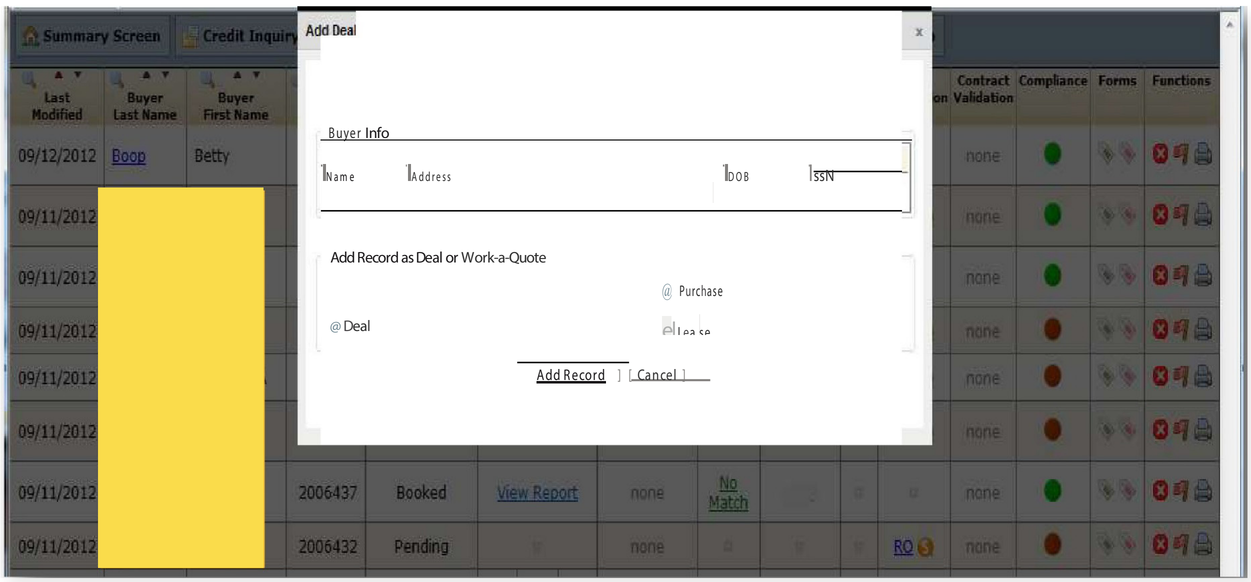
- Once OFAC and Red Flag are shown in Green, click "**Add a Deal**"



Add Record

To choose the type of deal you want to create:

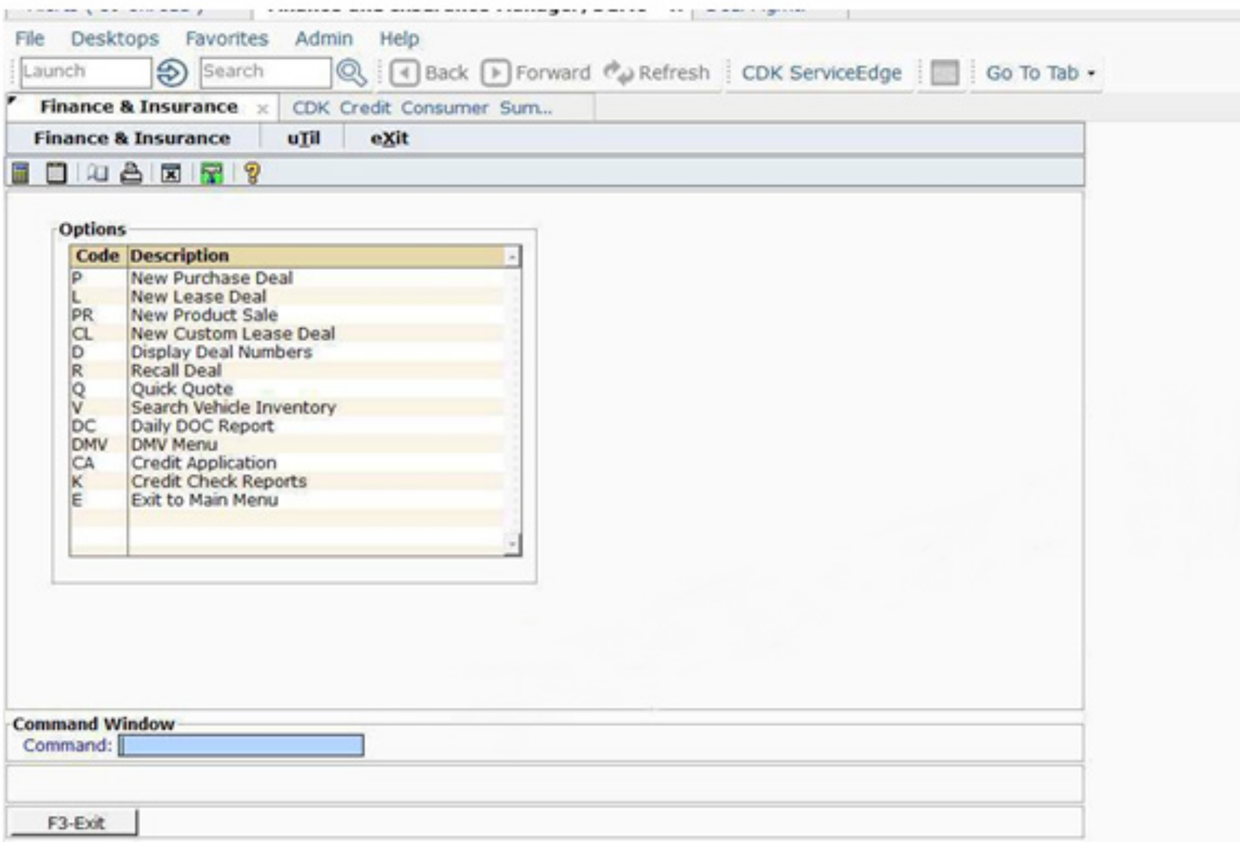
- To choose the type of deal you want to create, click "**Add Record**" and note the deal number that is created



Recall Deal

To Recall the Deal in F&I:

- Use the CA command to transmit to DealerTrack or RouteOne



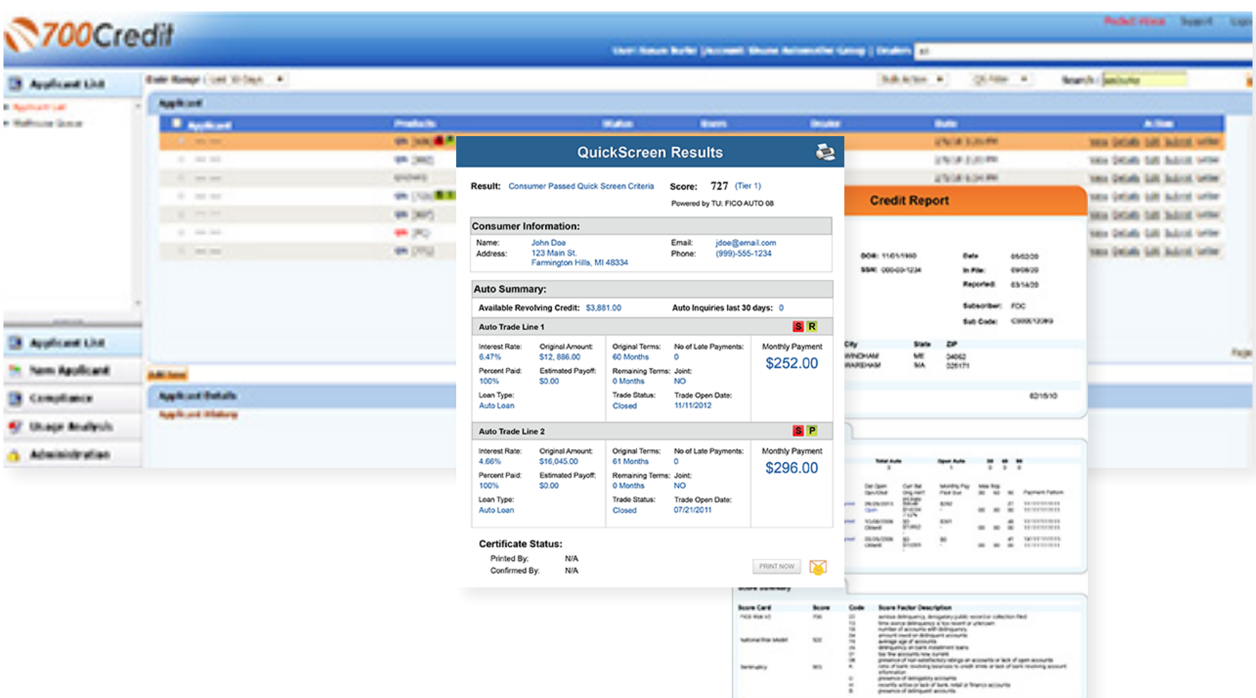
Introduction to 700Dealer.com

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.

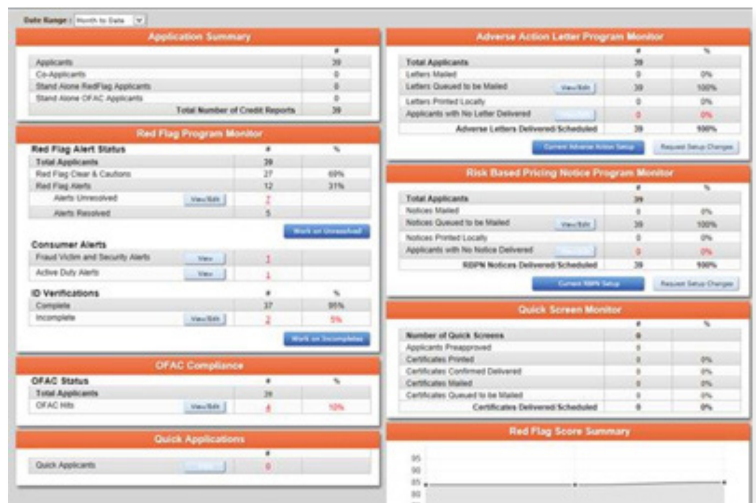
By clicking on any name in the list, you can view their full credit report, red flag, and a link to their compliance dashboard. If a QuickScreen was run, you will see the QuickScreen results.



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:

- Red Flag Alert Status
- OFAC Compliance
- Adverse Action Letter
- RBPN



Lead Summaries for:

- QuickQualify
- QuickApplication
- QuickScreen
- QuickScore
- QuickQualify Xpress

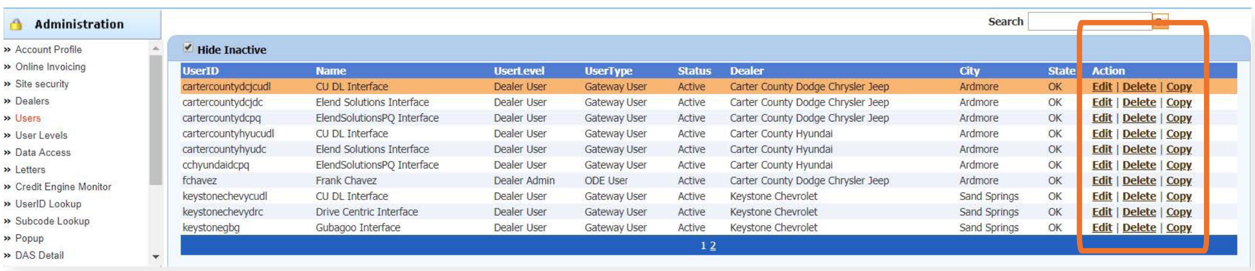
How You Benefit

- 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

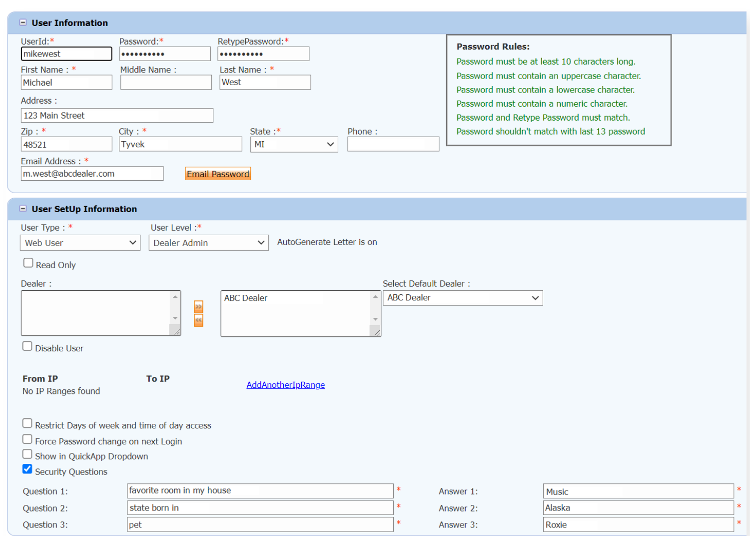
Managing Users

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

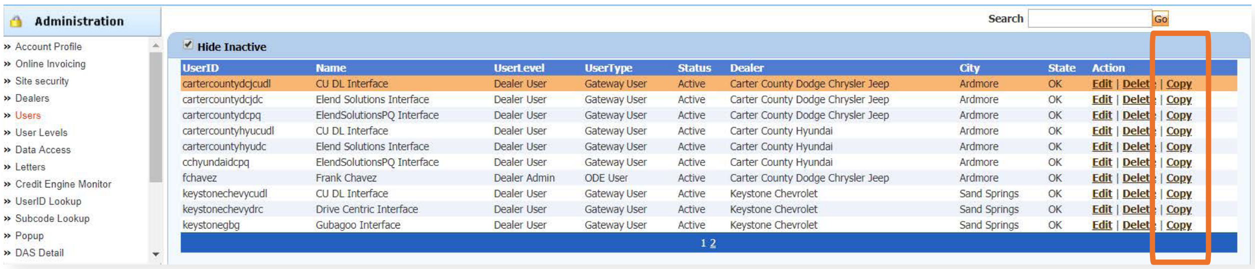
1. Log in to 700Dealer.com
2. Click on the "**Users**" link in the left-hand navigation bar
3. To edit a user's credentials, click the "**Edit**" link on the right
4. To delete a user, click the "**Delete**" link on the right
5. To create a new user, click on the "**Copy**" link on the right.



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

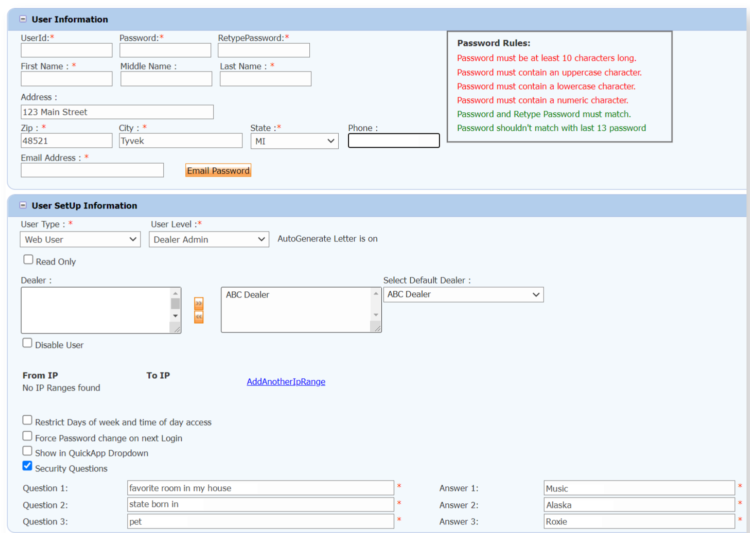


Creating a New User



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

To create a new user, it is easiest to find a similar user id, and select the "Copy" action as highlighted above. You can then fill in the new user information and make any changes in the setup necessary.



You should have received 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.