



USER GUIDE

AUGUST 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.

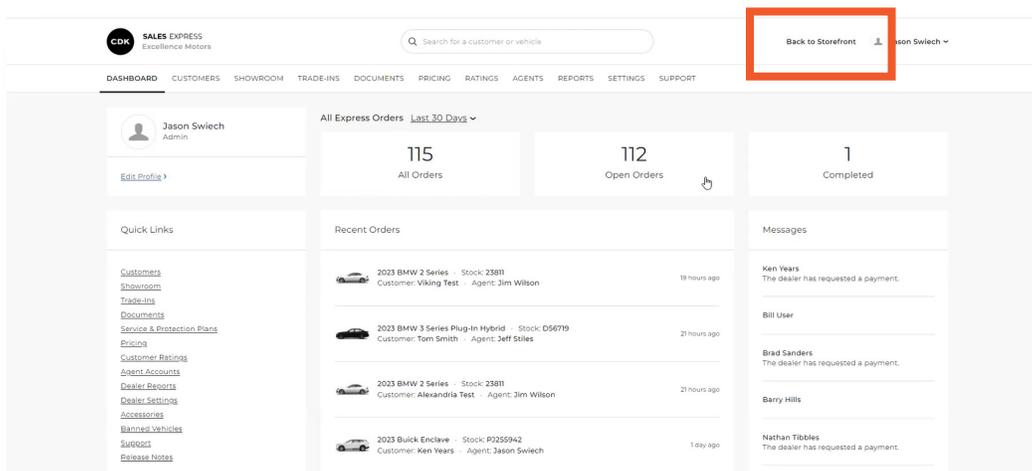
Roadster has integrated our credit, compliance and prequalification solutions into their platform. This brief guide walks you through how to create a deal within your Roadster platform, as well as the consumer's and salesperson's experience around working the deal/prequalifying the consumer and pulling/viewing credit information. 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.

Creating a Deal

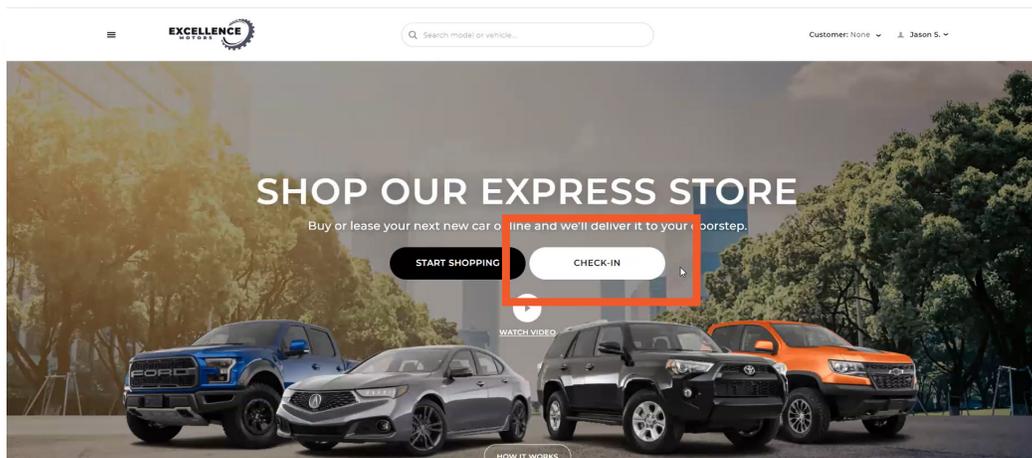
Note: The narrative of this user guide will revolve around the assumption that the consumer is located within the showroom alongside the dealer.

To begin creating the deal with the consumer, the dealer will start in the home dashboard of Roadster, where they will be presented with a mass list of all leads currently housed in the platform.

The dealer will then bring the customer back to the dealership’s “showroom”, by selecting the “**Back to Storefront**” button, circled below.

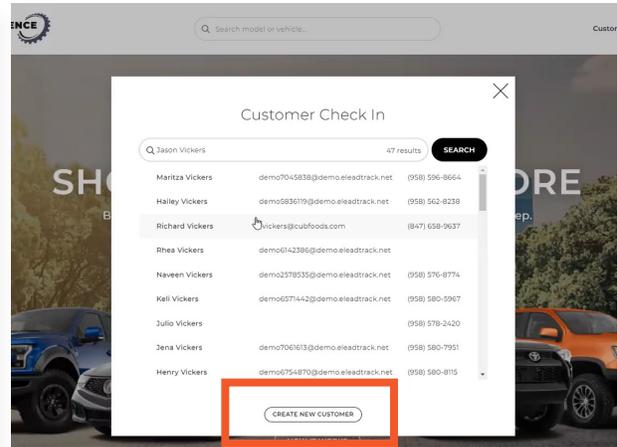
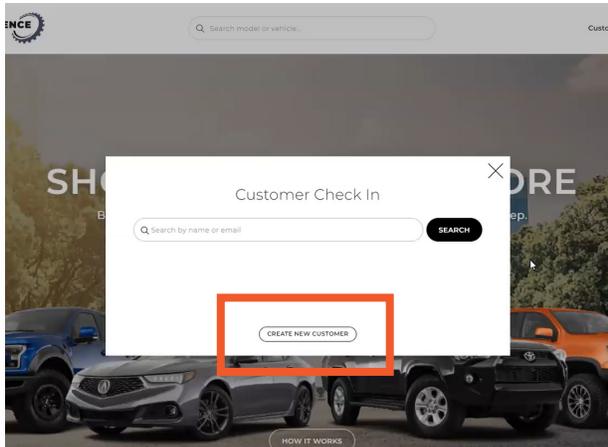


From the “storefront”, start the process by selecting the “**Check-In**” button.



A pop-up window will appear, prompting the dealer to search for the customer’s name within the database. This is to ensure they are not creating a duplicate deal.

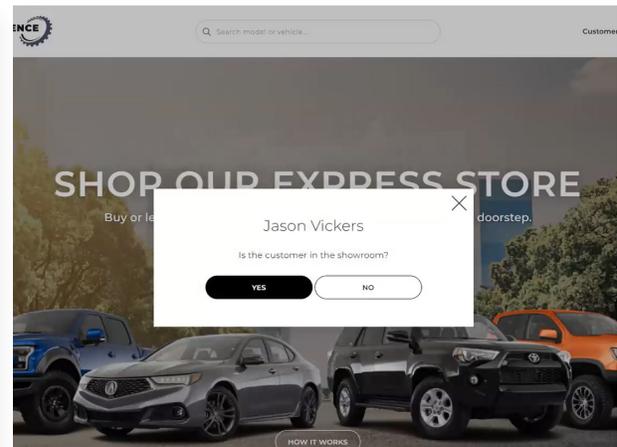
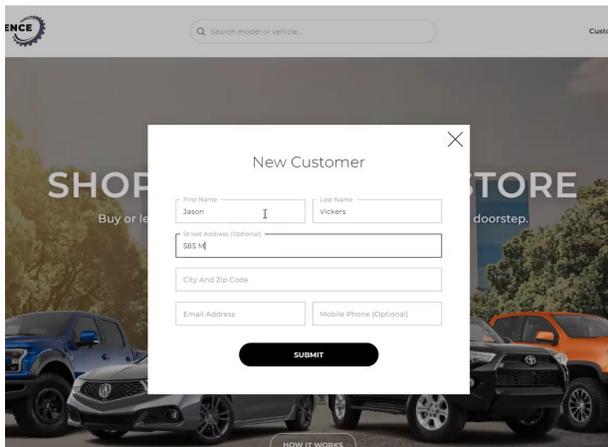
Once their full name has been entered in the search bar and it is confirmed this is a new customer being added, select the **“Create New Customer”** button at the bottom of the pop-up.



Continue providing the rest of the needed information into the new customer form, and select **“Submit”**.

Finally, the dealer will be asked if the customer is currently in the showroom with the dealer. Answer **“Yes”** or **“No”**.

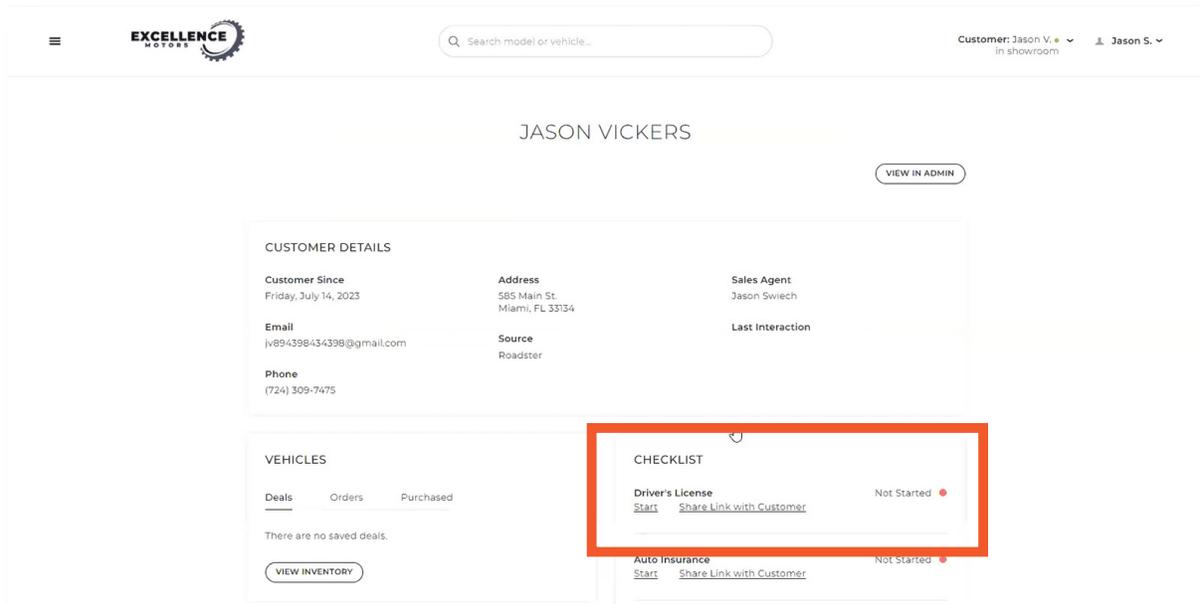
Note: Again, this narrative is written around the idea the consumer is working alongside the salesperson.



The salesperson is then taken to the newly created customer profile.

From here, they are able to see all the customer’s personal information they have currently provided, as well as a “**checklist**” of other actions the salesperson can preemptively take to speed up the sales process.

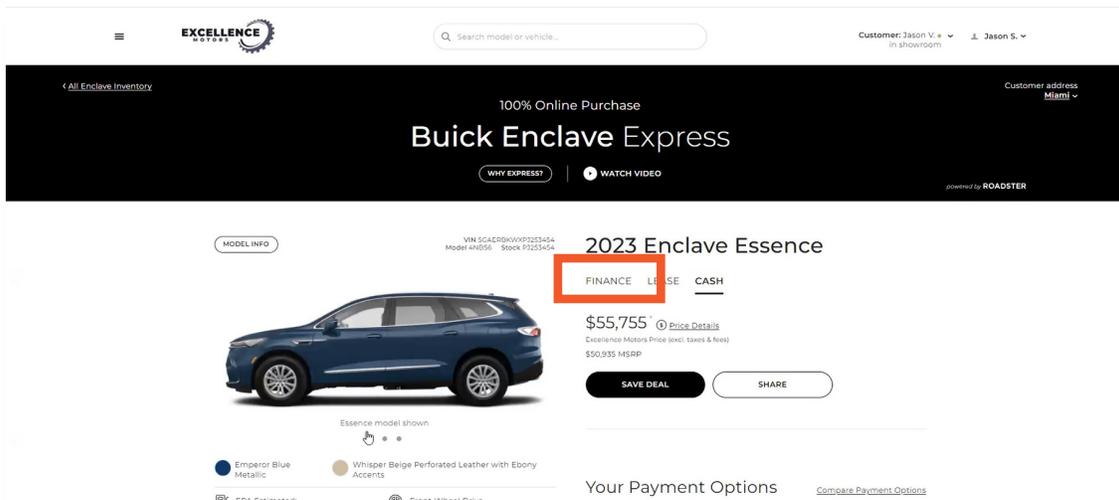
Example: A dealer may send a link to the consumer requesting images of their driver’s license, as this is eventually needed later on in the sales process (circled below).



Consumer Experience Working the Deal

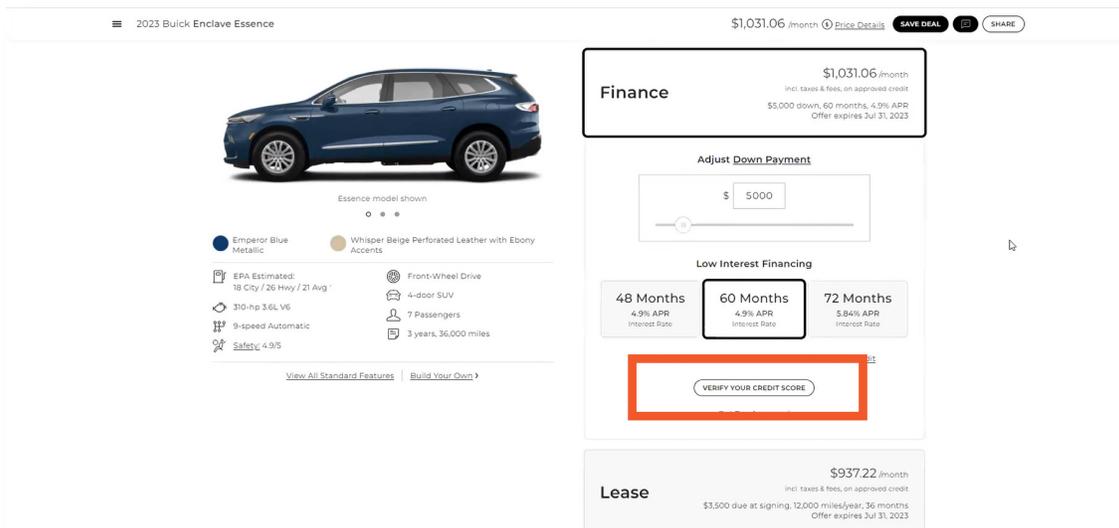
Now that the salesperson has built the deal alongside the consumer, they can now start to *further work the deal*.

To begin, the salesperson must locate the vehicle that the consumer is interested in and open its vehicle detail page. Within that VDP, select the **“Finance”** tab, as circled below.



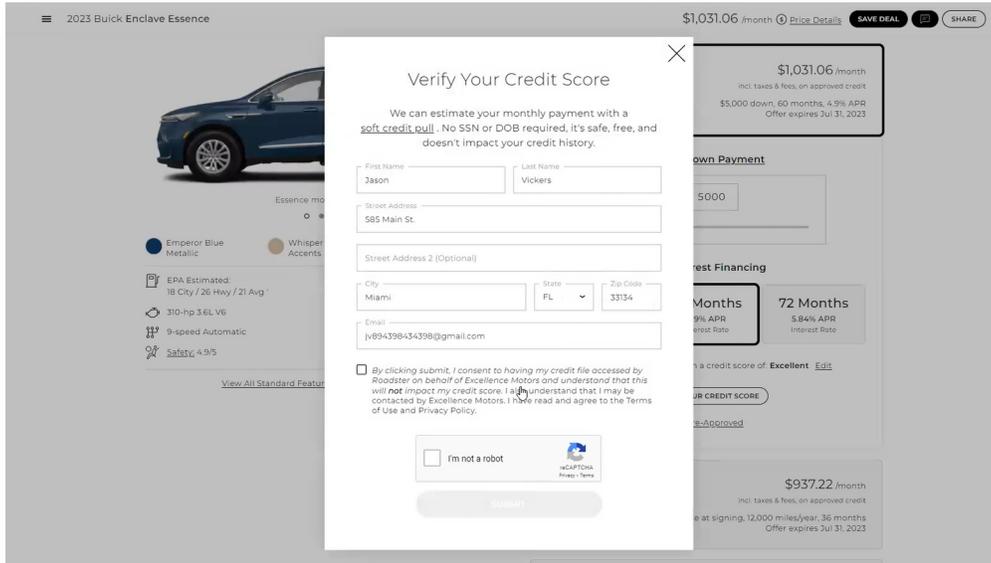
Communicating with the consumer, adjust the various finance variables to watch the estimated monthly payment adjust dynamically. Adjustable variables include; intial down payment, monthly terms, ect.

Once set, the consumer must verify their credit score. Select the **“Verify Your Credit Score”** button, as circled below.

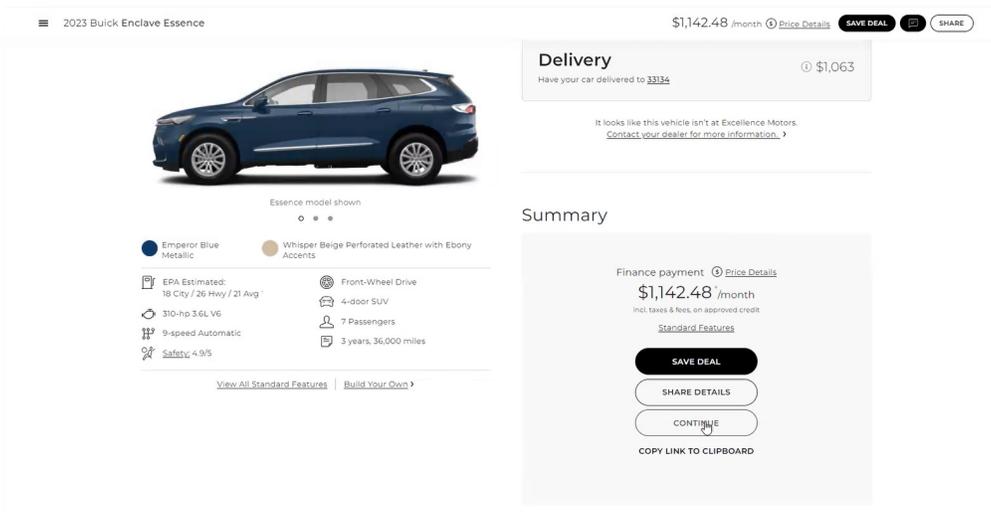


700Credit’s soft pull prequalification form will appear on screen as a pop-up window. Provide the consumer’s necessary information into the form (*first and last name, address, and email address*).

Agree to the terms and conditions, check **“I’m not a robot”**, and press **“Submit”**.



Once the consumer’s credit score has been confirmed, the salesperson will be directed back to the deal being worked. Scroll down to the deal’s **“Summary”** section, and select **“Continue”** (as circled below).



This will then bring the salesperson to a further detailed view of the deal's summary, allowing them a final look at the details of the deal. Confirm all details are correct, and select **"Submit"**.

PERSONAL INFORMATION

Why do we need this?
Complete the form below to start and save your deal. We'll keep your information secure and use your address to calculate the sales tax for your vehicle.

First Name: Jason | Last Name: Vickers

Street Address (Optional): 585 Main St.

Apt, Suite, and Unit Number:

City and Zip code: Miami, FL 33134

Email Address: jv894398434398@gmail.com | Phone Number: 7243097475

Contact Preference

I prefer to communicate via:
 Text Email Phone

By submitting this form, I understand that I may be contacted by Excellence Motors. I have read and agree to the [Terms of Service](#) and [Privacy Policy](#). Standard text message rates apply.

SUBMIT

Exp. Jul 21, 2023

2023 Buick Enclave Essence



310-hp 3.6L V6
9-speed Automatic
Front-Wheel Drive

Emperor Blue Metallic
Whisper Beige Perforated Leather with Ebony Accents

Stock P1253454 Model 4NB56 VIN 5GAERBKWX1253454

Base Model	\$49,045
Premium Colors and Trims	\$495
+ Emperor Blue Metallic	\$495
Manufacturer Destination Charge	\$1,395
MSRP (Sticker Price)	\$50,935
Dealer-Installed Equipment	\$2,320
+ Tint	\$395
+ Lift	\$1,925
Excellence Motors Price	\$55,755
Sales Tax	\$3,419
Estimated Registration & Fees	\$616
Service & Protection Plans	\$5,898
+ Extended Service Contract	\$4,999
+ Maintenance	\$899
Total Purchase Price	\$65,688

FINANCE SUMMARY

Down Payment	-\$5,000
Total Amount Financed	\$60,688

Now that the deal has been fully created, the dealer is presented with a step-by-step process of other actions that must be taken to finalize.

Again, this will include the ability to send a link to the consumer for images of their driver's license, as well as a link to a credit application.

Your Order [Text Link](#)

Complete your order
Please complete any pending tasks below at your earliest convenience so we can finalize your order.
If you have any questions, please [Message Your Concierge](#).

Pending Tasks (7)

- Driver's License (front) [Upload File](#)
- Get an Estimate for Your Trade-In Vehicle [Get a Value](#)
- Credit Application [Start Application](#)

- Co-applicant Information [Request](#)
- Proof of Valid Insurance [Upload File](#)
- Pay Refundable Deposit [Make Payment](#)
- Confirm Vehicle Pickup or Delivery [View Delivery Details](#)

Completed Tasks (1)

- Service and Protection Plans [View Plans](#)

Exp. Jul 21, 2023

2023 Buick Enclave Essence



310-hp 3.6L V6
9-speed Automatic
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Excellence Motors Price	\$55,755
Sales Tax	\$3,419
Estimated Registration & Fees	\$616
Service & Protection Plans	\$5,898

In the case the salesperson is requesting a credit application from the consumer, the screen below will appear. Provide the necessary consumer information, agree to the terms and conditions, and finally, select **“Submit”**.

Credit Application

Select Your Application Type

Personal Business

Applicant Information

Please enter your current legal name.

First Name Jason	Last Name Vickers	Middle Name
Date of Birth MM-DD-YYYY I	SSN or ITIN	
Driver's License No.	Driver's License State State	
Email jv894326434398@gmail.com	Home Phone 7243097475	
Employment Status Choose	Work Phone	

Provide 2 Years of Residence History

Most recent first.

Current Address 888 Main St	City Miami	State Florida
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+ ADD ANOTHER ADDRESS

Provide 2 Years of Work History

Most recent first.

Gross Monthly Income 10000	Current Employer ABC		
Job Title Sales	Street Address 789 Main St		
City Miami	State Florida	Zip Code 33154	Country United States
Employer's Phone Number 4125551212	Years 20	Months	
Other Monthly Income	Other Income Sources		

+ ADD ANOTHER JOB

I've read the [terms and conditions](#).

[Privacy Policy](#)

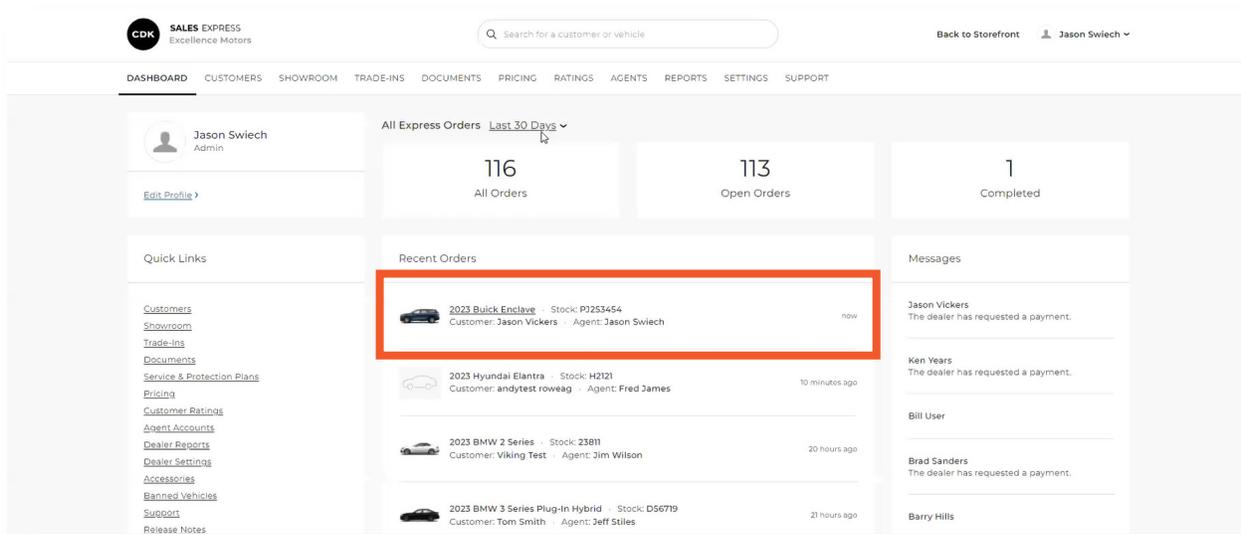
SUBMIT

FINISH LATER

Viewing Lead Information

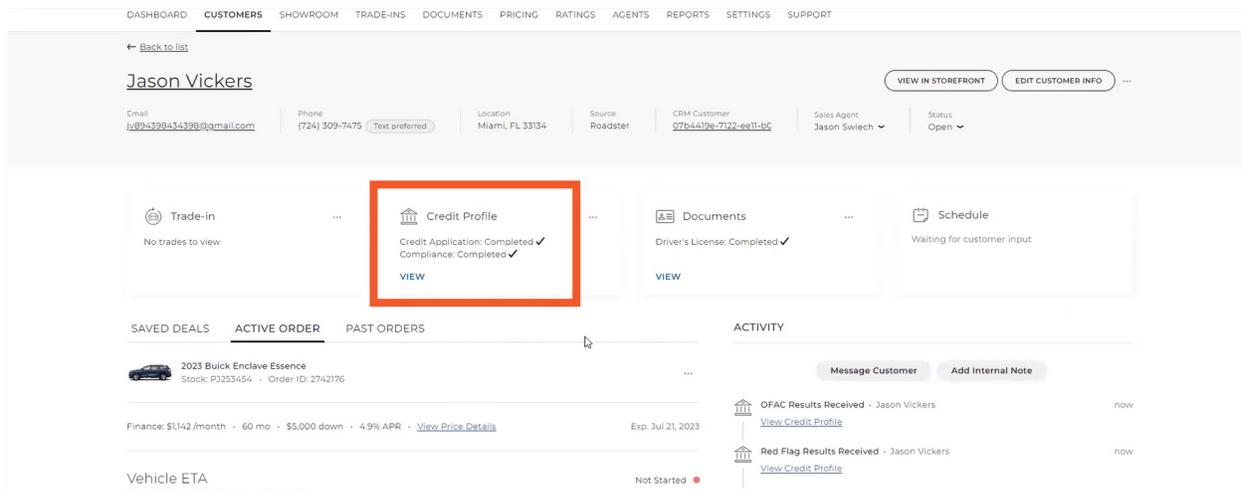
Starting in the home dashboard of Roadster, the dealer/salesperson will be presented with a direct view of the mass list of deals currently within the system.

Either locate the consumer whose information you want to view through the search bar at the top of the interface, or directly from the list (*which is in order of recency*).



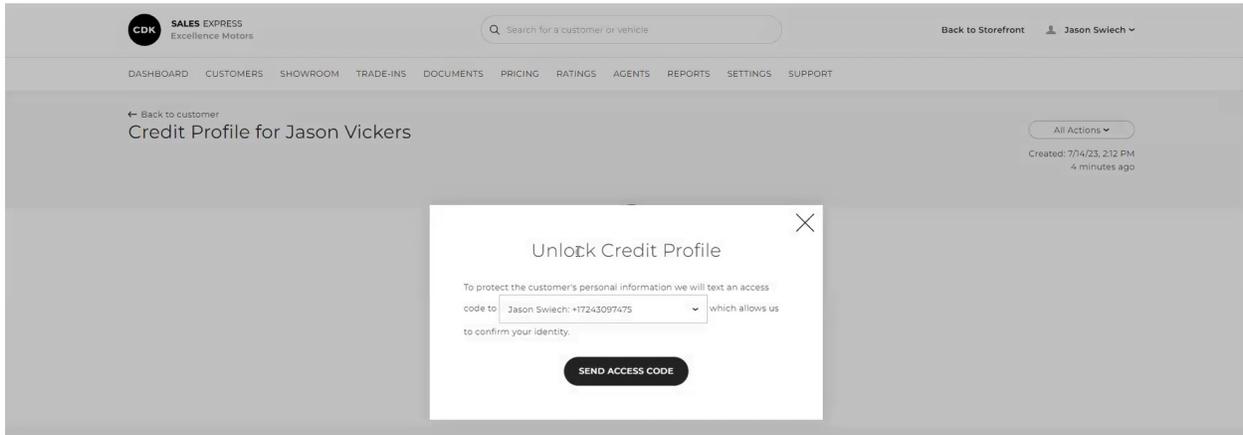
This will open up the consumer’s deal profile.

To view the credit application (*given it's been provided by the consumer*), select **“View”** under the **“Credit Profile”** section.

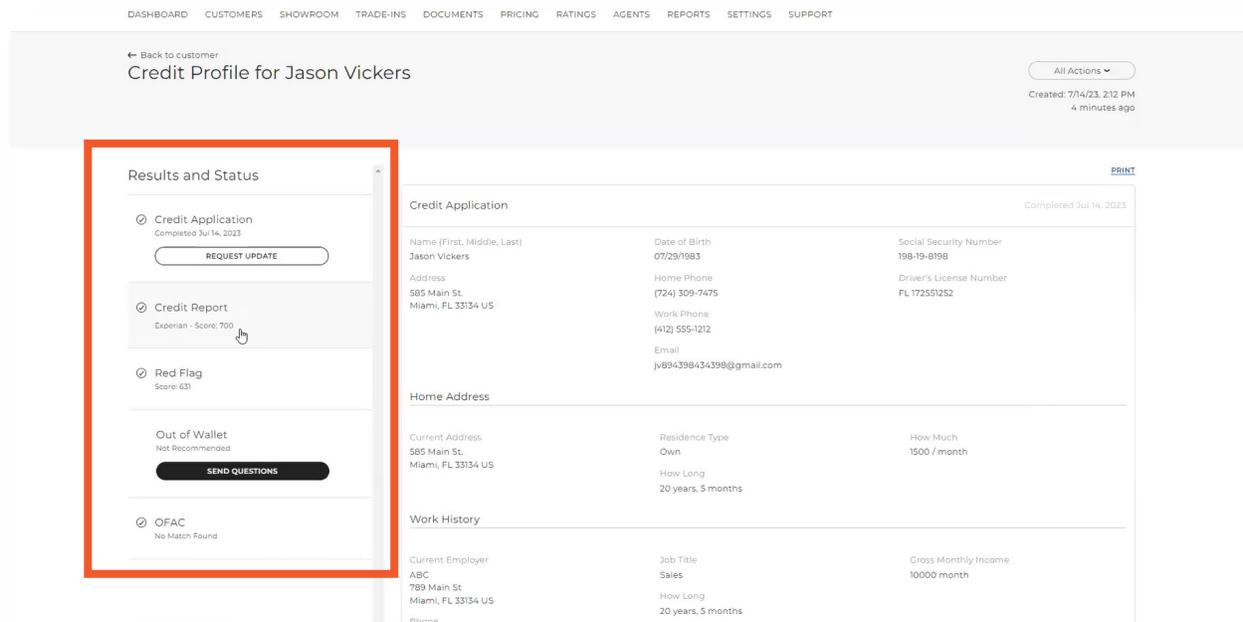


Note: Roadster credit applications are behind a multi-factor identification process.

A pop-up window will appear, letting the dealer/salesperson know that a link needs to be sent to the consumer. The consumer will provide the **6-digit access code** sent to their device, which the dealer will enter to proceed with viewing the application.



Upon successful entry of the access code, the dealer will be provided access to the full credit application, the credit report and score, what bureaus the report was pulled through, red flag, OFAC, and Out of Wallet Questions.



As the dealer/salesperson scrolls down within the “Credit Profile”, they are able to see further details on the consumer’s credit report. Utilize the tabs at the top of the “Credit Report” section to pan between different bureaus and risk-based pricing notices.

Note: In this case, only Experian has been pulled by the user. In the case multiple bureaus have been pulled, credit information will be displayed alongside the currently displayed scores, as circled below.

The screenshot shows the 'Results and Status' sidebar on the left and the 'Credit Report' main area on the right. In the sidebar, the 'Credit Report' section is highlighted with a red box, showing 'Experian - Score: 700'. In the main area, the 'EXPERIAN' tab is selected and highlighted with a red box, showing a score of 700. Below this, there is a table of auto loans with 9 total entries (6 Open, 3 Closed). The table columns include Lender, Opened, Closed, Late, 30, 60, 90, Days, Original, Monthly, and Balance.

Lender	Opened	Closed	Late	30	60	90	Days	Original	Monthly	Balance
CAPONEAUTO	Feb 29, 2020	Active	0	0	0	0		\$15,041.00	\$375.00	\$7,906.00
CAPONEAUTO	Oct 31, 2019	Active	0	0	0	0		\$32,663.00	\$650.00	\$21,982.00
EXETER FI	Jan 31, 2019	Active	0	0	0	0		\$25,572.00	\$583.00	\$16,807.00
ALLY	Oct 31, 2013	Active	0	0	0	0		\$0.00	\$0.00	\$0.00
FLAGSHIPCR	Jan 31, 2019	Feb 29, 2020	0	0	0	0		\$18,142.00	\$0.00	\$0.00

In the case a red flag was found on the consumer, red font will appear explaining the flag in the area circled below.

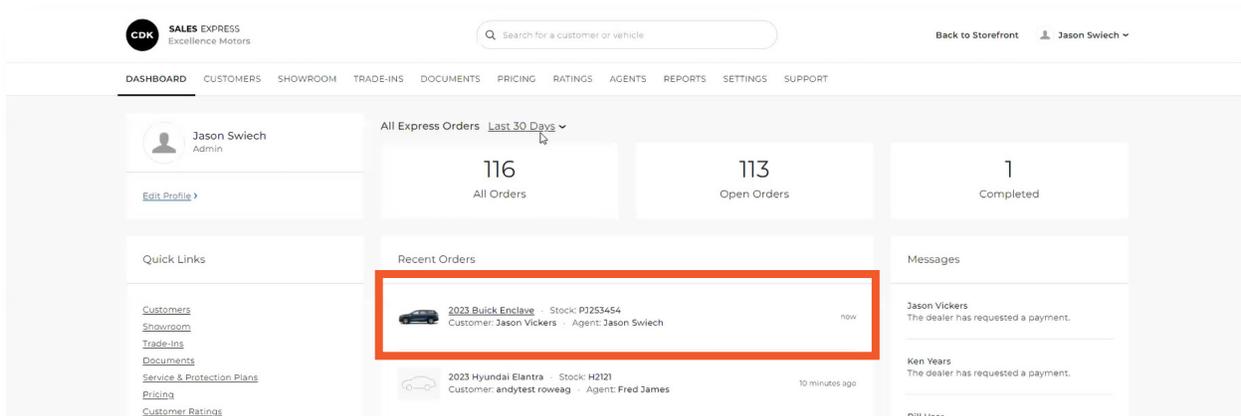
In this case, no red flag was run during the demo.

This screenshot is similar to the previous one, but the 'Red Flag' section in the sidebar is highlighted with a red box, showing 'Score: 631'. The main 'Credit Report' area remains the same, showing the Experian score of 700 and the auto loans table.

Requesting an Additional Hard Pull

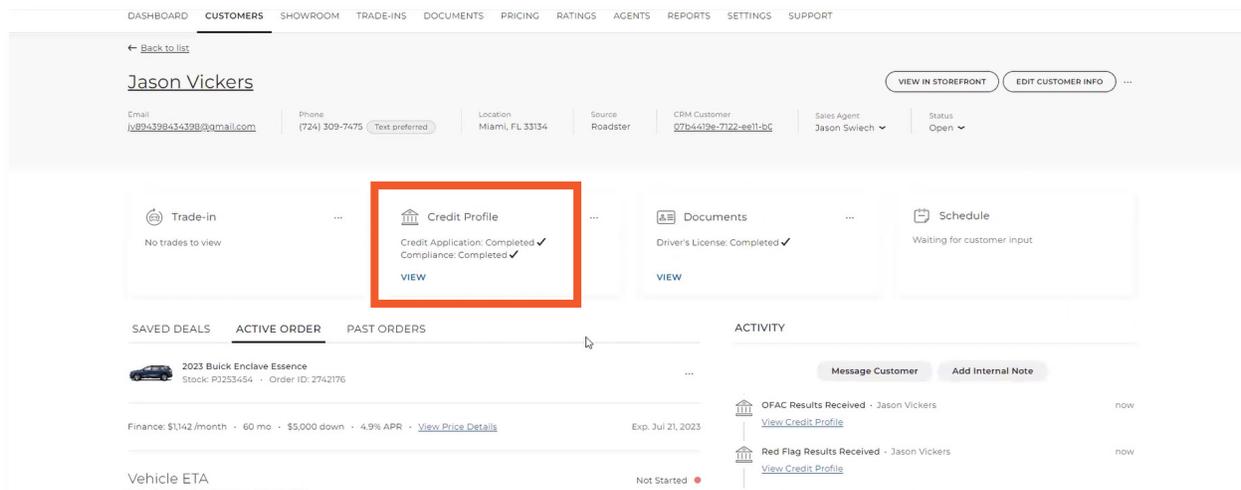
In the case a dealer/salesperson would like to request a new credit inquiry on a consumer, begin within the home dashboard.

Locate the consumer whose information you want to view, either through the search bar at the top of the interface, or directly from the mass list (*which is in order of recency*).



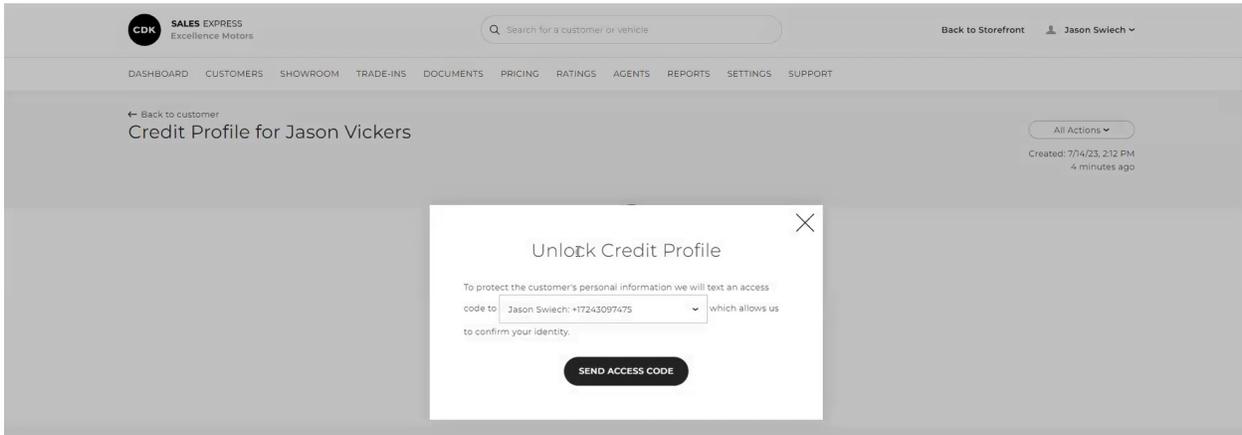
This will open up the consumer’s deal profile.

To view or request new credit application (*given it’s been provided by the consumer*), select “View” under the “Credit Profile” section.



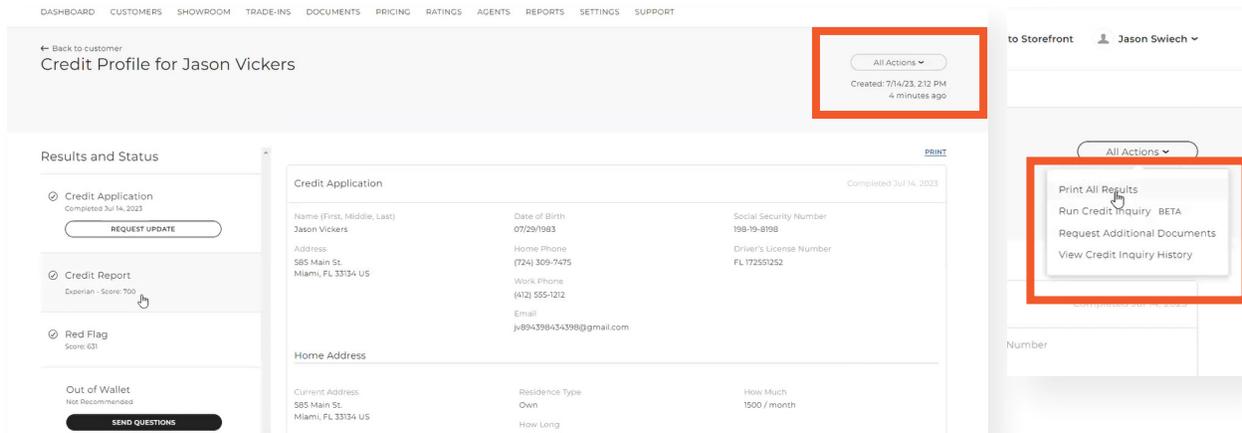
Note: Roadster credit applications are behind a multi-factor identification process.

A pop-up window will appear, letting the dealer/salesperson know that a link needs to be sent to the consumer. The consumer will provide the **6-digit access code** sent to their device, which the dealer will enter to proceed with viewing the application.

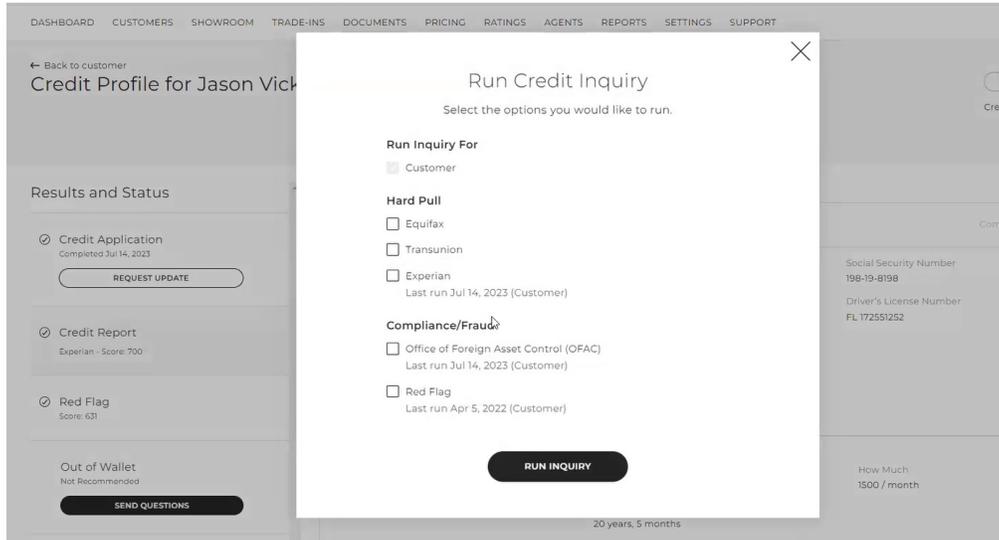


This will then provide access to the consumer’s **“Credit Profile”**. Locate the **“All Actions”** tab in the top-right corner of the credit profile. From the drop-down menu, select **“Run Credit Inquiry”**.

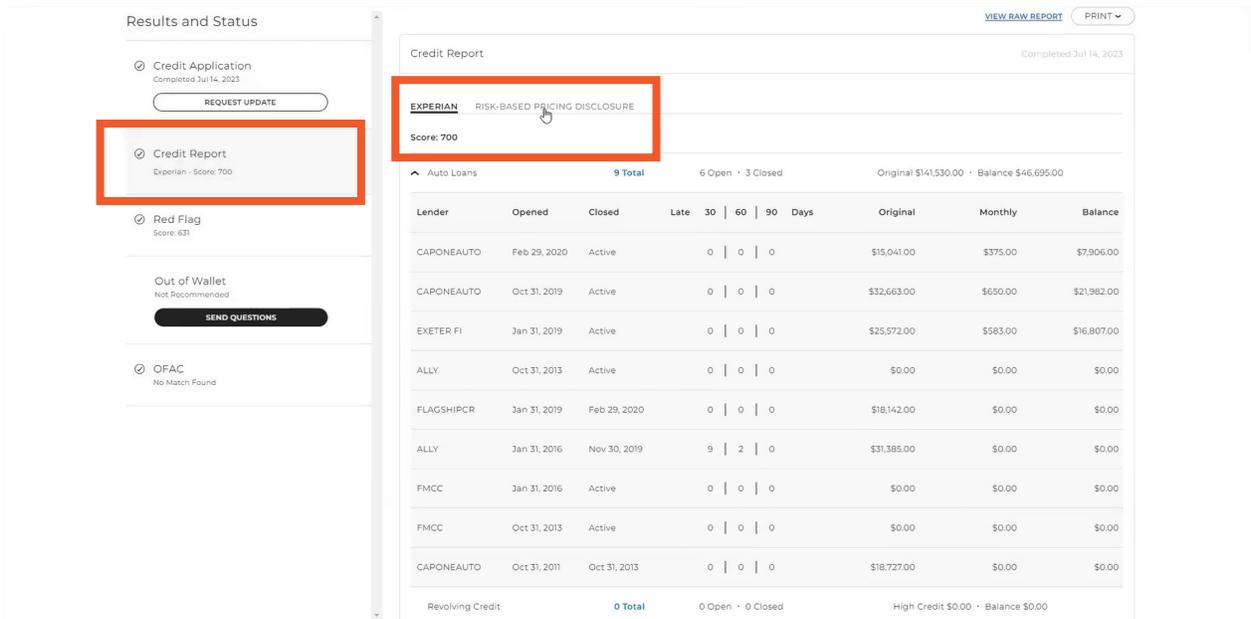
Note: The dealer/salesperson is only allowed to run a credit application on a consumer **IF** the information has already been provided by the consumer.



From here, a pop-up window will appear, allowing the consumer to check off which bureaus they want to use to perform the credit inquiry. Once selected, click **“Run Inquiry”**.



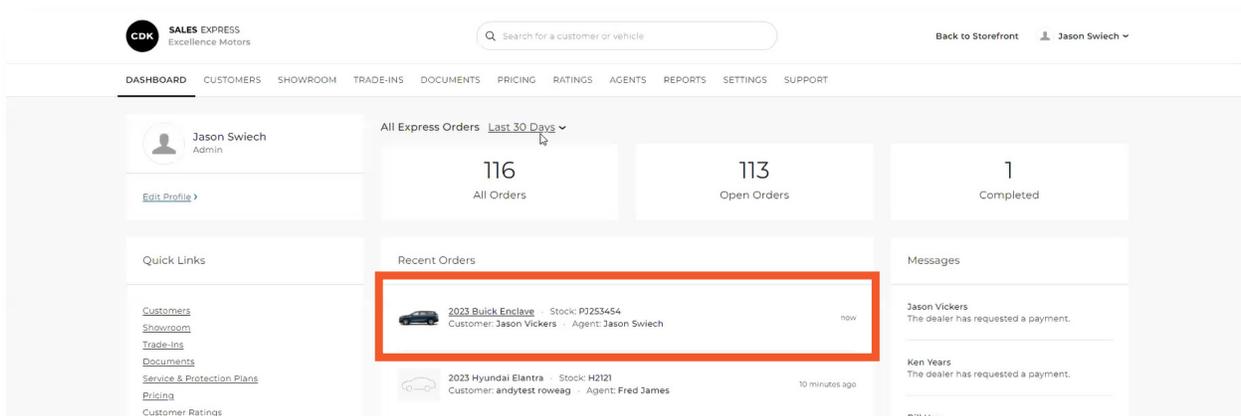
After the new credit inquiry has been run, the additional score will appear with the bureau name in the following 2 places within the interface.



Requesting Driver's License Information

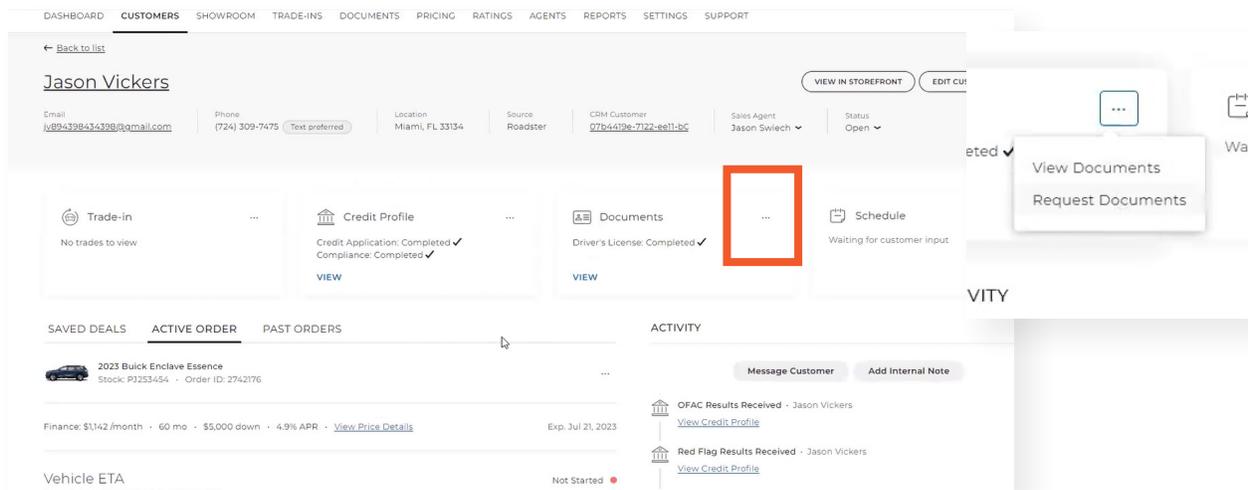
In the case a dealer/salesperson would like to request images of the consumer's driver's license, begin within the home dashboard.

Locate the consumer whose information you want to view, either through the search bar at the top of the interface, or directly from the mass list (*which is in order of recency*).



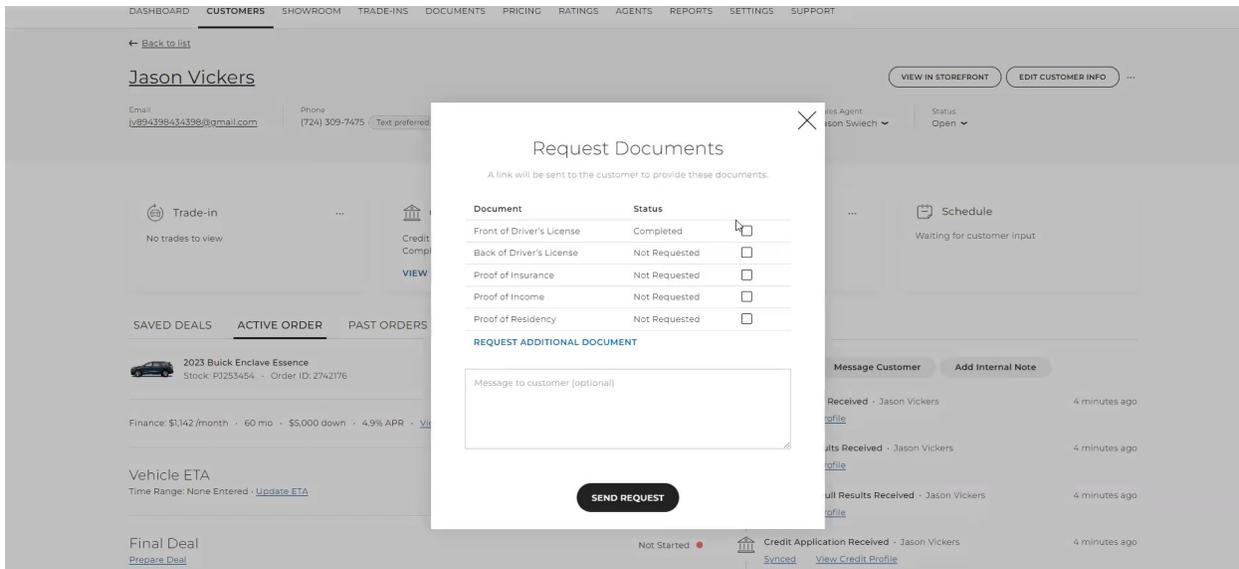
This will open up the consumer's deal profile.

To view or request documents, such as driver's license images for identity verification, select the three dots located in the **"Documents"** section. This will pull up a drop-down menu, and from there select **"Request Documents"**.



A pop-up window will appear, prompting the user to select which documents they are requesting from the consumer.

Once complete, the dealer/salesperson can add a message, and then select **“Send Request”**. The consumer will then get a link leading them through the process of uploading the necessary documents.



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		
	#	%
Total Applicants	43	
Letters Mailed	34	79%
Letters Queued to be Mailed View/Edit	4	9%
Letters Printed Locally	0	0%
Applicants with No Letter Delivered View/Edit	5	12%
Adverse Letters Delivered/Scheduled	38	88%

[Current Adverse Action Setup](#) [Request Setup Changes](#)

Risk Based Pricing Notice Program Monitor		
	#	%
Total Applicants	43	
Notices Mailed	35	81%
Notices Queued to be Mailed View/Edit	6	14%
Notices Emailed	0	0%
Notices Printed Locally	0	0%
Applicants with No Notice Delivered View/Edit	2	5%
RBPN Notices Delivered/Scheduled	41	95%

[Current RBPN Setup](#) [Request Setup Changes](#)

Red Flag Program Monitor		
	#	%
Red Flag Alert Status		
Total Applicants With Red Flag	38	46
Red Flag Clear & Cautions	9	24%
Red Flag Alerts	29	76%
Alerts Unresolved View/Edit	27	
Alerts Resolved	2	

[Work on Unresolved](#)

Consumer Alerts		
	#	%
Fraud Victim and Security Alerts View	1	
Active Duty Alerts View	0	

ID Verifications		
	#	%
Complete	0	0%
Incomplete View/Edit	42	100%

[Work on Incompletes](#)

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

OFAC Compliance		
	#	%
OFAC Status		
Total Applicants With OFAC	39	
OFAC Alerts	0	0%
OFAC Unresolved View/Edit	0	
OFAC Resolved	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
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
cartercountydjgudl	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
cartercountypq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyyuudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyyudc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
chyundaidpq	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
keystonechevydc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonegb	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

Username: [text] Password: [password] Repeat Password: [password]

First Name: [text] Middle Name: [text] Last Name: [text] Web: [text]

Address: [text]

Zip: [text] City: [text] State: [text] Phone: [text]

Email Address: [text]

User Setup Information

User Type: [text] User Level: [text]

Web User: [text] Dealer Admin: [text] AutoGenerate Letter is on: [checkbox]

Dealer: [text] Select Default Dealer: [text]

From IP: [text] To IP: [text]

Security Questions:

Question 1: [text] Answer 1: [text]

Question 2: [text] Answer 2: [text]

Question 3: [text] Answer 3: [text]

Creating a New User

UserID	Name	User level	User type	Status	Dealer	City	State	Action
cartercountydjgudl	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
cartercountypq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyyuudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyyudc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
chyundaidpq	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
keystonechevydc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonegb	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.

Viewing Invoices

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

You should have been sent your 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.