



CDK GLOBAL[®]

USER GUIDE

MAY 2023

TABLE OF CONTENTS

Introduction	3
Welcome.....	3
Credit Reports	3
Red Flag	3
Out of Wallet Questions.....	3
Risk-Based Pricing Notices	3
Adverse Action Letters	4
CDK 700Credit Integration	5
FI Home Screen	5
Summary Screen.....	6
Credit Inquiry	7
Credit Report	8
Print Reports.....	9
Compliance Score Card	10
Add Notes to Score Card.....	11
Completing the Score Card	12
Credit Summary.....	13
Add Record.....	14
Recall Deal	15
Introduction to 700Dealer.com.....	16
Viewing Your Leads.....	16
Compliance Dashboard	17
How You Benefit.....	17
Managing Users	18
Creating a New User	19

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

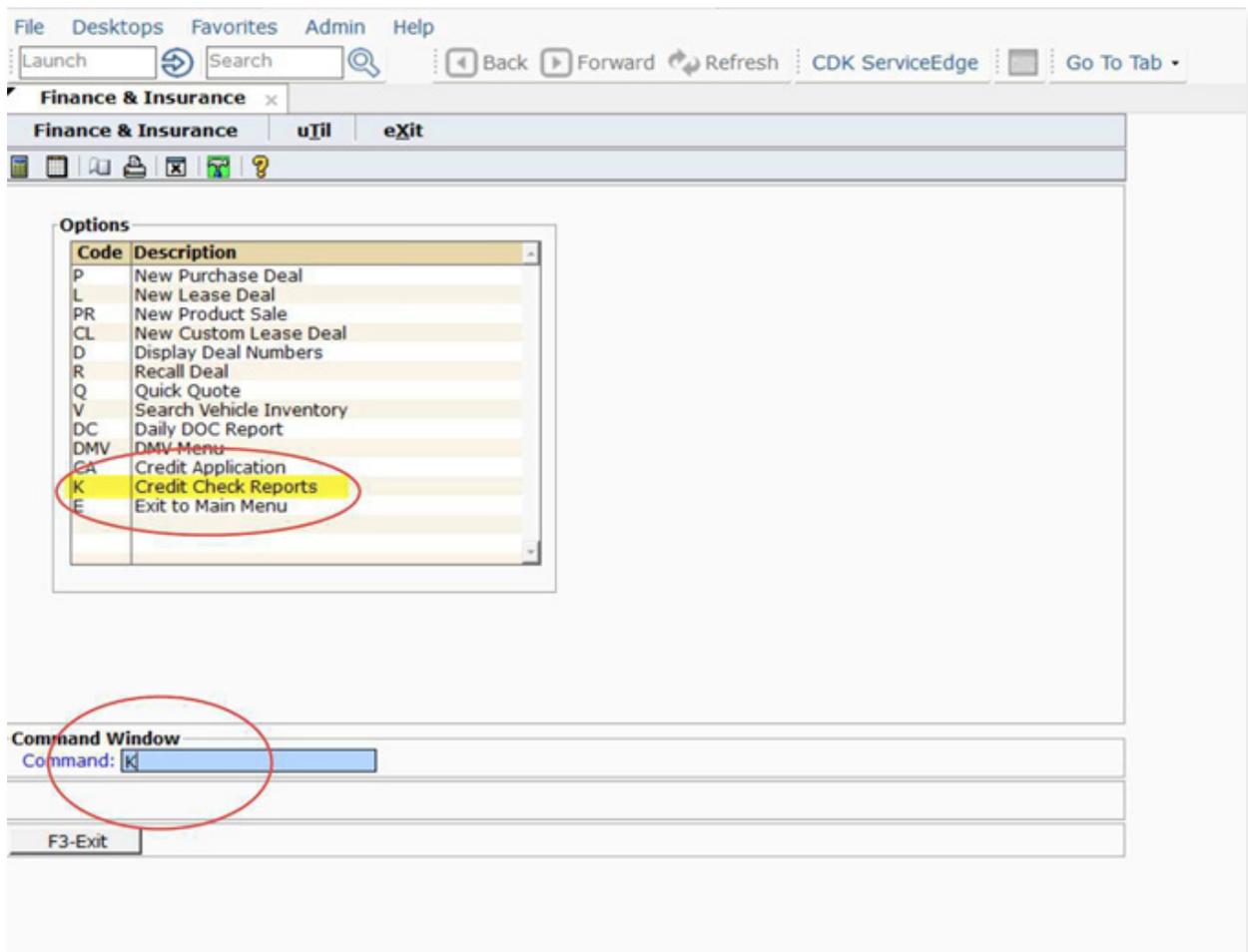
We have developed a base solution that follows industry best practice (and the best liability protection) to help keep you in compliance with federal and state laws and regulations. Our services can be tailored to fit your dealership's interpretation of the law and internal policies.

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

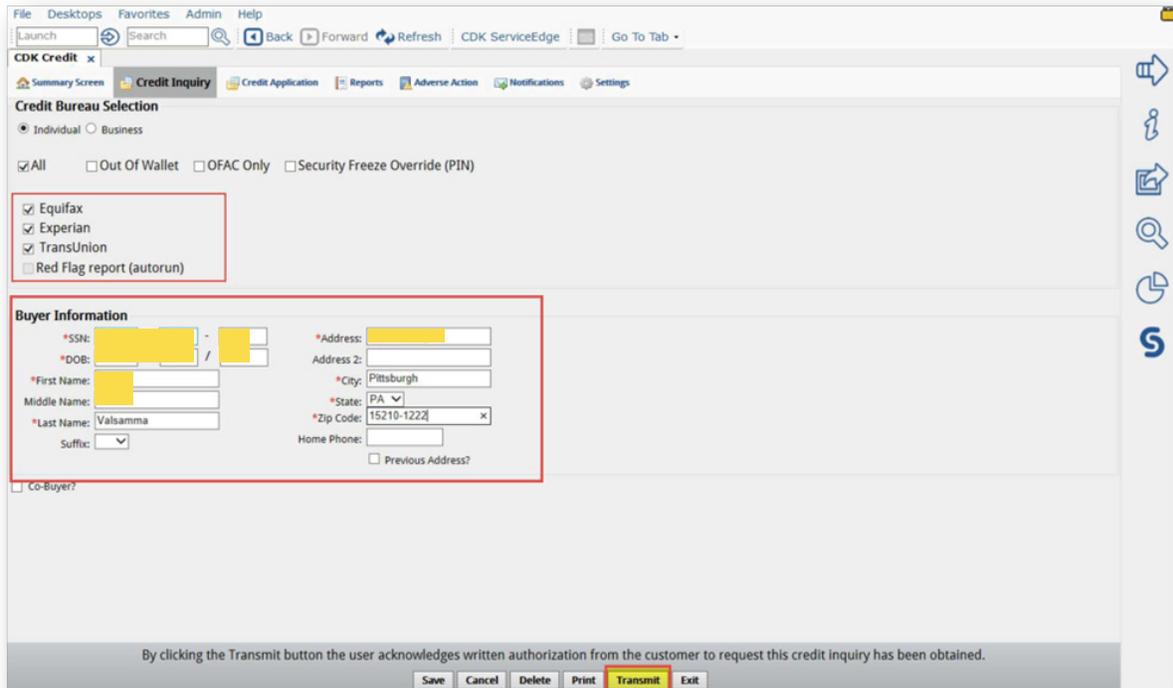
- To pull credit from the Summary Screen, select the "Credit Inquiry" button

Last Modified	Deal #	Deal Status	Deal Type	Last Name	First Name	EQ Score	EX Score	TU Score	Credit Report Transmitted Date	OFAC	Red Flag	OOW	Forms	Credit Application/Validation	Contract Compliance	On-Order	Functions
10/22/2015	22700	Pending	Purchase						none					none		No	✖ 📄 📅
10/22/2015	20828	Finalized by F&I	Purchase						none					none		No	✖ 📄 📅
10/22/2015	22448	Pending	Purchase						none					none		No	✖ 📄 📅
10/22/2015	Add a Deal					661			05/07/2015	No Match	View Report	Saved		DE		Yes	✖ 📄 📅
10/22/2015	22507	Pending	Purchase			577	647		10/01/2015	No Match	View Report			none		No	✖ 📄 📅
10/22/2015	22634	Pending	Purchase			825	596	813	10/01/2015	No Match	Clear			none		No	✖ 📄 📅
10/22/2015	22508	Pending	Purchase			View Report			10/01/2015	No Match	View Report			none		No	✖ 📄 📅
10/22/2015	22698	Pending	Lease						none					none		No	✖ 📄 📅
10/21/2015	22686	Pending	Lease			View Report			10/19/2015	No Match	View Report			none		No	✖ 📄 📅
10/21/2015	22684	Pending	Purchase			734	730	828	10/19/2015	No Match	Clear		VW	none		No	✖ 📄 📅

Credit Inquiry

To perform a credit inquiry:

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



File Desktops Favorites Admin Help

Launch Search Back Forward Refresh CDK ServiceEdge Go To Tab

CDK Credit x

Summary Screen **Credit Inquiry** Credit Application Reports Adverse Action Notifications Settings

Credit Bureau Selection

Individual Business

All Out Of Wallet OFAC Only Security Freeze Override (PIN)

Equifax
 Experian
 TransUnion
 Red Flag report (autorun)

Buyer Information

*SSN: [Redacted] - [Redacted]
 *DOB: [Redacted] / [Redacted]
 *First Name: [Redacted]
 Middle Name:
 *Last Name: Valsamma
 Suffix: [Redacted]

*Address: [Redacted]
 Address 2:
 *City: Pittsburgh
 *State: PA
 *Zip Code: 15210-1222
 Home Phone:
 Previous Address?

Co-Buyer?

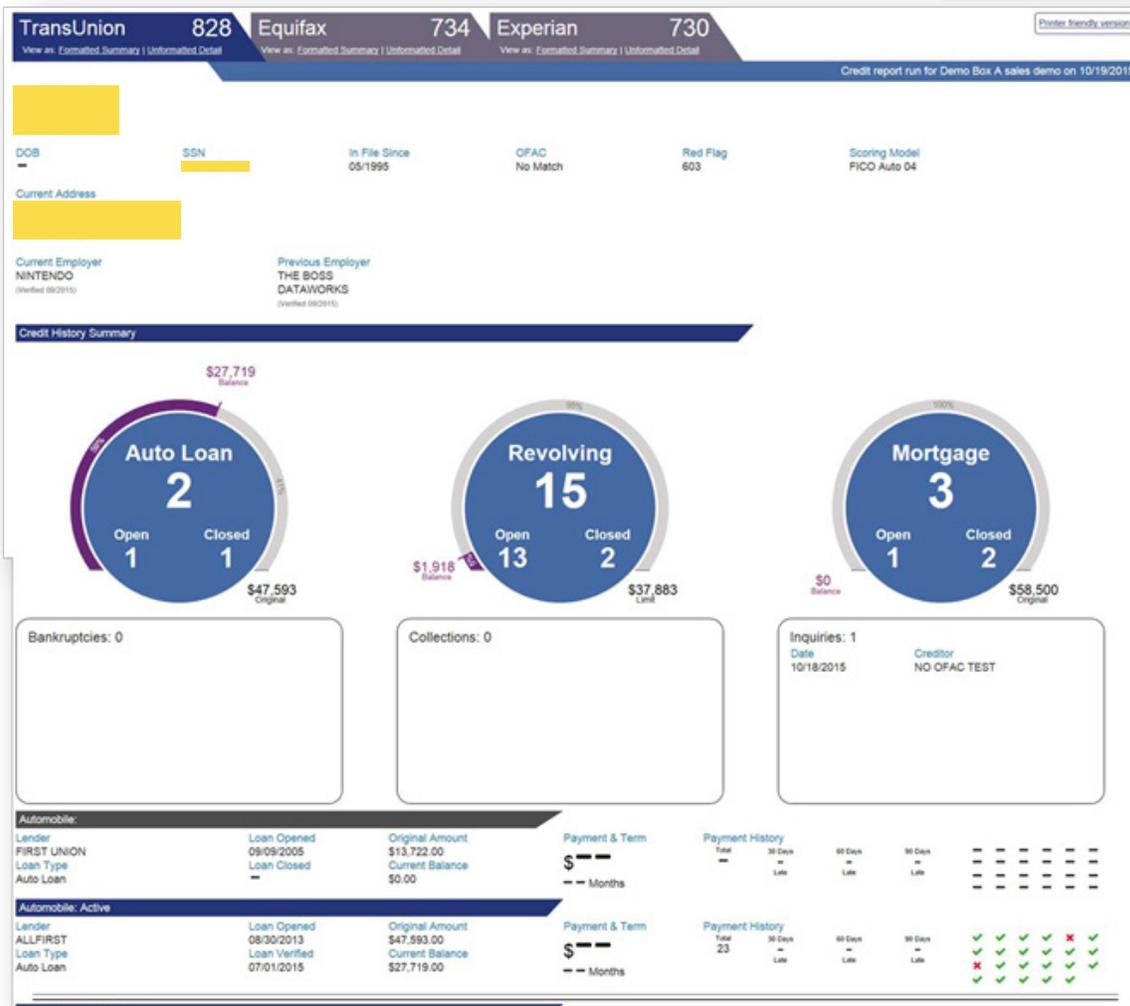
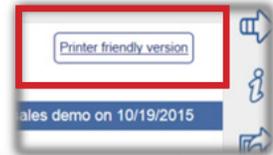
By clicking the Transmit button the user acknowledges written authorization from the customer to request this credit inquiry has been obtained.

Save Cancel Delete Print **Transmit** Exit

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"

Print Report(s)

Select the consumer reports you would like to print:

Use the checkboxes next to each report to select the reports you would like to print. Once selected, all the reports will be printed one after another. You can hover over each report to see the date and confirm the report was run.

Janet Broom

Credit Reports	Formatted Summary	Unformatted Detail
Equifax	<input checked="" type="checkbox"/>	<input type="checkbox"/>
TransUnion	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Experian	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Compliance Reports
<input checked="" type="checkbox"/> Red Flag
<input type="checkbox"/> OFAC
<input type="checkbox"/> Credit Disclosure
<input type="checkbox"/> Adverse Action

Print All

Print Selected

Cancel

Compliance Score Card

- To open the score card, click the **Red Circle** under “**Compliance**” column; if the circle is green, no notes are required

Last Modified	Deal #	Deal Status	Deal Type	Last Name	First Name	EQ Score	EX Score	TU Score	Credit Report Transmitted Date	OFAC	Red Flag	OOW	Forms	Credit Application	Contract Validation	Compliance	On-Order	Functions
10/29/2015	22684	Pending	Purchase			734	730	828	10/19/2015	No Match	Clear			WV	none	●	No	
10/29/2015	22383	Pending	Cash							Exception					none	●	No	
10/29/2015	Add a Deal								View Report	No Match	Clear				none	●	No	
10/29/2015	Add a Deal						636		10/29/2015	No Match	View Report				none	●	No	
10/28/2015	22720	Pending	Purchase								Exception				none	●	No	
10/28/2015	22681	Pending	Purchase				802		10/19/2015	No Match	View Report			RO	none	●	No	
10/28/2015	Add a Deal								View Report	No Match					none	●	No	
10/28/2015	Add a Deal								View Report	No Match					none	●	No	
10/28/2015	Add a Deal								View Report	No Match					none	●	No	
10/28/2015	Add a Deal								View Report	No Match					none	●	No	

- 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

Compliance Score Card
 Buyer: Helen Hailey
 Deal #: 22681
 Deal Type: Purchase
 Last Updated: 10/28/2015 04:25PM 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.

Type	Status	Date / Time	User ID	Override Notes	Details	Run
OFAC	Passed	2015-10-19 09:31:04	Macri, Dale		No Match	
Received Credit Authorization	Complete	2015-10-19 09:31:09	Macri, Dale			
Red Flag	Failed	2015-10-19 09:31:15	Macri, Dale		Applicant phone could not be matched with applicant name and address using other data sources. Probable pager	
Out of Wallet	Not Run	2015-10-19 09:30:34	Macri, Dale			
Privacy Notice	Complete	2015-10-22 10:53:12	janet			
Adverse Action	Not Required	2015-10-28 16:25:43				
Credit Disclosure	Required	2015-10-19 09:30:34	Macri, Dale			
Fair Lending	Complete	2015-10-19 10:09:56	taniau		Standard Participation	

Refresh Close Print

Add Notes to Score Card

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

Please explain why you are overriding the consumer's Compliance Product status, then click Confirm.

If you want to add a note but not override the consumer's compliance product status: enter your notes, uncheck the "Set status to Exception" box, then click Confirm.

Predefined Notes: [Manage](#)

Just got a new number last week

Notes:

Just got a new number last

Set status to Exception

Confirm Cancel

Type	Status	Date/Time	User ID	Override Notes	Details	Run
OFAC	Passed	2015-10-19 09:31:04	Macri, Dale		No Match	
Received Credit Authorization	Complete	2015-10-19 09:31:09	Macri, Dale			
Red Flag	Failed	2015-10-19 09:31:15	Macri, Dale		Applicant phone could not be matched with applicant name and address using other data sources. Probable pager	
Out of Wallet	Not Run	2015-10-19 09:30:34	Macri, Dale			
Privacy Notice	Complete	2015-10-22 10:53:12	janet			
Adverse Action	Not Required	2015-10-28 16:25:43				
Credit Disclosure	Required	2015-10-19 09:30:34	Macri, Dale			
Fair Lending	Complete	2015-10-19 10:09:56	taniau		Standard Participation	

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 [fll Report](#) Adverse Action [fll 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.

Score Card - Janet Broom						
Type	Status	Date/Time	User ID	Override Notes	Details	...
OFAC	Passed	2015-10-19 10:29:20	maurer		No Match	Q
Received Credit Authorization	Complete	2015-10-19 11:05:55	maurer			Q
Red Flag	Passed	2015-10-19 10:29:21	maurer			Q
Out of Wallet	Skip (Not Required)	2015-10-19 10:29:19	maurer			
Privacy Notice	Incomplete	2015-10-19 10:29:19	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

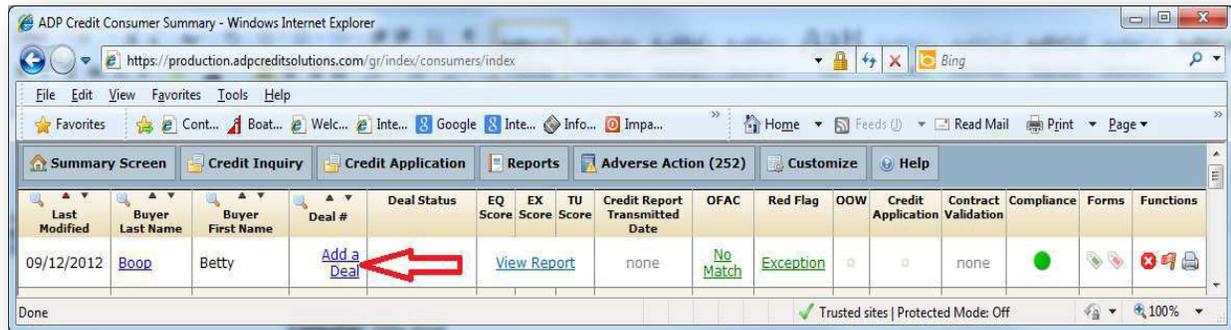
Credit Summary

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



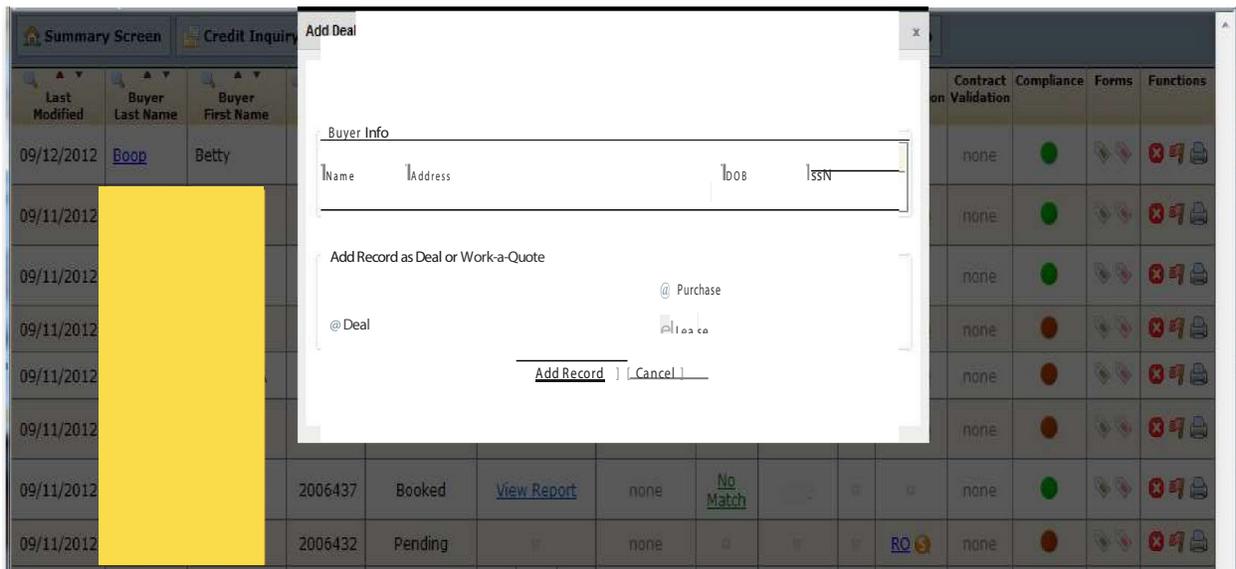
- Once OFAC and Red Flag are shown in Green, click “Add a Deal”



Add Record

To choose the type of deal you want to create:

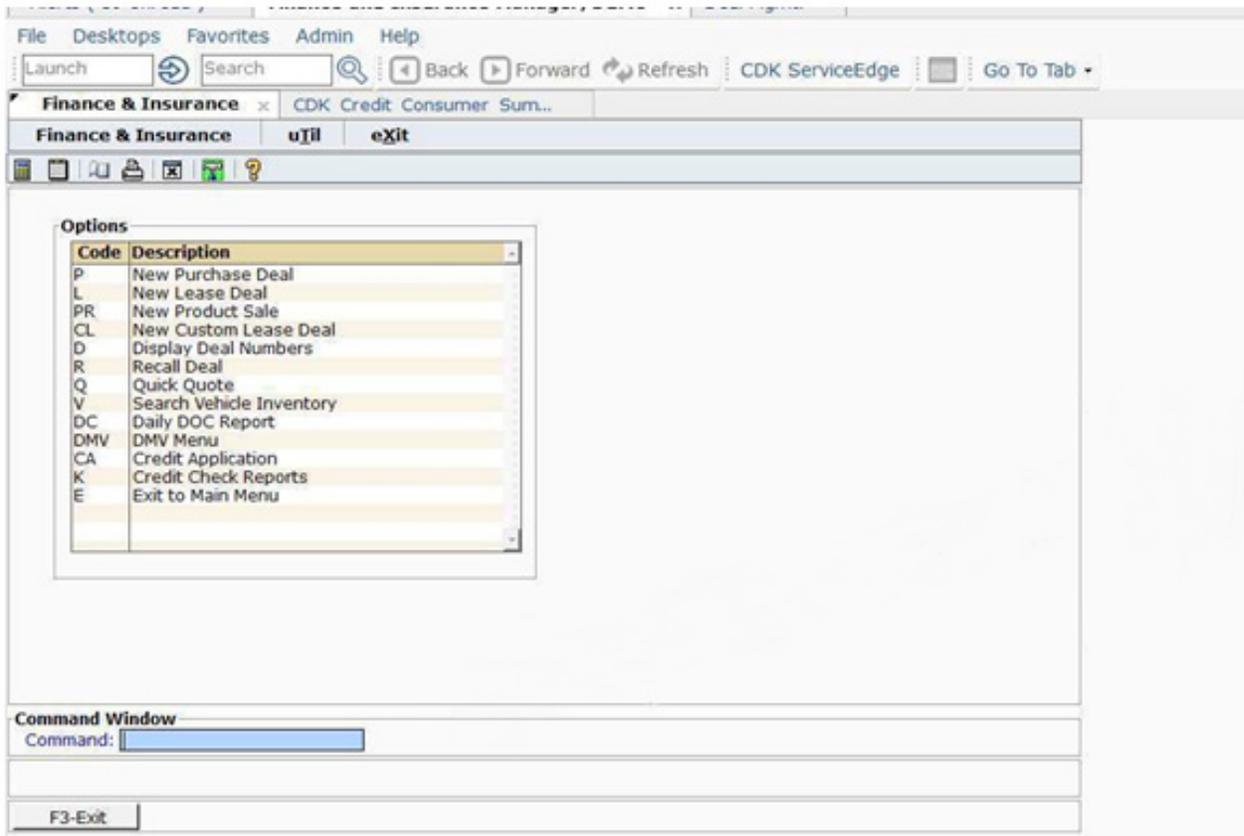
- To choose the type of deal you want to create, click “**Add Record**” and note the deal number that is created



Recall Deal

To Recall the Deal in F&I:

- Use the CA command to transmit to DealerTrack or RouteOne



Introduction to 700Dealer.com

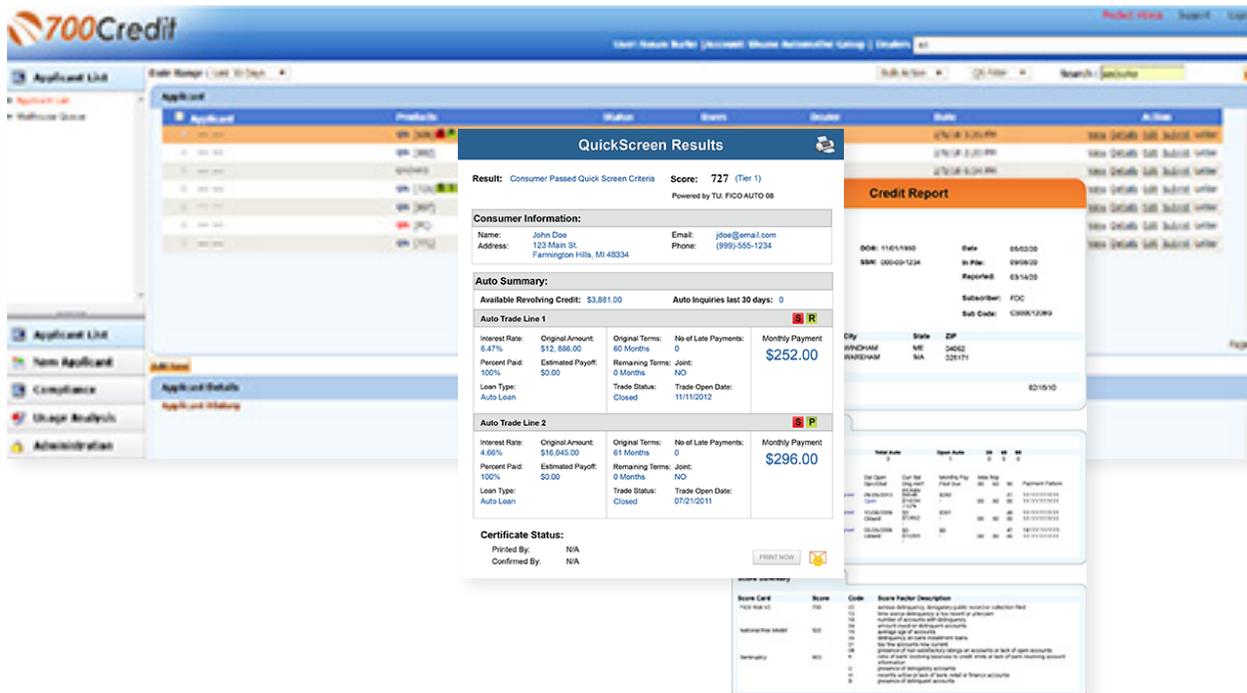
As a customer of 700Credit, you have access to your own personal credit portal at www.700Dealer.com. You should have received your username and password in a welcome email from 700Credit. If you did not receive this email, or have misplaced it, please send an email to: support@700credit.com or call: (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.

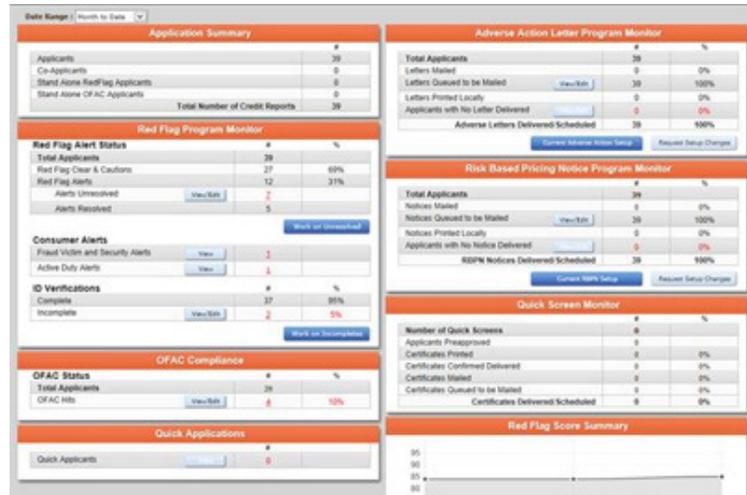
By clicking on any name in the list, you can view their full credit report, red flag, and a link to their compliance dashboard. If a QuickScreen was run, you will see the QuickScreen results.



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.

UserID	Name	User Level	User Type	Status	Dealer	City	State	Action
cartercountydcjdc	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcpcq	Elend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyhyucdl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyhyudc	Elend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cchyundaidcpq	Elend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
fchavez	Frank Chavez	Dealer Admin	GDE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
keystonechevyucdl	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

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

User Information

UserID: * [mikewest] Password: * [*****] Retype Password: * [*****]
 First Name: * [Michael] Middle Name: [] Last Name: * [West]
 Address: [123 Main Street]
 Zip: * [48521] City: * [Tyvek] State: * [MI] Phone: []
 Email Address: * [m.west@700dealer.com] [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: * [Web User] User Level: * [Dealer Admin] AutoGenerate Letter is on
 Read Only
 Dealer: [] Select Default Dealer: [ABC Dealer]
 Disable User
From IP [] **To IP** [Add Another Range]
 Restrict Days of week and time of day access
 Force Password change on next Login
 Show in QuickApp Dropdown
 Security Questions
 Question 1: [favorite room in my house] * Answer 1: [Music] *
 Question 2: [state born in] * Answer 2: [Alaska] *
 Question 3: [pet] * Answer 3: [Roole] *

Creating a New User

UserID	Name	User Level	User Type	Status	Dealer	City	State	Action
cartercountydgcudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydjdc	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
cartercountyyhucudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyyhucudc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cchyundaicdpq	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
keystonechevyudl	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.

User Information

UserId: * Password: * RetypePassword: *
 First Name: * Middle Name: Last Name: *
 Address:
 123 Main Street
 Zip: * City: * State: * Phone:
 48521 Tyvek MI
 Email Address: * [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: * User Level: * AutoGenerate Letter is on
 Read Only
 Dealer: Select Default Dealer:
 Disable User
 From IP: To IP: [AddAnotherRange](#)
 Restrict Days of week and time of day access
 Force Password change on next Login
 Show in QuickApp Dropdown
 Security Questions
 Question 1: Answer 1:
 Question 2: Answer 2:
 Question 3: Answer 3:

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.