



USER GUIDE

DECEMBER 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.

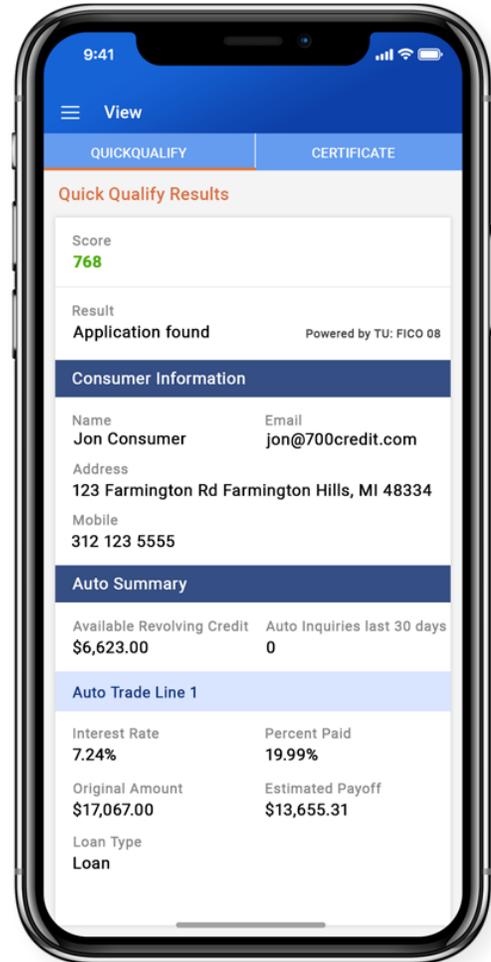
SelectFI has integrated our soft pull solution, QuickQualify, into their Lendor Selector© platform. This brief guide will walk you through the dealer and consumer's experience with the prequalification form, and receiving loan rates from lenders within Lendor Selector©. If you have any questions, please feel free to reach out to our support desk at (866) 273-3848 or email us at: support@700Credit.com.

QuickMobile App (Dealer Mobile App)

Dealers are also able to receive immediate access to QuickScan lead information through the 700Credit **QuickMobile App**.

Specifically designed for dealers to manage their soft pull leads (*QuickQualify and QuickScan*) from a single, safe platform. It protects your consumer's information with a **secure login screen** and available at anytime on your own mobile or tablet device. .

- Receive **direct mobile notifications** when consumers complete the QuickQualify web form or QuickScan process.
- **Optimize interactions** with your consumers through one-click text response and mobile dialing.
- **Immediate access** to view all applicants and their credit score, credit file information, and QuickScan results.
- **Stay organized** by setting filters to view leads from only a specific period of time.
- **Text or email** the QuickQualify soft pull or QuickScan driver's license authentication forms **directly to the consumer**.



The **700Credit QuickMobile Dealer App** is offered at no charge and can be downloaded from the Apple and Android App Stores by searching for “700Credit” or by scanning the qr codes to the right.

Note: Installing the app does require your correct email address or cell phone be setup on your account to verify your user ID.

Contact our support team for assistance: **(866) 273-3848** or support@700credit.com.

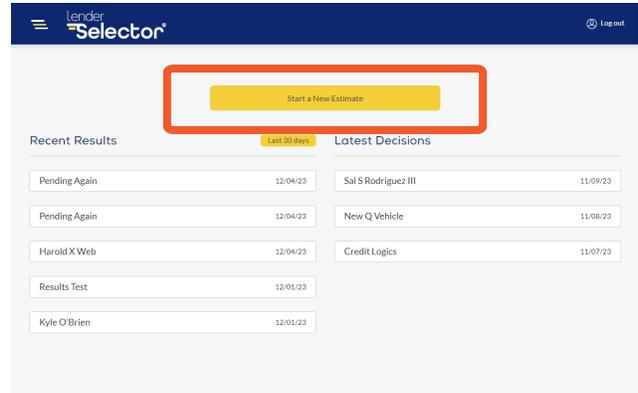


Sending a Prequalification Form to Consumers

Dealers will begin the prequalification process alongside the consumer by logging into their SelectFI app.

They will be immediately presented with the option to begin a new quote or view previously pulled prequalification quotes.

Click **“Start a New Estimate”**.

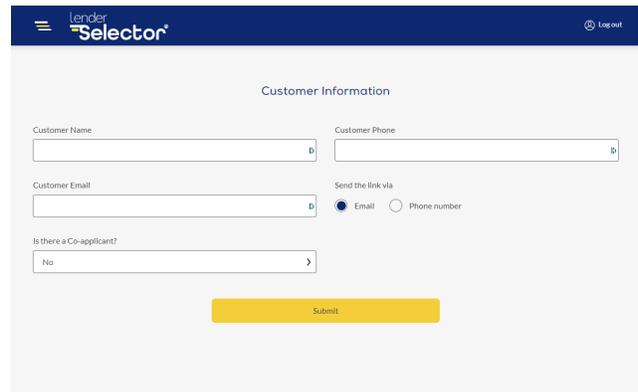


Invite the customer to complete the prequalification form.

Enter the consumer’s name, phone number or email. Select form of link transfer; email of phone.

If there is a co-applicant, choose **“Yes”** from the drop-down and enter in the same information.

Click **“Submit”** to send the link to the consumer.



Consumer Experience

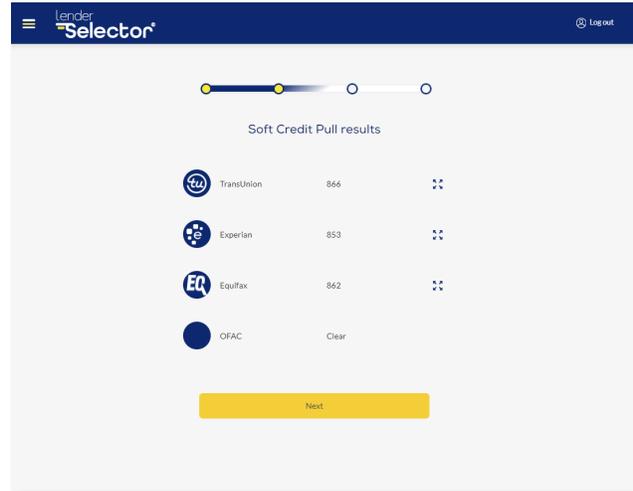
The consumer will receive a link to their prequalification form via email or phone.

Complete the form and proceeds to the next step by clicking **"Next"**.

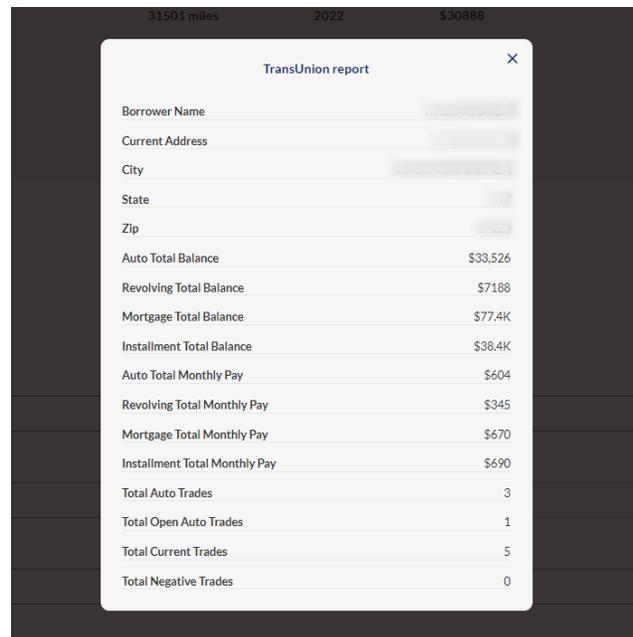
Consumer will accept the terms and conditions, provide a signature, and then click **"Submit"**.

The salesperson is notified the customer has completed the form, and link takes them to the Soft Pull Results screen.

The dealer is provided the consumer's FICO score to each of the three major credit bureaus, as well as results of the OFAC check.



To the right is an example of an expanded, more detailed view at the bureaus report.



The salesperson will then assign the vehicle at the dealership.

They will provide the appropriate information about the deal: trade-in value, loan term, cash down.

Lender Selector Log out

Vehicle Information

miles

VIN Number

Pull Vehicle Info

Check the type of the Vehicle
 Non Certified Certified

Stock Number Model Year

Mileage miles Vehicle Sale Price \$

JD Clean Trade / New Invoice \$ JD Retail / New MSRP \$

Cash Down \$ Doc Fee \$

Government Fee \$

Trade-In Info

Value of Trade \$ Payoff amount \$

The Salesperson or Finance Manager (dealer's choice who reviews offers) is presented with the top five approval estimates for each of the dealership's existing lenders.

If there are any conditional estimates, these are also presented along with the recommended adjustment needed to gain approval. Should the customer want to make any adjustment (additional down payment, change of loan term), this can be easily changed and re-run to show approval estimates.

Lender Selector Log out

Qualified Lenders

Nissan CPO - Non Dealers Choice

Estimated Payment **\$659.24/mo**

Loan Rate 4.99%

Required Income \$3,296/mo

Bank Independent

Estimated Payment **\$719.25/mo**

Loan Rate 8.64%

Required Income \$4,495/mo

Credit Acceptance

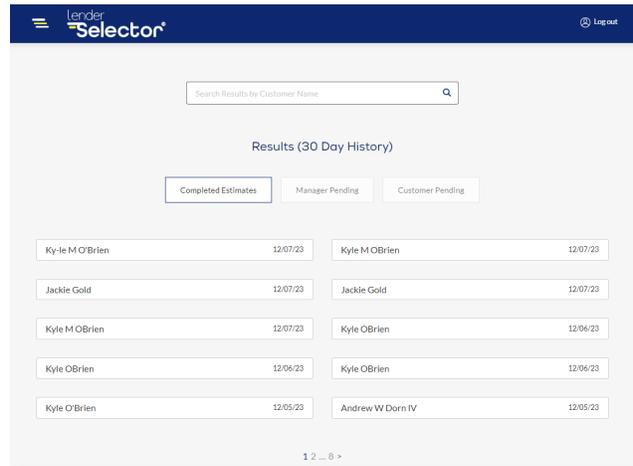
Estimated Payment **\$945.10/mo**

Loan Rate 20.99%

Required Income \$6,301/mo

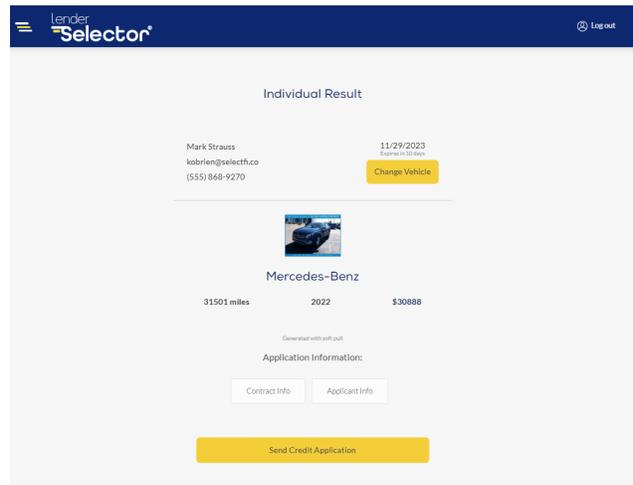
To review previously pulled results, the dealer can return to the main screen of the Lender Selector platform, where they are presented with a list of completed and pending results.

These deal results are available to view for up to 30 days after completion.



Optionally, the dealer may click the **“Send Credit Application”** button in the customer result to convert the estimates into formal credit applications. The customer receives a pre-populated credit application form to complete the additional required fields.

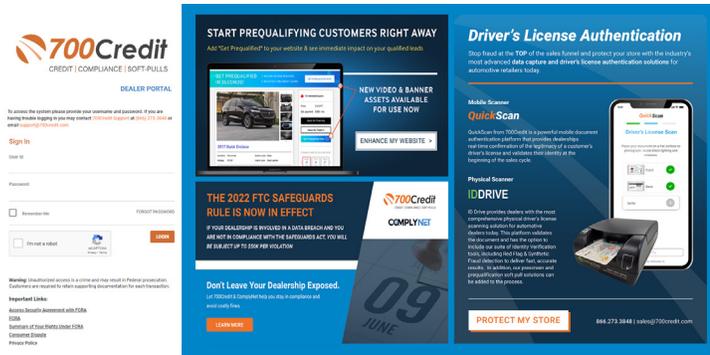
Once customer has completed, the application is routed through Dealertrack/RouteOne to each lender for processing and decisioning. Decision results are available in Lender Selector’s **“Decisions”** section, and also in Dealertrack/RouteOne as they normally are.



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 QuickQualify was run, you will see the QQ results.

Applicant List

Applicant	Products	Status	Created	Updated	Score	AI-Flag
...	...	Completed	...	...	...	...
...	...	Completed	...	...	...	...
...	...	Completed	...	...	...	...
...	...	Completed	...	...	...	...

First, Last Name →

QuickQualify Results

Result: Applicant Found Score: **618**
Powered by EK: FICO/AUTO V8

Consumer Information:

Name: Jane Doe Email: jdoe@email.com
Address: 123 Main St, Farmington Hills, MI 48334 Phone: (999) 555-1234

Auto Summary:

Available Revolving Credit: \$1,499.00 Auto Inquiries last 30 days: 0

Auto Trade Line 1	Interest Rate:	Original Amount:	Original Terms:	No. of Late Payments:	Monthly Payment
	17.52050%	\$17,293.00	73 Months	N/A	\$382.00
	Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
	81.12%	\$3,224.00	6 Months	NO	
	Loan Type:	Trade Status:	Trade Open Date:		
	Auto	Open	11/19/2015		

Auto Trade Line 2	Interest Rate:	Original Amount:	Original Terms:	No. of Late Payments:	Monthly Payment
	4.50%	\$16,045.00	61 Months	0	\$296.00
	Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
	100%	\$0.00	0 Months	NO	
	Loan Type:	Trade Status:	Trade Open Date:		
	Auto	Closed	07/21/2011		

Certificate Status:

Printed By: N/A
Confirmed By: N/A

Credit Report

JANE AARDEN DOB: 11/01/1950 Date: 05/02/20
2 MAPLE CT SSN: 000-00-1234 In File: 09/08/20
WESTPORT, MA, 02750 Reported: 03/14/20
Subscriber: FDC
Sub Code: CS00012345

PREVIOUS ADDRESSES:

Name	City	State	ZIP
5 SILVER RDG	WINDHAM	ME	04602
11 HIGH DAM RD	WIREHAM	MA	02571

EMPLOYMENT:

EMPLOYER X 02/18/10

700Credit Auto Summary

Total Bal	Month Pay	Total Auto	Open Auto	30	60	90
0.00	0.00	0.00	0.00	0	0	0

Score Summary

Score Card	Score	Code	Score Factor Description
FICO Risk V2	700	22	serious delinquency, delinquent public record or collection filed
		12	new score delinquency in 120 days or delinquency
		14	number of accounts in non-paying
		24	amount owed on delinquent accounts
		19	delinquency on bank
		25	delinquency on bank installment loans
		02	delinquency on bank revolving accounts
		01	delinquency on bank revolving accounts
		03	delinquency on bank revolving accounts
		04	delinquency on bank revolving accounts
		05	delinquency on bank revolving accounts
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		98	delinquency on bank revolving accounts
		99	delinquency on bank revolving accounts
		100	delinquency on bank revolving accounts

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
cartercountydgudi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit | Delete | Copy
cartercountydgc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit | Delete | Copy
cartercountydgp	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit | Delete | Copy
cartercountyhyudi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit | Delete | Copy
cartercountyhuc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit | Delete | Copy
ochyundaicpq	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] Retype Password: [password]

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

Address: [text]

City: [text] State: [dropdown] Phone: [text]

Email Address: [text]

User Setup Information

User Type: [dropdown] User Level: [dropdown]

Dealer: [dropdown] Select Default Dealer: [dropdown]

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
cartercountydgudi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit | Delete | Copy
cartercountydgc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit | Delete | Copy
cartercountydgp	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit | Delete | Copy
cartercountyhyudi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit | Delete | Copy
cartercountyhuc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit | Delete | Copy
ochyundaicpq	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.

The screenshot shows a user creation form with two main sections:

- User Information:** Includes fields for UserID, Password, RetypePassword, First Name, Middle Name, Last Name, Address (123 Main Street), Zip (14521), City (Tyrvek), State (MI), Phone, and Email Address. A "Email Password" button is also present.
- User Setup Information:** Includes fields for User Type (Web User), User Level (Dealer Admin), and a checkbox for "AutoGenerate Letter is on". It also has a "Dealer" dropdown (ABC Dealer), a "Select Default Dealer" dropdown (ABC Dealer), and a "Disable User" checkbox. There are also fields for "From IP" and "To IP" with an "Add/outsideRange" link.

Security questions are also defined:

Question 1:	favorite room in my house	Answer 1:	Music
Question 2:	state born in	Answer 2:	Alaska
Question 3:	pet	Answer 3:	Roostie

Viewing Invoices

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

The screenshot shows the 700Credit online invoicing interface. The left-hand menu has "Online Invoicing" highlighted. The main content area displays a "Billing Summary" for Invoice Number 605347, dated 11/11/2018. The summary includes:

- Invoice Number: 605347
- Part Due Balance: \$0.00
- Current Activity: \$1295.30
- Invoice Total: \$1295.30
- Online Payments: \$0.00
- Auto Payments: \$0.00
- Balance due by 12/11/2018: \$1295.30

At the bottom, there is a section for "Forms" with links to 700Credit, 700Credit, and 700Credit. The footer includes the 700Credit logo and the text "INVOICE" and "Date: 11/11/2018".

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.