



AutoRaptor

USER GUIDE

OCTOBER 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 21,000 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

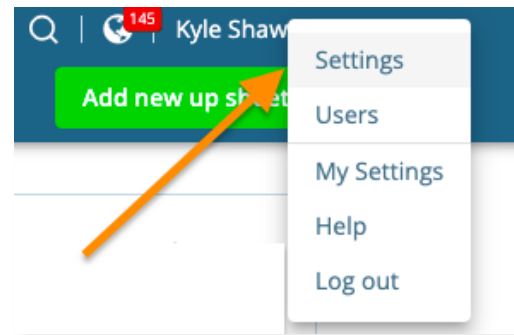
We have developed a base solution that follows industry best practice (and the best liability protection) to help keep you in compliance with federal and state laws and regulations. Our services can be tailored to fit your dealership's interpretation of the law and internal policies.

AutoRaptor has integrated our credit, compliance, prescreen and driver's license authentication solutions into their platform. This brief guide walks you through how to pull/view credit reports and prescreens, and perform a driver's license authentication from within your AutoRaptor platform. If you have any questions, please feel free to reach out to our support desk at: (866) 273-3848 or email us at: support@700credit.com.

Changing Default Bureau(s)

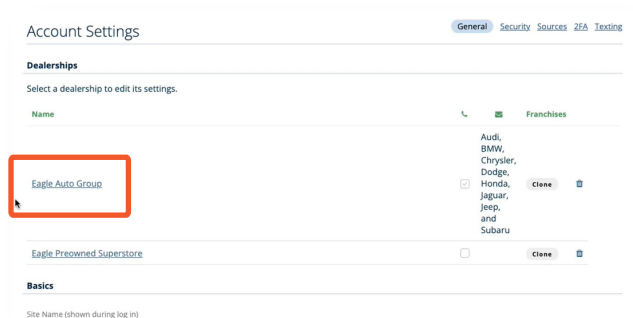
If you wish to change the default Credit Bureau(s) pulled, you must have Admin or Ownership level credentials. Here are the steps:

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



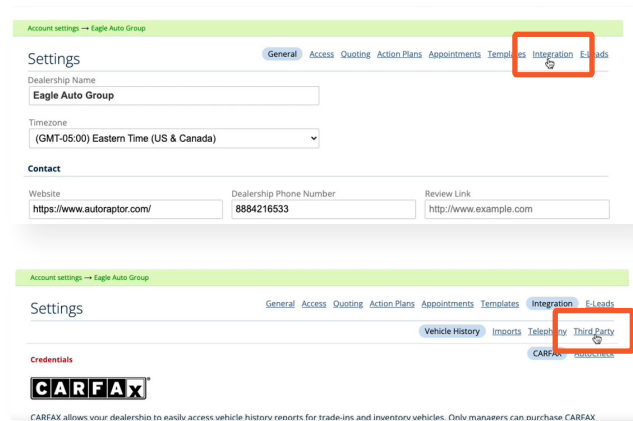
This will open up the **"Account Settings"**.

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



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

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



Ensure **“Enabled”** is checked.

Enter in account name and password.

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

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

Settings

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

Vehicle History Imports Telephony Third Party

700 Credit Credentials

Enabled ☒

Account

Password

Credit Bureaus

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

☐ Equifax
☐ TransUnion
☐ Experian

Sales Reps

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

Save 700 Credit Systems credentials

Changing Default Prescreen Settings

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

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

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

Account settings → Eagle Auto Group

Settings

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

Vehicle History Imports Telephony Third Party

700 Credit Credentials

Enabled ☒

Account

Password

Sales Reps

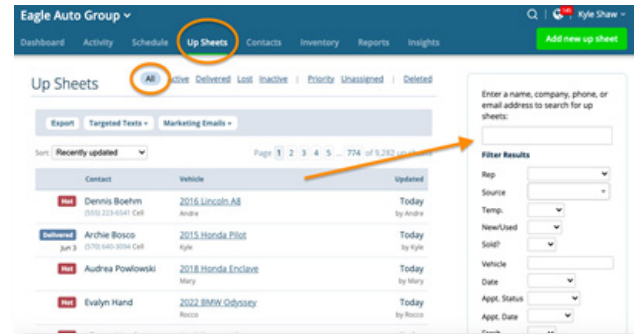
☐ Andre Leal
☐ Brian Emmes
☐ mark reid
☐ Mary Jennings
☐ Mike Turner
☒ Rocco Bertucci

Save 700 Credit Systems credentials

Running Credit and Prescreen Reports

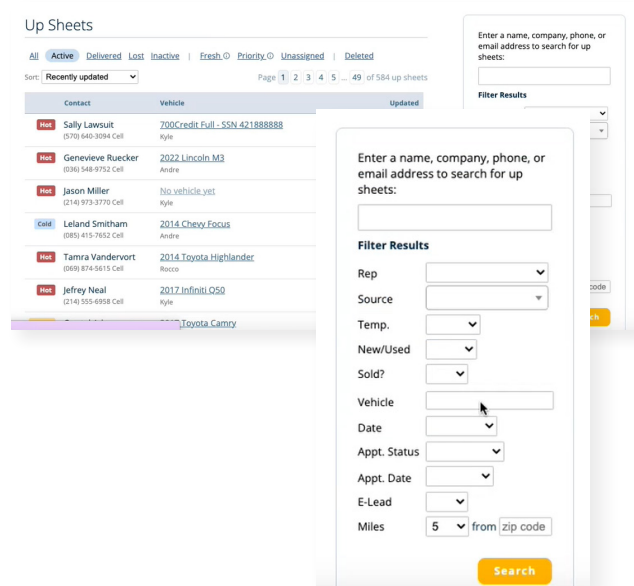
To pull credit report on a customer, you need to first ensure the customer has an Up Sheet in AutoRaptor.

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



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

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

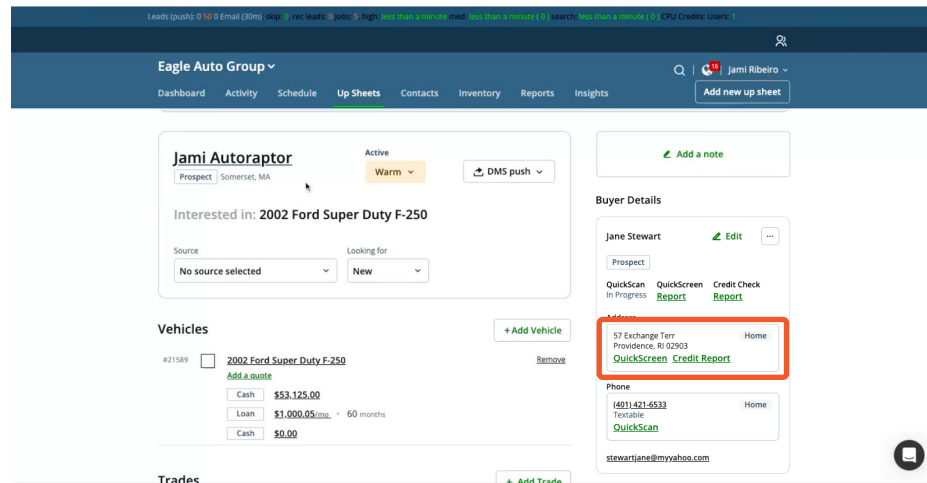


Once located, select the Up Sheet to open it's details. If there is no Up Sheet created for the consumer, select the **"Add New Upsheet"** button on the top of the page.

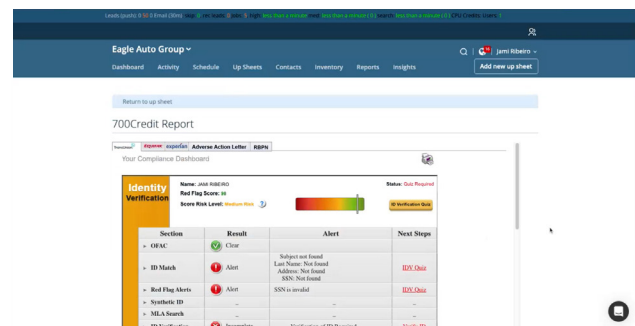
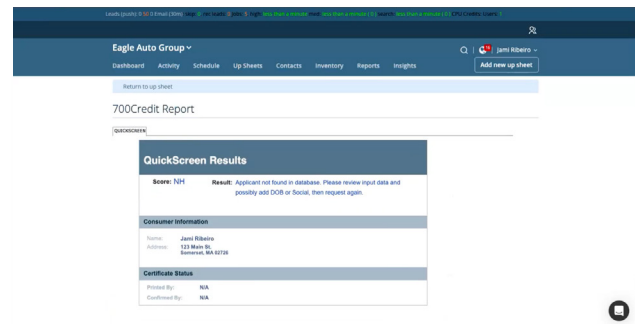
Enter the consumer's contact information to create an Up Sheet.



After the Upsheet has either been created or located, to perform a credit pull, simply click the “**Credit Report**” hyperlink. To perform a soft pull, prescreen report, click the “**QuickScreen**” hyperlink. Both are circled below.



700Credit’s full credit file and/or prescreen report will appear in an iframe.



To view any previously pulled credit or prescreen reports, select the **“Report”** hyperlinks as shown below. The reports will then re-appear in an iframe on screen.

The first screenshot shows the main profile page for 'Jami Autoraptor'. In the 'Buyer Details' section, a red box highlights the 'QuickScreen Report' and 'Credit Check Report' links under the 'Prospect' status. The second screenshot shows the 'QuickScreen Results' page, which displays customer information and a table of credit checks. The third screenshot shows the '700Credit Report' page, which displays a detailed credit report with a 'Your Compliance Dashboard' and a table of credit checks.

Introduction to QuickScreen

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

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

QuickScreen returns the following data to the user:

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

QuickScreen Results

Result:

Consumer Passed Quick Screen Criteria

Score:

727 (Tier 1)

Powered by TU: FICO AUTO 08

Consumer Information:

Name:

John Doe

Email:

jdoe@email.com

Address:

123 Main St.
Farmington Hills, MI 48334

Phone:

(999)-555-1234

Auto Summary:

Available Revolving Credit:

\$3,881.00

Auto Inquiries last 30 days:

0

Auto Trade Line 1

Interest Rate:

6.47%

Original Amount:

\$12,886.00

Original Terms:

60 Months

No of Late Payments:

0

Monthly Payment

\$252.00

Percent Paid:

100%

Estimated Payoff:

\$0.00

Remaining Terms:

0 Months

Joint:

NO

Loan Type:

Auto Loan

Trade Status:

Closed

Trade Open Date:

11/11/2012

Auto Trade Line 2

Interest Rate:

4.66%

Original Amount:

\$16,045.00

Original Terms:

61 Months

No of Late Payments:

0

Monthly Payment

\$296.00

Percent Paid:

100%

Estimated Payoff:

\$0.00

Remaining Terms:

0 Months

Joint:

NO

Loan Type:

Auto Loan

Trade Status:

Closed

Trade Open Date:

07/21/2011

Certificate Status:

Printed By:

N/A

Confirmed By:

N/A

PRINT NOW

QuickScreen can be used in several scenarios within your dealership:

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

Prescreen Results

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

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

Prescreen Response: Pass

A new window will appear that displays the customer’s credit score, credit tier, and any payoff information that is available on their credit history.

You will be able to print a Pre-Selected Certificate by clicking on the “**Print Now**” button that is circled at the bottom of the prescreen results image to the right.

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

QuickScreen Results

Result: Consumer Passed Quick Screen Criteria

Score: 727 (Tier 1)

Powered by TU: FICO AUTO 08

Consumer Information:

Name: John Doe

Email: jdoe@email.com

Address: 123 Main St.

Phone: (999)-555-1234

Farmington Hills, MI 48334

Auto Summary:

Available Revolving Credit: \$3,881.00

Auto Inquiries last 30 days: 0

Auto Trade Line 1

Interest Rate: 6.47%

Original Amount: \$12,886.00

Original Terms: 60 Months

No of Late Payments: 0

Monthly Payment: \$252.00

Percent Paid: 100%

Estimated Payoff: \$0.00

Remaining Terms: Joint: NO

0 Months

Loan Type: Auto Loan

Trade Status: Closed

Trade Open Date: 11/11/2012

Auto Trade Line 2

Interest Rate: 4.66%

Original Amount: \$16,045.00

Original Terms: 61 Months

No of Late Payments: 0

Monthly Payment: \$296.00

Percent Paid: 100%

Estimated Payoff: \$0.00

Remaining Terms: Joint: NO

0 Months

Loan Type: Auto Loan

Trade Status: Closed

Trade Open Date: 07/21/2011

Certificate Status:


Certificate Delivery Confirmation

Has the Pre Approval Certificate been delivered to the consumer?

Yes

No

PRINT NOW

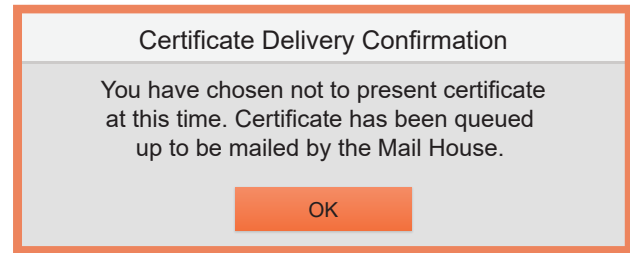

700Credit
 CREDIT | COMPLIANCE | SOFT PULLS

support@700Credit.com

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

The dealer will be charged for this mailing.

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



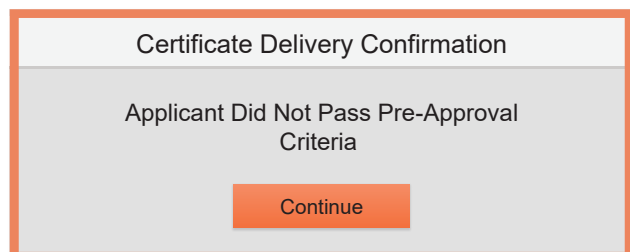
Prescreen Response: *Fail*

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

In this case, no notice is required to be given to the consumer. In fact, the consumer doesn't have to know the process has taken place.

Select **"Continue"** and the Applicant List is returned.

The Applicant List will show all **"Fail"** returns as **QS** in **RED**, and the score/Tier will appear in parenthesis.



Prescreen Response: Decline or No Hit

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

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

No Hit:

Certificate

Customer was not found in database, please edit application and add additional information to search again.

Decline:

Certificate

Applicant did not pass one or more of the pre-defined criteria in order to qualify.

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

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

The screenshot displays the 700Credit Dealer Portal interface. On the left, there's a login section with fields for Username and Password, and a 'Login' button. Below the login section, there are links for 'Forgot Password' and 'Sign In'. The main content area is divided into several sections: 'START PREQUALIFYING CUSTOMERS RIGHT AWAY' with a 'NEW VIDEO & BANNER ASSETS AVAILABLE FOR USE NOW' link, 'Driver's License Authentication' with 'Mobile Scanner QuickScan' and 'Physical Scanner' options, 'THE 2022 FTC SAFEGUARDS RULE IS NOW IN EFFECT', and 'Don't Leave Your Dealership Exposed.' with a 'Learn More' link. On the right, there's a table titled 'Applicant List' showing columns for 'Applicant', 'Status', 'Date', and 'Action'. The table contains several rows of data, including applicant names like 'John Doe', 'Jane Smith', and 'Mike Johnson', with status 'Completed' and dates ranging from 1/15/24 to 1/17/24. The bottom of the page features a sidebar with links for 'Applicant List', 'New Applicant', 'Compliance', and 'Usage Analysis'.

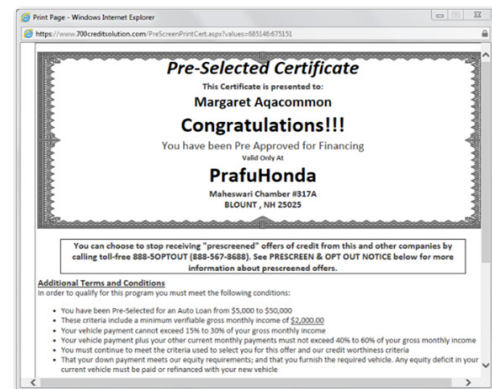
Firm Offer of Credit - Compliance Requirement

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

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

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

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



OpportunityAlerts!

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

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

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

QuickScreen Results				
Result: Consumer Passed Quick Screen Criteria		Score: 727 (Tier 1) Powered by TU: FICO AUTO 08		
Consumer Information:				
Name:	John Doe	Email:	jdoe@email.com	
Address:	123 Main St. Farmington Hills, MI 48334	Phone:	(999)-555-1234	
Auto Summary:				
Available Revolving Credit: \$3,881.00		Auto Inquiries last 30 days: 0		
Auto Trade Line 1 S R				
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	Monthly Payment \$252.00
6.47%	\$12,886.00	60 Months	0	
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
100%	\$0.00	0 Months	NO	
Loan Type:	Trade Status:	Trade Open Date:		
Auto Loan	Closed	11/11/2012		
Auto Trade Line 2 S P				
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	Monthly Payment \$296.00
4.66%	\$16,045.00	61 Months	0	
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
100%	\$0.00	0 Months	NO	
Loan Type:	Trade Status:	Trade Open Date:		
Auto Loan	Closed	07/21/2011		
Certificate Status:				
Printed By:	N/A			
Confirmed By:	N/A			
				PRINT NOW

The **BENEFITS** of OpportunityAlerts! include:

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

Set-Up Process

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

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

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

700 CREDIT | EXPERIAN | TRANSUNION | EQUIFAX | QUICKSCREEN | QUICKQUALIFY | QUICKBATCH | WORKNUMBER | OPPORTUNITY ALERT

☒ Enable QuickScreen Alerts

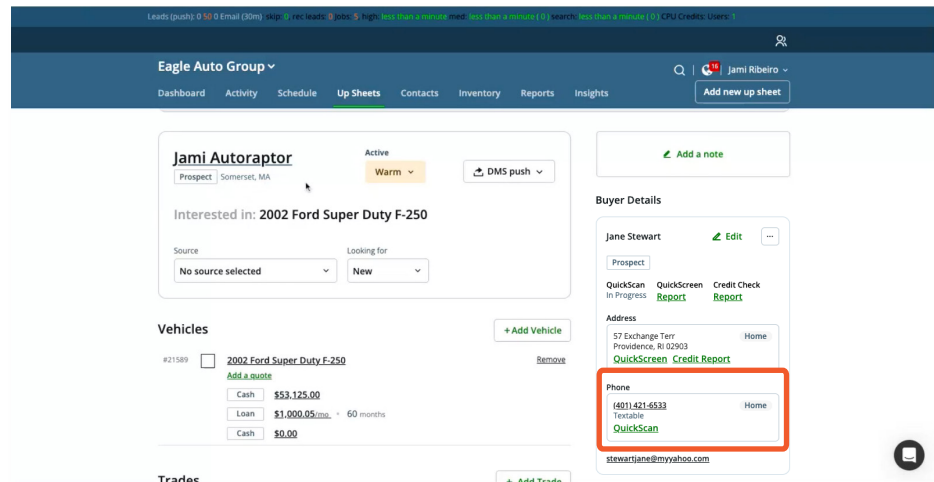
☒ Score Alert
☒ Interest Rate Alert
☒ Inquiry Alert
☒ Term Alert
☒ Monthly Payment Alert
☒ Paid Percentage Alert

Green	Yellow	Red
<input checked="" type="checkbox"/> >= 725	<input checked="" type="checkbox"/> >= 675	<input checked="" type="checkbox"/> <= 674
<input checked="" type="checkbox"/> >= 2	<input checked="" type="checkbox"/> >= 1	<input checked="" type="checkbox"/> >= 0.5
<input checked="" type="checkbox"/> >= 1	<input checked="" type="checkbox"/> >= 0	<input checked="" type="checkbox"/> >= 0
<input checked="" type="checkbox"/> <= 3	<input checked="" type="checkbox"/> <= 6	<input checked="" type="checkbox"/> <= 8
<input checked="" type="checkbox"/> >= \$600	<input checked="" type="checkbox"/> >= \$400	<input checked="" type="checkbox"/> <= \$400
<input checked="" type="checkbox"/> >= 90 %	<input checked="" type="checkbox"/> >= 85 %	<input checked="" type="checkbox"/> <= 60 %

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

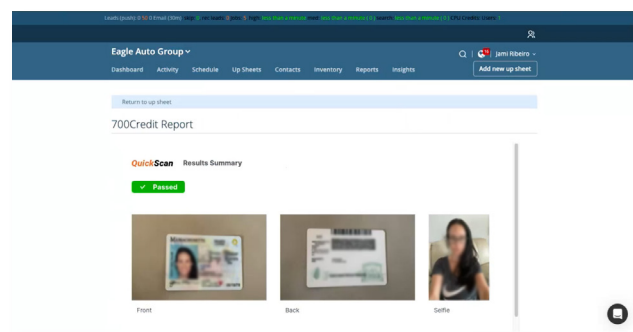
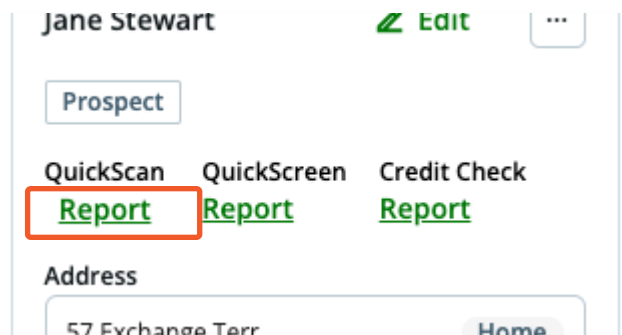
Performing a Mobile Driver's License Scan

After locating the desired Upsheet or a new one has been created, locate the “**QuickScan**” hyperlink, as circled below. A text is automatically sent to the consumer’s phone number on file, where they will be walked through the simple, yet secure process of scanning their driver’s license.



Once the consumer has completed the process, there will be a “**Report**” hyperlink available, as shown to the right.

Select the hyperlink to pull up the consumer’s QuickScan results.



Introduction to QuickScan

QuickScan from 700Credit is a powerful mobile document scanner that provides dealerships real-time confirmation of the legitimacy of a customer's driver's license and identity. QuickScan will verify a customer's driver's license and identity in minutes. Each time an online customer completes a QuickScan, you will be confident that you are working with the person your customer says they are - without putting Non-Public Information (NPI) on your team's devices.

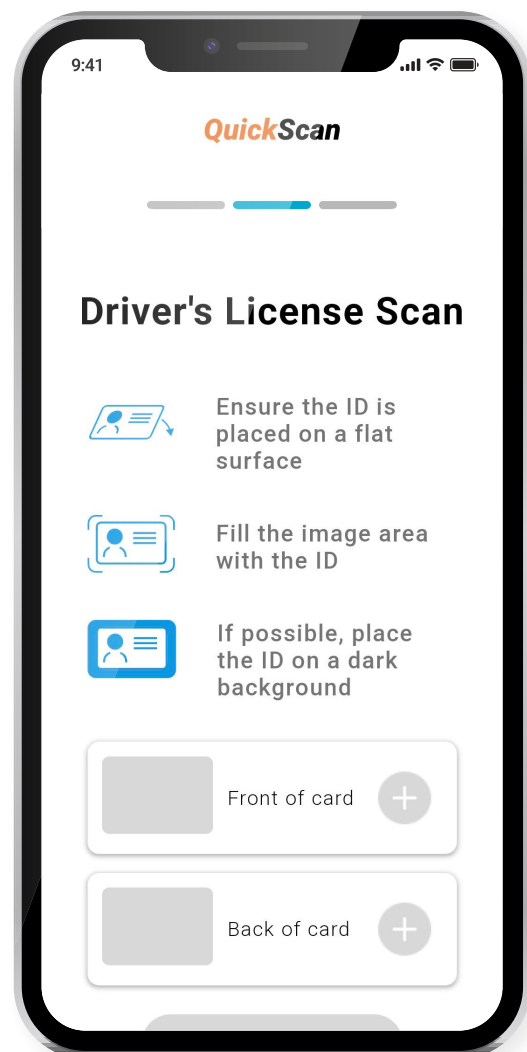
Although it can be used in-store, QuickScan can be particularly helpful when used to verify the identities of online car buyers.

Every scan includes:

- Driver's License/Document Verification
- Selfie Verification/Liveliness Detection
- Front/Back Driver's License Validation
- Device Verification
- Synthetic ID Fraud Detection
- Identity Verification Check

Benefits to Mobile QuickScanning

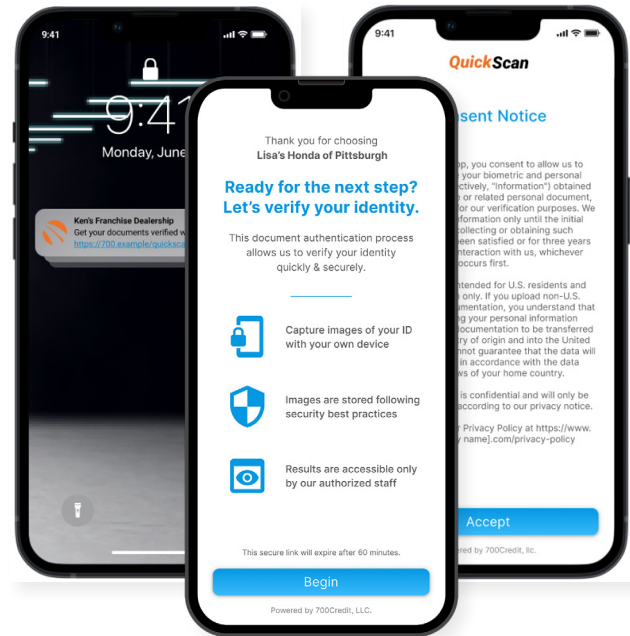
- Verify the identity of your customer at the top of the sales funnel. Before they even enter the store.
- Scanning both the front and back of the DL provides all data needed to validate the document.
- QuickScan takes the NPI (non-public information) out of the hands (and off the mobile devices) of your salespeople.



Consumer Experience

The consumer will receive a link notification on their mobile device.

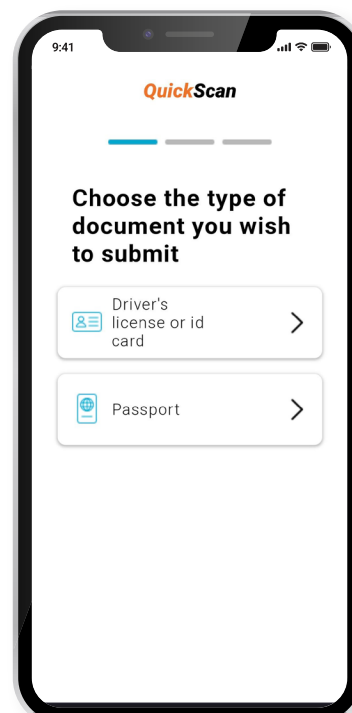
In order to proceed, the consumer must open the link and accept the terms and conditions.



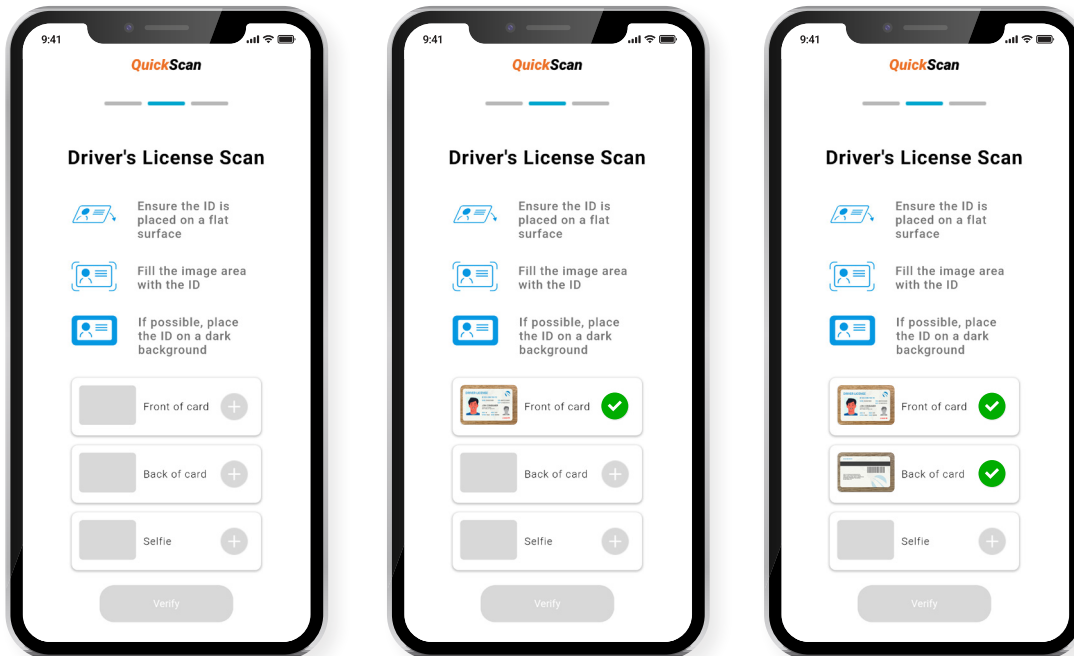
The consumer selects the type of document to be captured.

Consumer's have the option between two documents that can be provided:

- Driver's License/Govt. Issues ID Card
- Passport/Passport Card

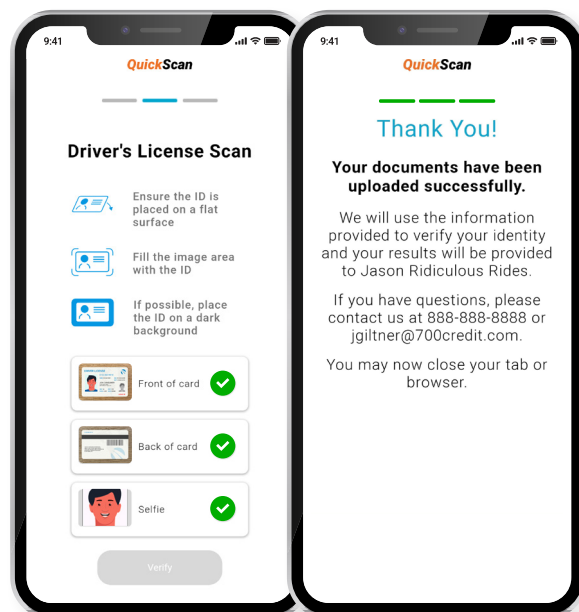


The consumer will be taken through the process uploading the 3 required images: front and back of document, and a selfie image. Click on the “+” attached to each image tab to open the drop-down and access the mobile phone’s camera.



If the document was successfully uploaded, the customer will get a “**Thank you**” screen.

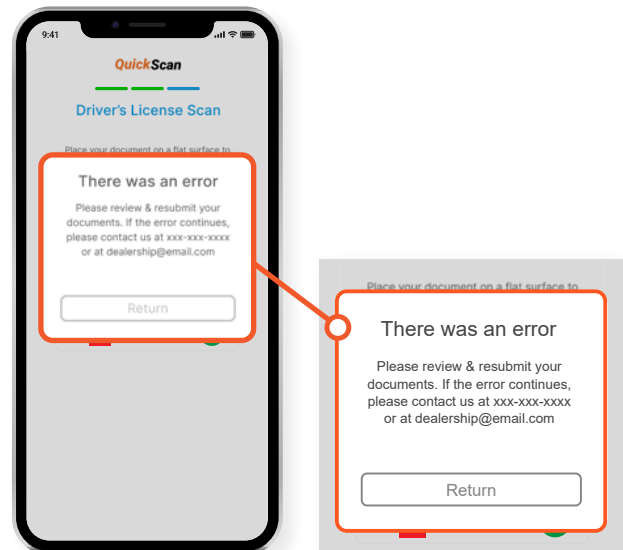
The dealer’s unique contact information will be displayed as the contact reference for the customer.



If a problem occurs with the consumer uploading their documents, the following error message will be presented on screen.

Hit “**Return**” to be redirected back to the beginning of the QuickScan process where the user is able to try again.

If the problem persists, contact 700Credit’s 24/7/365 support team for assistance:
(866) 273-3848 or support@700credit.com.



Understanding Your QuickScan Results

Every QuickScan result consists of the following five items;

1. Images Submitted
2. ID Information Verification
3. Identity Verification
4. Synthetic ID Fraud Check
5. Device Identification

This section will break down each of these five components and explain what their purpose or benefit within the QuickScan process is.

(1) Images Submitted

This consists of a front & back of the driver's license (*front-only for passport*) and a selfie.

QuickScan analyzes the front/back for a match and pulls the PII from the document.

The selfie is checked for liveness and is also compared to the image on the document.



(2) ID Information Verification

QuickScan uses OCR (*optical character recognition*) to detect and digitize the information from a customer's document. This information is then checked against a known fraudster database, checked for accuracy in document info and is used to check that the front and back images are from the same document.


The document number (license number) is checked against doc numbers known to have been used in previously detected fraud.

Smaller details, like expiration date, are quickly weeded out by QuickScan.

ID Information Verification			
First Name	Last Name	Date Of Birth	Mobile Number
John	Consumer	mm/dd/yyyy	(xxx) xxx-xxxx
Address		Document Number	
12345 Anywhere Ave Apt 123 City Name, ST 12345		1234567891011121314	

(3) Identity Verification

QuickScan's Identity Verification checks the customer's information against a known database to help determine that the identity can be matched to known identities.

Identity Verification



Clear - The applicant identity has been matched.

Caution - Applicant Last Name and/or Current Address were not able to be matched.

High Risk - Applicant Last Name and/or Current Address were not found, applicant details may be associated with fraudulent activity.

(4) Synthetic ID Fraud Check

In addition to the Identity Verification, QuickScan delivers a Synthetic Fraud check on each applicant. Dealers see a low/high result for this section and are warned with a "Caution" regarding the applicant.

Synthetic ID Fraud Check


Low - The applicant details provided are not associated with a synthetic identity.

High - The applicant details provided may be associated with a synthetic identity.

(5) Device Identification

With each applicant, QuickScan gathers detailed information about the device used to submit the documents. This includes the location (*display v. real*), the device type, OS, and more. It also checks that the device is not associated with known fraud events.

At launch, we will be collecting this information, but are not using it in determining a pass/fail.

Note: In the future, we may assign a score to the device to help determine if a dealer should do additional identity checks with the customer.

Device Identification			
device type	device os	location (real)	location (stated)
iphone 12	iOS 15.4.1	Anywhere, USA	Anywhere, USA

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.

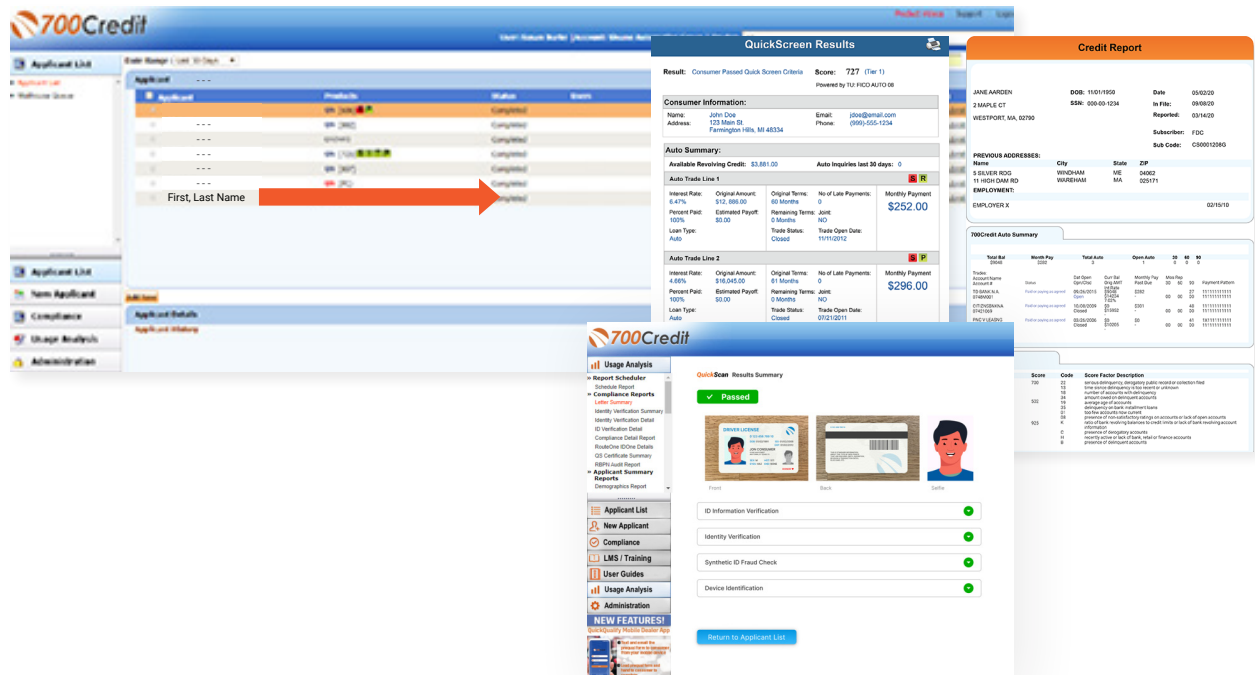
If you did not receive this email, or have misplaced it, please send an email to: support@700credit.com or call: (886) 273-3848.



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 or QuickScan was run, you will see those 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 Action Letter Program Monitor		
	#	%
Total Applicants	43	
Letters Mailed	34	79%
Letters Queued to be Mailed	4	9%
Letters Printed Locally	0	0%
Applicants with No Letter Delivered	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	6	14%
Notices Emailed	0	0%
Notices Printed Locally	0	0%
Applicants with No Notice Delivered	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	27	
Alerts Resolved	2	
Work on Unresolved		
Consumer Alerts		
Fraud Victim and Security Alerts	1	
Active Duty Alerts	0	
ID Verifications		
	#	%
Complete	0	0%
Incomplete	42	100%
Work on Incompletes		
Out of Wallet Authentication Program Monitor		
	#	%
Total Applicants	42/29	
Total Applicants with OOW Presented		
	#	%
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	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
cartercountydqcdi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydqdc	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydqcp	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyyhucdi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyyhucd	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cchundaidqcp	Blend Solutions PQ 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
keystonechevycul	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
keystonecgb	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

First Name: [Text] Middle Name: [Text] Last Name: [Text]
 Address: [Text] City: [Text] State: [Text] Zip: [Text]
 Email Address: [Text] Password: [Text] Repeat Password: [Text]

User Setup Information

User Type: [Text] User Level: [Text] Dealer: [Text] Select Default Dealer: [Text]
 From IP: [Text] To IP: [Text] Add New IP Range: [Text]
 Security Questions: [Text] Answer 1: [Text] Answer 2: [Text] Answer 3: [Text]

Creating a New User

UserID	Name	User Level	User Type	Status	Dealer	City	State	Action
cartercountydqcdi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydqdc	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydqcp	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyyhucdi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyyhucd	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cchundaidqcp	Blend Solutions PQ 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
keystonechevycul	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
keystonecgb	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.

The image shows two stacked forms for user management. The top form, 'User Information', includes fields for User ID, Password, Retype Password, First Name, Middle Name, Last Name, Address, Zip, City, State, Phone, and Email Address. A 'Password Rules' box specifies: Password must be at least 10 characters long; Password must contain an uppercase character; Password must contain a lowercase character; Password must contain a numeric character; Password and Retype Password must match; Password shouldn't match with last 13 password. The bottom form, 'User Setup Information', includes fields for User Type, User Level, Dealer, and Select Default Dealer. It also has checkboxes for 'Read Only', 'Disable User', 'Restrict Days of week and time of day access', 'Force Password change on next Login', and 'Show in QuickApp Dropdown'. A 'Security Questions' section contains three questions with corresponding answers.

Viewing Invoices

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

The image shows the 'Administration' section of the 700Credit system. The left-hand menu has 'Online Invoicing' highlighted. The main area displays a 'Billing Summary' for Invoice Number 605347, dated 12/11/2018. The summary shows a balance due of \$1,295.30. Below the summary, there is a section for 'Invoice Details' showing the dealer's information: ELK GROVE KIA, 8400 LAGUNA GROVE DR, ELK GROVE, CA 95757. The 700Credit logo is also visible.

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.