



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: <u>support@700credit.com</u>.





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 dashbard 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.

SALES EXPRESS Excellence Motors	Q Search for a customer or vehicle		Back to Storefront 💷 ison Swiech 🛩
DASHBOARD CUSTOMERS SHOWRON	DM TRADE-INS DOCUMENTS PRICING RATINGS AGENTS RE	PORTS SETTINGS SUPPORT	
Jason Swiech	All Express Orders Last 30 Days -		
Edit Profile >	115 All Orders	0pen Orders] Completed
Quick Links	Recent Orders		Messages
<u>Customers</u> <u>Showroom</u> Tado Jos	2023 BMW 2 Series - Stock: 23811 Customer: Viking Test - Agent Jim Wilson	19 hours ago	Ken Years The dealer has requested a payment.
Documents Service & Protection Plans Pricing	2023 BMW 3 Series Plug-In Hybrid · Stock: D56719 Customer: Tom Smith · Agent: Jeff Stiles	21 hours ago	Bill User
Customer Ratings Agent Accounts Dealer Reports	2023 BMW 2 Series - Stock: 23811 Customer: Alexandria Test - Agent: Jim Wilson	21 hours ago	Brad Sanders The dealer has requested a payment.
Lealer settings Accessories Banned Vehicles Support	2023 Buick Enclave · Stock: P3255942	1 day ago	Nathan Tibbles

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 comfirmed 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).

=	EXCELLENCE	Q s	earch model or vehicle		Customer: Jason V. • 👻 🔔 Jason S. in showroom
			JASON	VICKERS	(VIEW IN ADMIN)
		CUSTOMER DETAILS Customer Since Friday, July 14, 2023 Email [v894398434398@gmail.com Phone (724) 309-7475	Address 365 Main St. Miami, FL 33134 Source Roadster	Sales Agent Jason Swiech Last Interaction	
		VEHICLES Deals Orders Purchased There are no saved deals.	[CHECKLIST Driver's License Start Share Link with Customer Auto Insurance	Not Started Not Started



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".
------------------------	-------------	------------	---------------	-----------	-----------

■ 2023 Buick Enclave Essence		\$1,031.06 /month () <u>Price Details</u> SAVE DEAL (SHARE)
	Verify Your Credit Score We can estimate your monthly payment with a <u>soft credit pull</u> . No SSN or DOB required, it's safe, free, and doesn't impact your credit history.	S1,031.06 /month icit taxes & free, on approved creat \$5000 down, 60 months, 4.9% APB Offer expires 3u 31, 2023
Essence mo	Jason Vickers	5000
C • Emperor Blue Whisper Metallic Accents	S85 Main St.	
EPA Estimated: 18 City / 26 Hwy / 21 Avg /	City	Months 72 Months
310-hp 3.6L V6 39-speed Automatic 9/r safety 4.9/5	Email jv894398434398@gmail.com	9% APR 5.84% APR erest Rate Interest Rate
View All Standard Peatur	By clicking submit, I consent to having my credit file accessed by Roodster on behalf of Excellence Motors and understand that this will not import my credit score. Japhanderstand that I may be contacted by Excellence Motors. I have read and agree to the Terms of Use and Privacy Policy.	h a credit score of. Excellent Edit uit cattor score x-Actoroxed
	I'm not a robot	\$937.22 /month incl. taxes & fees, on approved credit
		e at signing. 12.000 miles/year, 36 months Offer expires Juli 31, 2023

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).

ck Enclave Essence	\$1,142.48 /month (\$) Price Details
	Delivery ① \$1,063 Have your car delivered to 33134
	It looks like this vehicle inn't at Excellence Motors. Contact your dealer for more information. >
Essence model shown	Summary
Emperor Blue Whisper Beige Perforated Leather with Ebony Accents	
EPA Escimated: IBC 157, 20 Hwy / 21 Avg - IBC 157, 20 Hwy / 21 Avg -	Finance payment ③ Price Details \$1,142.48 /month Inst. Less Kers en algowed andt Standard Peatures SAVE DEAL
View All Standard Features Build Your Own >	





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 INFO	RMATION	2023 Buick Enclave Essence	Exp. Jul 21, 2023
Why do we need this? Complete the form below to start information secure and use your vehicle.	and save your deal. We'll keep your address to calculate the sales tax for your	310-hp 3.6L.V6 9-speed Automatic Front-Wheel Drive	Emperor Blue Metallic Whisper Beige Perforated Leather with Ebony Accents
		Stock PJ253454 Model 4NB56 VIN 5GA	ERBKWXPJ253454
First Name	Last Name	Base Model	\$49,045
Jason	Vickers	Premium Colors and Trims	\$495
Street Address (Optional)		Emperor Blue Metallic	\$495
585 Main St.		Manufacturer Destination Charge 🕕	\$1,395
Apt, Suite, and Unit Number		MSRP (Sticker Price)	\$50,935
Charles of The sector		Dealer-Installed Equipment	\$2,320
Miami, FL 33134		+ Tint	\$395
		+ Lift	\$1,925
jv894398434398@gmail.com	7243097475	Excellence Motors Price	\$55,755
		Sales Tax ()	\$3,419
Contact Preference	l⊋	Estimated Registration & Fees ()	\$616
I prefer to communicate via:		Service & Protection Plans	\$5,898
Text O Email O Phone		+ Extended Service Contract	\$4,999
0 10 0 0 0		+ Maintenance	\$899
By submitting this form, I understand I have read and agree to the <u>Terms of</u>	that I may be contacted by Excellence Motors. Service and <u>Privacy Policy</u> . Standard text	Total Purchase Price	\$65,688
message rates apply.		FINANCE SUMMARY	
		Down Payment ①	-\$5,000
SUBMIT		Total Amount Financed	\$60,688
Next dami Durchann		Interact Bate (1)	4.9% 400

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.**

EXCELLENCE				Customer: Jason in showro
Your Order	📎 <u>Text Link</u>			
Complete your order Please complete any pending tasks below at your e can finalize your order. If you have any questions, please <u>Message Your Con</u>	arliest convenience so we cierge.	2023 Buick Enclave E	310-hp 3.6L V6 9-speed Automatic Front-Wheel Drive	Exp. Jul 21, 2023
Pending Tasks (7)		Sto	ck PJ253454 Model 4NB56 VII	N 5GAERBKWXPJ253454
③ Driver's License (front)	Upload File	Base Mod	del	\$49,045
 Get an Estimate for Your Trade-In Vehicle 	Get a Value	Premium + Empere	Colors and Trims	\$495 \$495
① Credit Application	Start Application	Manufact	urer Destination Charge (i)	\$1,395
Co-applicant Information	Request	MSRP (St	icker Price) (i)	\$50,935
Proof of Valid Insurance	Upload File	Dealer-In	stalled Equipment	\$2,320
Pay Refundable Deposit	Make Payment	+ Tint + Lift		\$395 \$1,925
Confirm Vehicle Pickup or Delivery	View Delivery Details	Excellenc	e Motors Price	\$55,755
Completed Table (1)		Sales Tax	0	\$3,419
Completed Tasks (I)		Estimate	d Registration & Fees ①	\$616
 Service and Protection Plans 	View Plans	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**".

								+ ADD ANOTHER ADDRESS
					Pr	ovide 2 Years	of Work Histor	У
						Most re	oent first.	
C	redit Ar	onlicat	tion		Gross Monthly Income		Current Employer	
	icuit Ap	opricu			10000		ABC	
					Job Title		Street Address	
					Sales		789 Main St	
	Select Your A	pplication Ty	pe		City	State	C Zip Code	Country
	Rerronal	O Burinerr			Miami	Florida 🛩	33134	United States 👻
	O Personal	O busiless			Employer's Phone Number		C Years	Months
					4125551212		20	5
	Applicant	Information						
	Please enter you	r current legal name.			Other Monthly Income		Other Income Source	565
- First Name	Last Name		Middle Name					+ ADD ANOTHER 10F
Date of Birth MM-DD-YYYY	I	SSN or ITIN						
		Driver's Ucense Sta	ite					
Driver's License No.		State			Ģ	I've read the te	rms and conditions	b.
- Email		1 F Home Phone				Privac	vPolicy	
jv894398434398@gmail.com		7243097475						
Employment Status								
Choose	~	Work Phone						
						sui	BMIT	
Pi	rovide 2 Years o	f Residence H	listory					
	Most r	ecent first.				FINISH		





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*).

CDK SALES EXPRESS Excellence Motors	Q Search for a customer or vehicle		Back to Storefront 🔒 Jason Swiech 🛩
DASHBOARD CUSTOMERS SHOWROOD	M TRADE-INS DOCUMENTS PRICING RATINGS AGENTS	REPORTS SETTINGS SUPPORT	
Jason Swiech	All Express Orders Last 30 Days ~		
Admin	116	113	1
Edit Profile >	All Orders	Open Orders	Completed
Quick Links	Recent Orders		Messages
<u>Customers</u> Shawraom	2023 Buick Enclave - Stock: PJ253454 Customer: Jason Vickers - Agent: Jason Swiech	h now	Jason Vickers The dealer has requested a payment.
Trade-Ins Documents Service & Protection Plans Pricing	2023 Hyundai Elantra - Stock: H2121 Customer: andytest roweag - Agent: Fred Jame	es 10 minutos ago	Ken Years The dealer has requested a payment.
Customer Ratings Agent Accounts			Bill User
Dealer Reports Dealer Settings	2023 BMW 2 Series - Stock: 23811 Customer: Viking Test - Agent: Jim Wilson	20 hours ago	Brad Sanders The dealer has requested a payment.
Accessories			

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.

DASHBOARD CUSTOMERS SHOWROOM T	RADE-INS DOCUMENTS PRICING RA	TINGS AGENTS REPORTS SI	ETTINGS SUPPORT	
← Back to list Jason Vickers Email ye9453984363388(qmail.com Phone (724) 309-7475	Text proterred Location Miami, FL 33134	Source CRM Customer Roadster <u>0704419e-712</u>	VIEW IN STOREFRONT E	DIT CUSTOMER INFO
(iii) Trade-in No trades to view	Credit Profile Credit Application: Completed ✓ Compliance: Completed ✓ VIEW	🖅 Documer Driver's License: C VIEW	nts ট Schedule Icompleted ✓ Walting for customer inp	ut
SAVED DEALS ACTIVE ORDER PA	ST ORDERS	b	ACTIVITY	
2023 Buick Enclave Essence Stock: PJ253454 · Order ID: 2742176			Message Customer Add Internal No	ote
Finance: \$1,142 /month · 60 mo · \$5,000 down · ·	9% APR · <u>View Price Details</u>	Exp. Jul 21, 2023	OFAC Results Received - Jason Vickers View Credit Profile	now
Vehicle ETA		Not Started 🗕	Red Flag Results Received - Jason Vickers View Credit Profile	now





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

Credit Profile for Jason V	'ickers		All Activ Created: 7/14, 4 m	ons ♥ /23, 2:12 PM linutes ago
Results and Status	1			PRINT
Credit Application Competed JuliA, 2023 REQUEST UPDATE Corredit Report Corredit Report Corredit Report Corredit Report Corredit Reg Score 631	Credit Application Name (Pirst, Middle, Last) Jason Vickers Address Bis Main St. Miami, PL 33/34 US Home Address	Date of Birth 07(29/1983 Home Phone (724) 309-7475 Work Phone (412) 555-1212 Email jv8943984343998(§gmail.com	Completed 34 Social Security Number 199-19-8198 Driver's License Number FL 17255723	
Out of Wallet Not Recommended SEND QUESTIONS	Current Address 585 Main St. Miami, FL 33134 US	Residence Typo Own How Long 20 years, 5 months	How Much 1500 / month	
OFAC No Match Found	Work History Current Employer ABC 789 Main St	Job Title Sales How Long	Gross Monthly Income 10000 month	



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.

	Cradit Bapart							
Credit Application Completed Jul 14, 2023								
REQUEST UPDATE	EXPERIAN RISK	-BASED PRICING	DISCLOSURE		L2			
() Credit Report	Score: 700							
Experian - Score: 700	▲ Auto Loans		9 Total		6 Open • 3 Closed	Original \$141,530	0.00 · Balance \$46,69	5.00
Red Flag Source 511	Lender	Opened	Closed	Late	30 60 90 Days	Original	Monthly	Balan
50016, 651	CAPONEAUTO	Feb 29, 2020	Active		0 0 0	\$15,041.00	\$375.00	\$7,906.0
Out of Wallet Net Recommended	CAPONEAUTO	Oct 31, 2019	Active		0 0 0	\$32,663.00	\$650.00	\$21,982.0
SEND QUESTIONS	EXETER FI	Jan 31, 2019	Active		0 0 0	\$25,572.00	\$583.00	\$16,807.0
OFAC No Match Found	ALLY	Oct 31, 2013	Active		0 0 0	\$0.00	\$0.00	\$0.0
					- 1 1			

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.

Results and Status	^					VIEW RAW REI	
 Credit Application 	Credit Report						pleted Jul 14, 2023
Completed Jul 14, 2023 REQUEST UPDATE	EXPERIAN RISK	-BASED PRICING	DISCLOSURE	l⊋			
⊘ Credit Report	Score: 700						
Experian - Score: 700	▲ Auto Loans		9 Total	6 Open • 3 Closed	Original \$141,53	0.00 · Balance \$46,69	95.00
Red Flag Score 63	Lender	Opened	Closed	Late 30 60 90 Days	Original	Monthly	Balance
500.001	CAPONEAUTO	Feb 29, 2020	Active	0 0 0	\$15,041.00	\$375.00	\$7,906.00
Out of Wallet Net Recommended	CAPONEAUTO	Oct 31, 2019	Active	0 0 0	\$32,663.00	\$650.00	\$21,982.00
SEND QUESTIONS	EXETER FI	Jan 31, 2019	Active	0 0 0	\$25,572.00	\$583.00	\$16,807.00
OFAC No Match Found	ALLY	Oct 31, 2013	Active	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





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*).

CDK SALES EXPRESS Excellence Motors	Q Search for a customer or ve	hicle	Back to Storefront 🛛 💄 Jason Swiech 🛩
DASHBOARD CUSTOMERS SHOWROO	M TRADE-INS DOCUMENTS PRICING RATINGS AG	ENTS REPORTS SETTINGS SUPPORT	
Jason Swiech	All Express Orders Last 30 Days		
Admin	116	113	1
Edit Profile >	All Orders	Open Orders	Completed
Quick Links	Recent Orders		Messages
<u>Customers</u> <u>Shawraom</u>	2023 Buick Enclave - Stock: PJ253454 Customer: Jason Vickers - Agent: Jaso	n Swiech now	Jason Vickers The dealer has requested a payment.
Trade-Ins Documents			Ken Years
Service & Protection Plans Pricing	2023 Hyundai Elantra · Stock: H2121 Customer: andytest roweag · Agent: F	red James 10 minutes ago	The bearst has requested a payment.

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.

DASHBOARD CUSTOMERS SHOWROOM TRADE-INS DOCUME	NTS PRICING RATINGS AGENTS	REPORTS SETTIN	NGS SUPPORT	
← Back to list Jason Vickers Cmail N9943984343288@qmail.com (724) 309-7475 Text preferred	Location Source Miami, FL 33134 Roadster	CRM Customer 07b4419e-7122-ee1	Sales Agent 1-bC Jason Swiech 🗸	VIEW IN STOREFRONT CUSTOMER INFO
Trade-in Tredit Applica Credit Applica Compliance C VIEW	Profile tion: Completed ✔ ompleted ✔	쇼프 Documents Driver's License: Comp VIEW		Schedule Waiting for customer input
SAVED DEALS ACTIVE ORDER PAST ORDERS	Ģ	ACT	IVITY	
2023 Buick Enclave Essence Stock: PJ253454 · Order ID: 2742176			Message Cust	omer Add Internal Note
Finance: \$1,142 /month + 60 mo + \$5,000 down + 4,9% APR + <u>View Price</u>	Details Exp.	. Jul 21, 2023	View Credit Profile	n eccera IIC
Vehicle ETA	No	t Started •	View Credit Profile	ason vickers no





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

SALES EXPRESS Excellence Motors	Q Search for a customer or vehicle	Back to Storefront 💄 Jason Swiech 🗸
DASHBOARD CUSTOMERS SHOWROOM TRADE-INS D	OCUMENTS PRICING RATINGS AGENTS REPORTS SETTINGS SUPPORT	
← Back to customer Credit Profile for Jason Vickers		All Actions 🕶 Created: 7/14/23, 212 PM 4 minutes ago
	Curlock Credit Profile To protect the customer's personal information we will text an access code to Jason Swiech: +17243097475 which allows us to confirm your identity: LEND ACCESS CODE	

This will then provide access to the consumer's "Credit Profile". Locate the "All Actions" tab in the topright 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.

					to Storefront 💄 Jason Swiech 🗸
- Back to customer Credit Profile for Jason V	ickers			All Actions Created: 7/14/23, 212 PM 4 minutes ago	
esults and Status	1			PRINT	All Actions ~
Credit Application Completed Jul 14, 2023 REQUEST UPDATE	Credit Application Name (First, Middle, Last) Jason Vickers	Date of Birth 07/29/1983 Home Phone	Social Security Number 198-19-8198 Driver's License Number		Print All Regults Run Credit Inquiry BETA Request Additional Documents
Credit Report Experian - Score: 700	585 Main St. Miami, FL 33134 US	(724) 309-7475 Work Phone (412) 555-1212 Email	FL 172551252		View Credit Inquiry History
Red Flag Score: 631	Home Address	jv894398434398@gmail.com			Number
Out of Wallet Not Recommended	Current Address. 585 Main St. Miami, FL 33134 US	Residence Type Own	How Much 1500 / month		



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**".

= Back to customer	X	
Credit Profile for Jason Vick	Run Credit Inquiry	
	Select the options you would like to run.	C
	Run Inquiry For	
	Customer	
Results and Status	Hard Pull	
	Equifax	
Credit Application Completed Jul 14, 2023	Transunion	
(REQUEST UPDATE)	Experian 198-19-8198	nber
	Last run Jul 14, 2023 (Customer) Driver's License Nu	Imber
Credit Report	Compliance/Frauco FL 172551252	
Experian - Score: 700	Office of Foreign Asset Control (OFAC)	
	Last run Jul 14, 2023 (Customer)	
⊘ Red Flag	Last run Apr 5, 2022 (Customer)	
Score: 631		
Out of Wallot		
Not Recommended	How Much 1500 / month	
SEND QUESTIONS		
	20 years, 5 months	

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.

Results and Status							
Credit Application	Credit Report						
REQUEST UPDATE	EXPERIAN RISK-	BASED PRICING	DISCLOSURE				
⊘ Credit Report	Score: 700						
Experian - score: 700	Auto Loans		9 Total	6 Open • 3 Closed	Original \$141,53	0.00 · Balance \$46,695	.00
 Red Flag 	Lender	Opened	Closed	Late 30 60 90 Days	Original	Monthly	Balance
SCOT6: 651	CAPONEAUTO	Feb 29, 2020	Active	0 0 0	\$15,041.00	\$375.00	\$7,906.00
Out of Wallet Not Recommended	CAPONEAUTO	Oct 31, 2019	Active	0 0 0	\$32,663.00	\$650.00	\$21,982.00
SEND QUESTIONS	EXETER FI	Jan 31, 2019	Active	0 0 0	\$25,572.00	\$583.00	\$16,807.00
OFAC No Match Found	ALLY	Oct 31, 2013	Active	0 0 0	\$0.00	\$0.00	\$0.00
	FLAGSHIPCR	Jan 31, 2019	Feb 29, 2020	0 0 0	\$18,142.00	\$0.00	\$0.00
	ALLY	Jan 31, 2016	Nov 30, 2019	9 2 0	\$31,385.00	\$0.00	\$0.00
	FMCC	Jan 31, 2016	Active	0 0 0	\$0.00	\$0.00	\$0.00
	FMCC	Oct 31, 2013	Active	0 0 0	\$0.00	\$0.00	\$0.00
	CAPONEAUTO	Oct 31, 2011	Oct 31, 2013	0 0 0	\$18,727.00	\$0.00	\$0.00
	Revolving Credi		0 Total	0 Open • 0 Closed	High Credit	\$0.00 · Balance \$0.00	



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*).

CDK SALES EXPRESS Excellence Motors	Q Search for a customer or ve	hicle	Back to Storefront 🛛 💄 Jason Swiech 🛩
DASHBOARD CUSTOMERS SHOWROO	M TRADE-INS DOCUMENTS PRICING RATINGS AG	ENTS REPORTS SETTINGS SUPPORT	
Jason Swiech	All Express Orders Last 30 Days ~		
Admin	116	113	1
Edit Profile >	All Orders	Open Orders	Completed
Quick Links	Recent Orders		Messages
<u>Customers</u> Shøwroom	2023 Buick Enclave - Stock: PJ253454 Customer: Jason Vickers - Agent: Jaso	n Swiech now	Jason Vickers The dealer has requested a payment.
Trade-Ins			
Service & Protection Plans Pricing	Customer: andytest roweag + Agent: F	red James 10 minutes ago	Ken Years The dealer has requested a payment.

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**".

- <u>Back to list</u>							
Phone Phone (124)398434398@gmail.com (724) 309-7475	Text preferred Miami, FL 33134 Ro	urce CRM Custo badster <u>07644196</u>	imer Sales Agent 7122-ee11-bC Jason Swiech ~	Status Open ~			(
					eted 🗸	View Documents	V
Trade-in No trades to view	Image: Credit Profile Credit Application: Completed ✓ Compliance: Completed ✓	Licer	ments	Schedule		Request Documents	
SAVED DEALS ACTIVE ORDER PAST	VIEW	VIEW	ACTIVITY		VITY		
2023 Buick Enclave Essence Stock: PJ253454 · Order ID: 2742176	G.		Message Cus	tomer Add Internal Note			
inance: \$1,142 /month · 60 mo · \$5,000 down · 4,9	% APR · <u>View Price Details</u>	Exp. Jul 21, 2023	OFAC Results Received - Jas View Credit Profile Perf Flag Results Received -	on Vickers			
/ebicle ETA			View Credit Profile	addon manara			







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.

← Back to list					
Jason Vickers				VIEW IN STOREFRONT	IT CUSTOMER INFO
Email Phone jv894398434398@gmail.com (724) 309-7475 (Text preferred				iles Agent Status son Swiech - Open -	
	Reques	t Document	S		
	A link will be sent to the c	ustomer to provide these	documents.		
🖗 Trade-in … 🏦	Document	Status		(=) Schedule	
No tradict to view	Front of Driver's License	Completed	40	Waiting for customer inpu	it
Compl	Back of Driver's License	Not Requested			
VIEW	Proof of Insurance	Not Requested			
	Proof of Income	Not Requested			
SAVED DEALS ACTIVE ORDER PAST ORDERS	Proof of Residency	Not Requested			
	REQUEST ADDITIONAL DOC	UMENT			
2023 Buick Enclave Essence				Message Customer Add Internal Not	e
Stock: PJ253454 - Order ID. 2742176	Message to customer (option	al)			
				Received - Jason Vickers	4 minutes ag
Finance: \$1,142 /month + 60 mo + \$5,000 down + 4.9% APR + Vie					
				Jits Received - Jason Vickers	4 minutes age
Vehicle ETA	_			<u>one</u>	
Time Range: None Entered - <u>Update ETA</u>	SE	ND REQUEST		ull Results Received - Jason Vickers	4 minutes ag
				rome	
Final Deal		Not Started	A Cred	it Application Received - Jason Vickers	4 minutes agr





Introduction to 700Dealer.com

As a customer of 700Credit, you have access to your own personal credit portal at <u>www.700Dealer</u>.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: <u>support@700credit.com</u> 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 QuickQualify was run, you will see the QQ 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:

- 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 Actio	n Letter Progra	am Moni	tor
		#	%
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 Delive	ered/Scheduled	38	88%
	Current Adverse Action	Setup	Request Setup Changes
Risk Based Pric	ing Notice Prog	gram Mo	nitor
		#	%
Total Applicants		43	

		"	70
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	ed/Scheduled	41	95%
RBPN Notices Delivered	ed/Scheduled	41	
	Current RBPN Set	up Req	uest Setup Changes

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

Out of Wallet Authentication	on Program Monite	
	#	
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				
DFAC Status		#	%	
Total Applicants With OFAC		39		
OFAC Alerts		0	0%	
OFAC Unresolved		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.

ministration							Search		Go
t Profile	 Hide Inactive 							-	
Invoicing	UserID	Name	Usert.evel	UserType	Status	Dealer	City	Stat	Action
ecurity	cartercountydcjcudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
rs	cartercountydcjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
6	cartercountydcpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
Levels	cartercountyhyucudi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
Access	cartercountyhyudc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
9	cchyundaidcpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
Engine Magitor	fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
2 Leekue	keystonechevycudl	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
D'LOOKOP	keystonechevydrc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
оае соокир	keystonegbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
1.1					12				

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



Creating a New User

Account Profile	A Hide Inactive								
Online Invoicing	UserID	Name	lisert evel	liserType	Status	Dealer	City	State	Action
ite security	cartercountydcjcudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Dele e Copy
lealers	cartercountydcidc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Dele e Copy
sers	cartercountydcpg	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Dele e Copy
ser Levels	cartercountyhyucudi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Dele e Copy
ata Access	cartercountyhyudc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Dek
ottors	cchyundaidcpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Dek
radit Engine Meniter	fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Dek : Copy
edit Engine wonkor	keystonechevycudi	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Dek
terit) Lookup	keystonechevydrc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Dele e Copy
ubcode Lookup	keystonegbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Dele e Copy
.pup AS Detail	-				12				





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.

UserId:*	Password:* R	etypePassword:*		Password Rules:		
irst Name : *	Middle Name :	ast Name : *		Password must be at Password must contain	least 10 characters long. n an uppercase character.	
Vidross -				Password must contai	n a lowercase character.	
123 Main Street				Password must contai	n a numeric character.	
5p : *	City : *	State :* Ph	one :	Password shouldn't m	atch with last 13 password	
48521	Tyvek	MI Y]		
Email Address : *				-		
	Email Pa	ssword				
User SetUp Inf	ormation					
User Type : *	User Level :*					
Web User	✓ Dealer Admin	✓ AutoGenerate Letter	is on			
D Parad Only						
- need only						
Dealer :		ADC Daralas	ABC Dealer	: Dealer :		
	-	ADL Dealer	- Abc Dealer			
Disable User						
From IP	To IP	AddAnotherIpBange				
no in nangeo roane						
Restrict Days of	week and time of day access					
Restrict Days of Force Password	week and time of day access change on next Login					
Restrict Days of Force Password Show in QuickAp	week and time of day access change on next Login ip Dropdown					
Restrict Days of Force Password Show in QuickAp Security Questio	week and time of day access change on next Login ip Dropdown ns					
Restrict Days of Force Password Show in QuickAp Security Questio Question 1:	week and time of day access change on next Login ip Dropdown ns favorite room in my hou	50 St		Answer 1:	Music	
Restrict Days of Force Password Show in QuickAp Security Question Question 1: Question 2:	week and time of day access change on next Login up Dropdown ns favorite room in my hou state born in	56	*	Answer 1: Answer 2:	Music Alaska	

Viewing Invoices

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

Administration	Invoice Date: 11-11-2018 •	Monthly Bills are available for 6 months	
	Billing Summary		
Online Invoicing			
Site security	Invoice Number: 605347	121	Forms
Dealers	Past Due Balance	\$0.00	200Czedit Wy Form
Users	Current Activity	\$1295.30	ACH One Time Payment Authorization Form
Data Access			CC One Time Payment Authorization Form
Letters	Invoice Total	\$1295.30	SaleRep: MORRI & ASSOCIATES LLC
Credit Engine Monitor			NAD#: NE07GE
UserID Lookup	Online Payments	\$0.00	
 Subcode Lookup 	Auto Payments	\$0.00	
Popup			
DAS Detail			
	Balance due by 12/11/2018	\$1295.30	
Applicant List			
New Applicant	Manage Profiles	Pay Now	
Compliance	Payments made over phone or through ma	after invoice date are not reflected in BALANCE shown	n here
f Usage Analysis			
Administration	Invoice Details		
Dealer Summit	ELK GROVE KIA 8400 LAGUNA GROVE DR ELK GROVE CA \$5757	INVOICE	700 Credit
medioren nom.	Incrise Number 005247		D

You should have been sent your <u>700Dealer.com</u> 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 <u>support@700Credit.com</u>.

