



USER GUIDE

NOVEMBER 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.

AutoManager has integrated our credit, compliance, prescreen and prequalification solutions into their multiple platforms: WebManager, DeskManager Online, DeskManager Desktop. This brief guide will walk you through;

- (1) **How to view prequalification lead data in WebManager**
- (2) **How to pull/view credit and prescreens within AutoManager DeskManager Online**
- (3) **How to pull/view credit and prescreens within AutoManager DeskManager Desktop**

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.

PLATFORM ONE:

AutoManager's WebManager

This section of the user guide will cover all aspects of **AutoManager's WebManager**, including;

- (1) Enabling the 700Credit product within WebManager
- (2) A consumer's experience getting prequalified
- (3) How to view your lead information within the platform
- (4) Customizing your dealership's prequalification elements

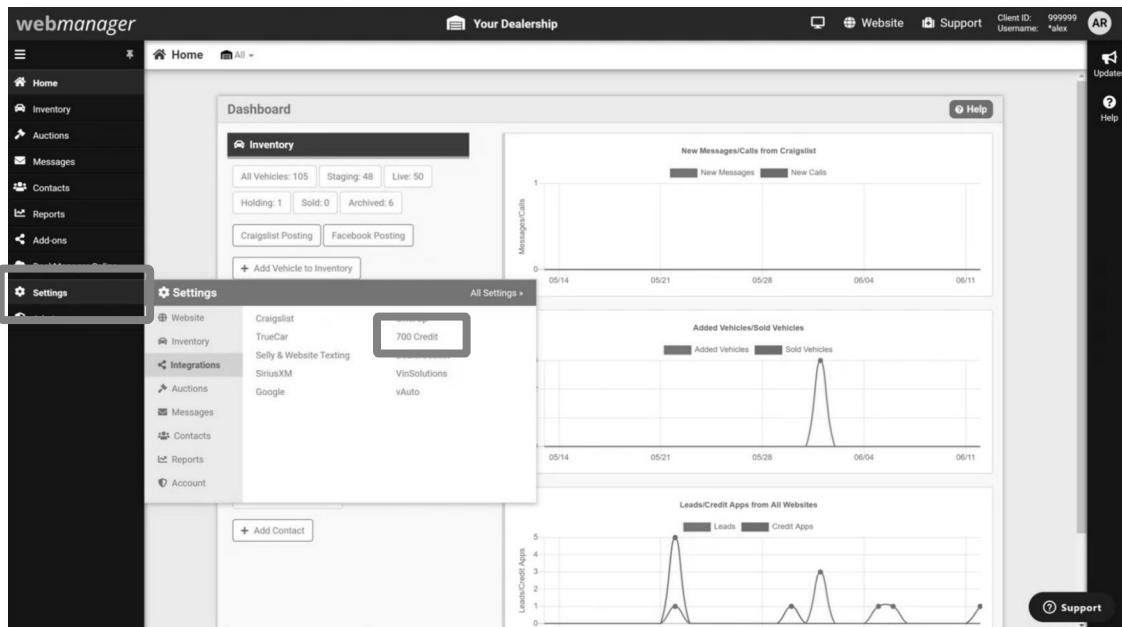
Enabling 700Credit within WebManager

AutoManager’s WebManager platform has recently made updates to their credential inputs page that allow for a more dynamic experience for the dealer.

Note: If a dealer has not upgraded to their new platform, the credentials page will still be available and remain the same as what their current interface looks/acts like.

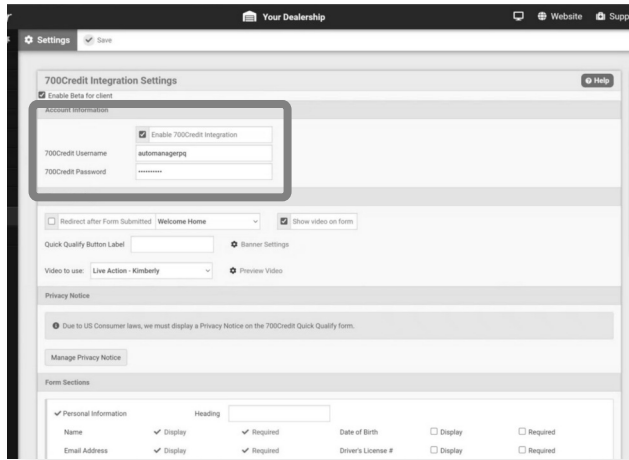
After logging into WebManager and being presented the home dashboard, dealers will locate the “Settings” tab in the left-hand navigation panel.

From the drop-down menu, select “Integrations” tab, and then “700Credit”.



The user is presented with this new 700Credit Integration Settings page. Click “Enable 700Credit Integration”, and then provide the appropriate credentials provided by 700Credit’s team.

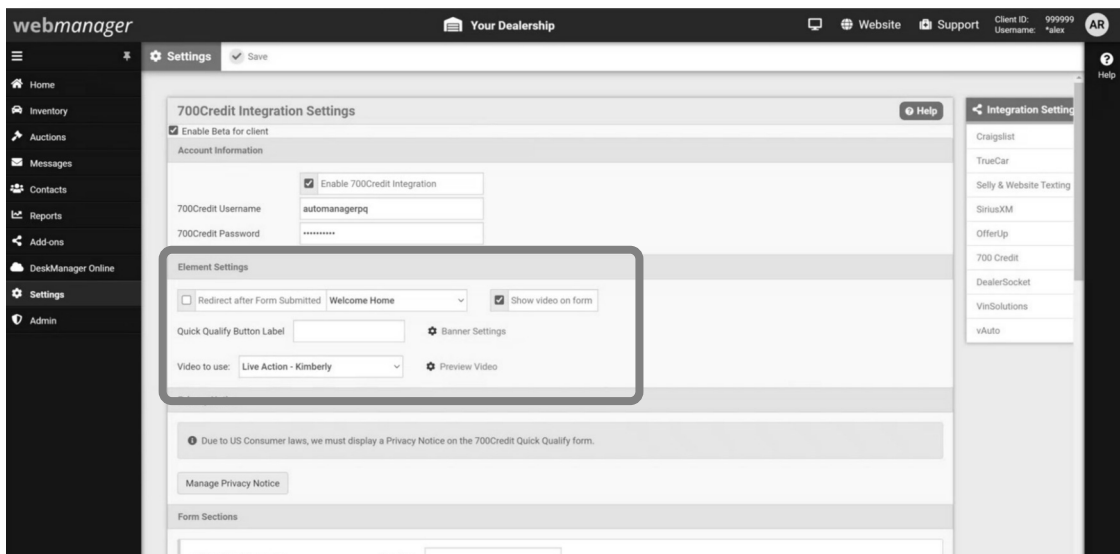
This process remains the same from AutoManager’s previous credential process.



Where the process has been improved for the dealers is within the “**Element Settings**” and “**Form Sections**”.

Under the “**Elements Settings**” section, dealers are able to edit the buttons and banners includes on their websites, and alter which 700Credit prequalification video they want to include with the form in real-time.

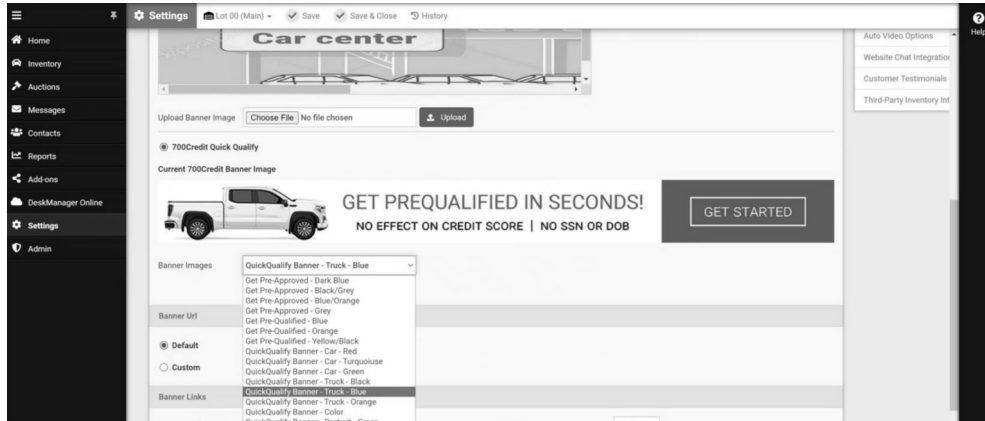
To change the default banners and buttons, click the “**Banner Settings**” option. To alter the video defaulted for the prequalification form, simply click the drop-down and select the desired video.



If choosing to edit the buttons and banners included on their websites, the dealer will be brought to the page shown below.

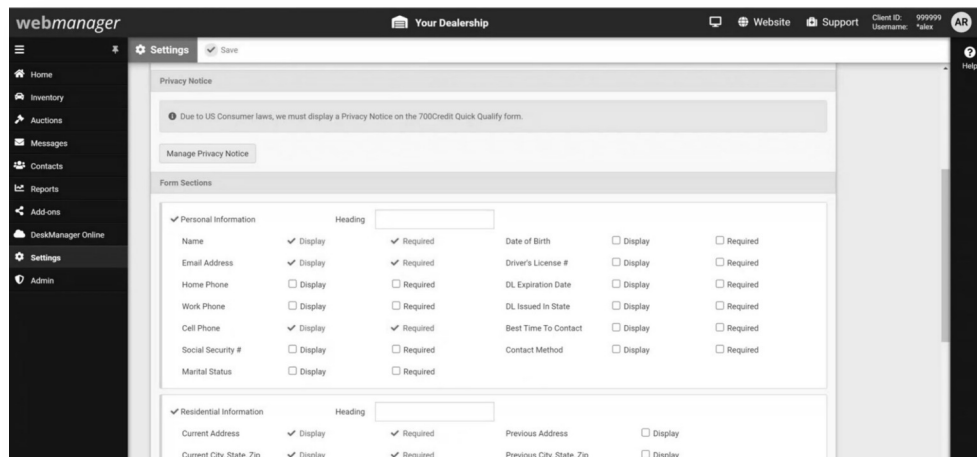
From here, scroll down to the **“700Credit QuickQualify”** section, and choose a new banner from the drop-down menu, as shown below. The banner will then be updated on the dealer webpage in real-time.

Click **“Save & Close”** once finished.



After returning back to the 700Credit credentials page, users can utilize the next newest feature of AutoManager’s WebManager, which is personalizing the prequalification form included on their website.

To enable a new field, simply click the radio box. If the dealer would like to make that a required field, select the **“Required”** radio box as well. Click **“Save & Close”** to finalize the process.



Note: All fields that are required to be included due to compliance, will be automatically checked, including: first and last name, email address, phone, and address.

Introduction to QuickQualify

QuickQualify is a soft pull prequalification solution which places a soft inquiry on the consumer's file, that does not require a consumer's SSN or DoB - only name and address required. For each consumer that fills out the prequalification form and gets preapproved, dealers receive:

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

You can use this information to put the consumer in the right vehicle with the right financing, right away!

QuickQualify Results

Result: Applicant Found **Score: 618**
 Powered by EX: 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: \$1,459.00	Auto Inquiries last 30 days: 0
----------------------------------------	--------------------------------

Auto Trade Line 1				
Interest Rate: 17.52765%	Original Amount: \$17,079.00	Original Terms: 73 Months	No of Late Payments: N/A	Monthly Payment: \$382.00
Percent Paid: 81.12%	Estimated Payoff: \$3,224.00	Remaining Terms: 6 Months	Joint: NO	
Loan Type: Auto	Trade Status: Open	Trade Open Date: 11/19/2015		

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	Trade Status: Closed	Trade Open Date: 07/21/2011		

Certificate Status:
 Printed By: N/A
 Confirmed By: N/A

[PRINT NOW](#)

Credit Report Option

With our QuickQualify platform, dealers have the option of either getting the soft pull prequalification results as shown above, or you can opt to receive a full credit file from all three bureaus: **Equifax**, **TransUnion**, and **Experian**.

We **STRONGLY** suggest you set up your prequalification bureau to match the bureau and scorecard that matches your credit bureau used in your F&I Office.

Note: This report can only be used for information purposes and **CANNOT** be used to fund the deal.

Score Summary

FICO Auto V8F

750

FICO AUTO V8

761

FICO Auto 08

780

Credit Report

JANE AARDEN **DOB:** 11/01/19
 2 MAPLE CT **SSN:** 000-00-
 WESTPORT, MA, 02790

PREVIOUS ADDRESSES:

Name	City
5 SILVER RDG	WINDHAM
11 HIGH DAM RD	WAREHAM

EMPLOYMENT:
 EMPLOYER X

700Credit Auto Summary																																																																																													
Total Bal	Month Pay	Total Auto	Open Auto	30	60	90																																																																																							
29148	2232	4	0	0	0	0	0	0	0																																																																																				
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Trade:</th> <th>Account Name</th> <th>Status</th> <th>Orig Date</th> <th>Orig Amt</th> <th>Orig Int</th> <th>Orig Rate</th> <th>Orig Term</th> <th>Orig Bal</th> <th>Orig Pay</th> <th>Orig Plan</th> <th>Orig Pmt</th> <th>Orig Due</th> <th>Orig Reg</th> <th>Orig Res</th> <th>Orig Pmt</th> <th>Orig Pmt</th> <th>Orig Pmt</th> <th>Orig Pmt</th> <th>Orig Pmt</th> <th>Orig Pmt</th> </tr> </thead> <tbody> <tr> <td>TD BANK N.A.</td> <td>09/26/2015</td> <td>Open</td> <td>09/26/2015</td> <td>17079</td> <td>2282</td> <td>17.52765%</td> <td>73</td> <td>17079</td> <td>382</td> <td>382</td> <td>382</td> <td>382</td> <td>382</td> <td>382</td> <td>382</td> <td>382</td> <td>382</td> <td>382</td> <td>382</td> <td>382</td> </tr> <tr> <td>CF FINANCIAL</td> <td>10/08/2009</td> <td>Open</td> <td>10/08/2009</td> <td>16045</td> <td>301</td> <td>4.66%</td> <td>61</td> <td>16045</td> <td>296</td> <td>296</td> <td>296</td> <td>296</td> <td>296</td> <td>296</td> <td>296</td> <td>296</td> <td>296</td> <td>296</td> <td>296</td> <td>296</td> </tr> <tr> <td>PNC V LEASING</td> <td>03/25/2006</td> <td>Open</td> <td>03/25/2006</td> <td>0</td> <td>0</td> <td>0%</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> </tr> </tbody> </table>										Trade:	Account Name	Status	Orig Date	Orig Amt	Orig Int	Orig Rate	Orig Term	Orig Bal	Orig Pay	Orig Plan	Orig Pmt	Orig Due	Orig Reg	Orig Res	Orig Pmt	Orig Pmt	Orig Pmt	Orig Pmt	Orig Pmt	Orig Pmt	TD BANK N.A.	09/26/2015	Open	09/26/2015	17079	2282	17.52765%	73	17079	382	382	382	382	382	382	382	382	382	382	382	382	CF FINANCIAL	10/08/2009	Open	10/08/2009	16045	301	4.66%	61	16045	296	296	296	296	296	296	296	296	296	296	296	296	PNC V LEASING	03/25/2006	Open	03/25/2006	0	0	0%	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Trade:	Account Name	Status	Orig Date	Orig Amt	Orig Int	Orig Rate	Orig Term	Orig Bal	Orig Pay	Orig Plan	Orig Pmt	Orig Due	Orig Reg	Orig Res	Orig Pmt	Orig Pmt	Orig Pmt	Orig Pmt	Orig Pmt	Orig Pmt																																																																									
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Score Summary

Score Card	Score	Code	Score Factor Description
FICO Auto V8	750	22	serious delinquency, derogatory public record or collection filed
		13	time since delinquency or time since or collection filed
		18	number of accounts with delinquency
		34	amount owed on delinquent accounts
		19	average age of accounts
		35	delinquency or bank installment loans
		01	total new accounts reported
		08	presence of non-asset liability ratings on accounts or lack of open accounts
		04	ratio of basic revolving balances to credit limit or lack of basic revolving account
		05	information
		C	presence of derogatory accounts
		H	recently accessed bank of bank, user for finance accounts
		B	presence of delinquent accounts

Above is an example of our HTML Credit Report. This image was split for display purposes but will normally provide dealers with a complete, single view.

QuickMobile App

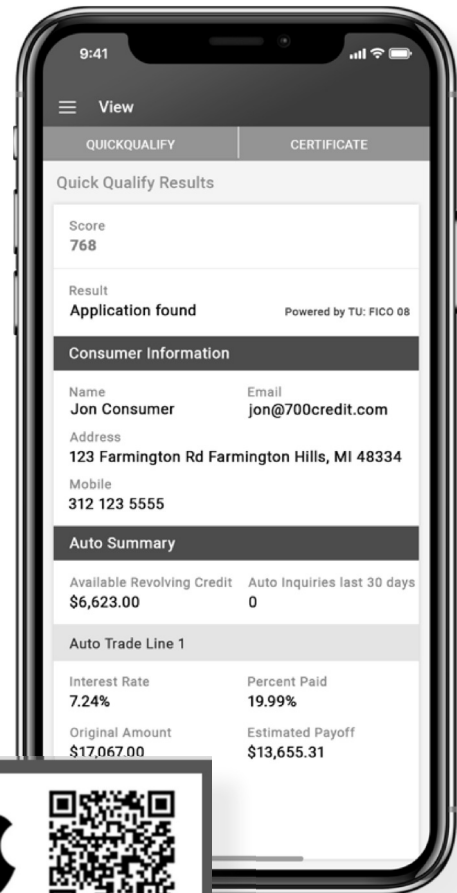
The 700Credit Mobile Dealer App is specifically designed for our dealers to manage their soft pull leads generated by the QuickQualify solution from a single, secure platform.

From this simple interface you can:

- Receive alerts when consumers complete the QuickQualify web form
- Optimize your interactions with applicants through text and mobile dialing
- View a list of all applicants and immediately click on any applicant to view the live credit score and credit file information
- Set filters to view leads from a specific period of time
- Dealers can forward the QuickQualify URL via text or email for consumers to complete from their devices.

The **700Credit QuickMobile Dealer App** is available for both mobile phone (iOS & Android) and tablet formats.

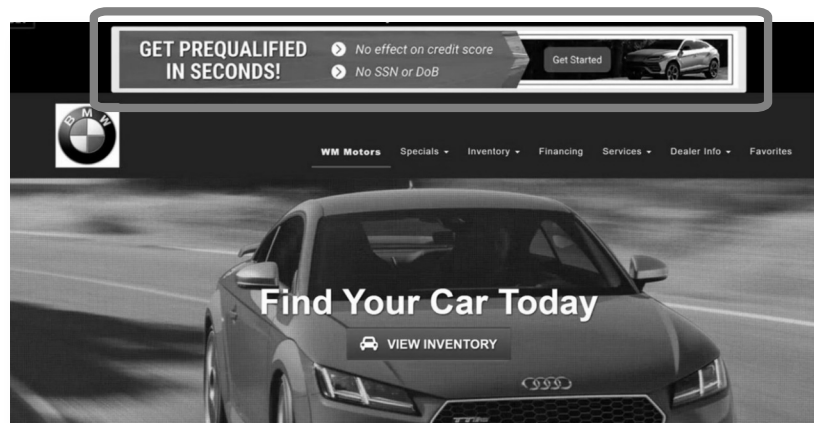
It is offered at no charge and can be downloaded from the Apple and Android App Stores by searching for “700Credit” or by scanning the QR Code to the right. Please contact our support team if assistance is required: **(866) 273-3848** or support@700credit.com.



Consumer Experience with Prequalification

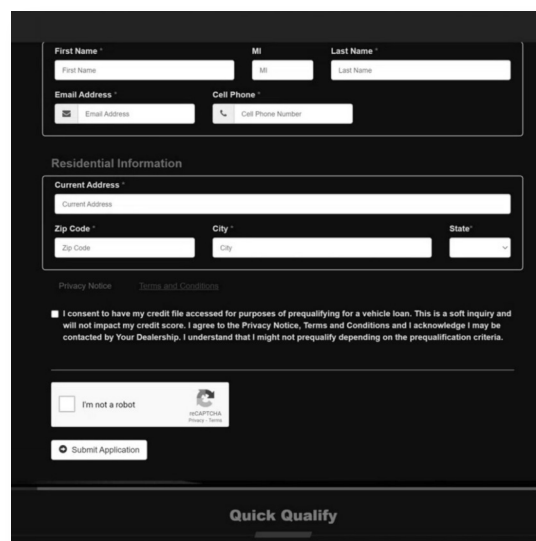
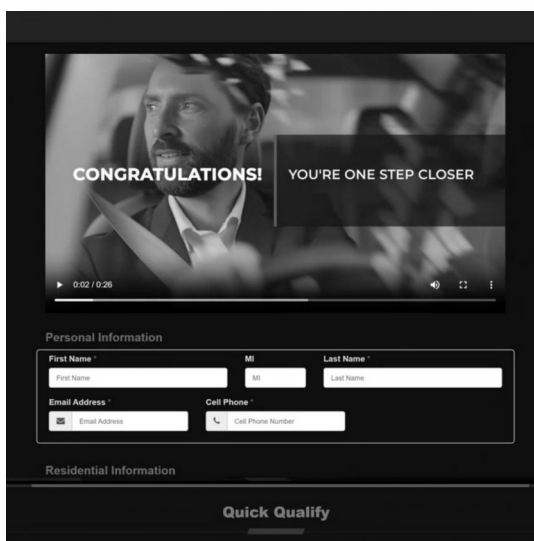
Within a dealership’s website, locate a 700Credit prequalification banner, button or video. A pop-up will appear to the user that includes the dealer-chosen prequalification video, as well as the prequalification form.

If the dealer has chosen to personalize the prequalification form and include extra fields, those will be presented to the user.



The user will complete form form, agree to the terms and conditions and then select “Submit Application”.

This prequalification lead information will now be available to view in the AutoManager’s WebManager platform.



In the case the consumer's provided information does not return a hit from 700Credit, the user will be given a "second chance" option.

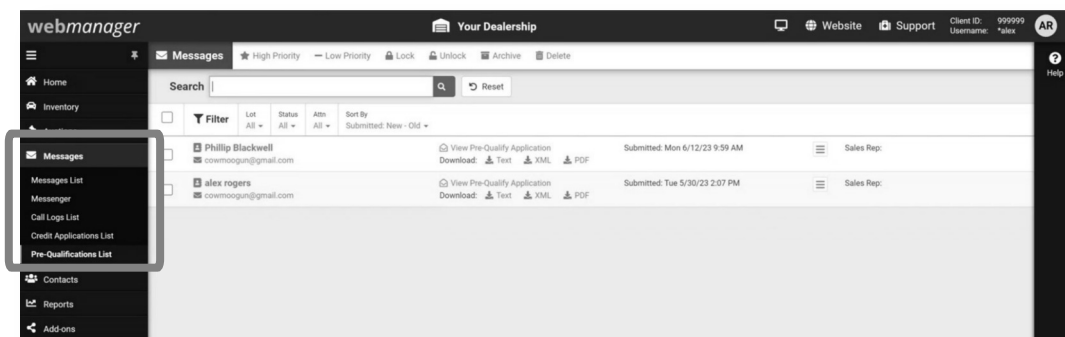
A pop-up window will appear, providing the user with a brief description of what has happened, and allowing them the opportunity to provide their social security number.

The screenshot shows a web form titled "Prequalify" with a "Second Chance" pop-up window. The pop-up window has a title "Almost there" and contains the following text: "Based on the name and address you provided, we are unable to locate your credit file information. If you wish to give Your Dealership your pre-qualification information, please provide your SSN and click Submit to continue with the pre-qualification process. As a reminder, this does not log a hard inquiry on your credit file or affect your credit score." Below this text is a "Social Security #" input field with a small icon to its left. The background form includes fields for "First Name" (alex), "Email Address" (cc...), "Residence" (7888 fake st), "Zip Code" (91306), "City" (winnetka), and "State" (CA - Cali). There are "Submit Application" and "Say Thank You" buttons. At the bottom, there are links for "Privacy Notice" and "Terms and Conditions", and a checked checkbox with the text: "I consent to have my credit file accessed for purposes of prequalifying for a vehicle loan. This is a soft inquiry and will not impact my credit score. I agree to the Privacy Notice, Terms and Conditions and I acknowledge I may be contacted by Your Dealership. I understand that I might not prequalify depending on the prequalification criteria."

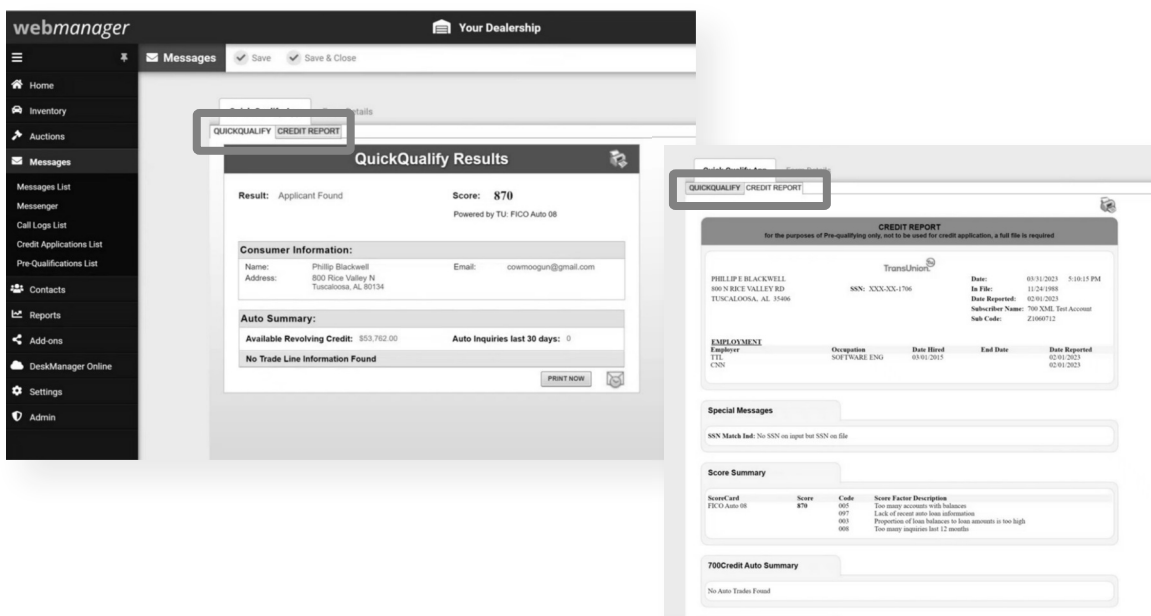
Viewing Prequalification Lead Information in WebManager

To view the prequalification lead information within AutoManager’s WebManager, the user will first locate the “Messages” tab in the left-hand navigation panel. From the drop-down options, select “Pre-qualifications List”.

The user will be provided a mass list of all prequalification leads within the platform. Locate and select the name of the desired consumer to open their profile.

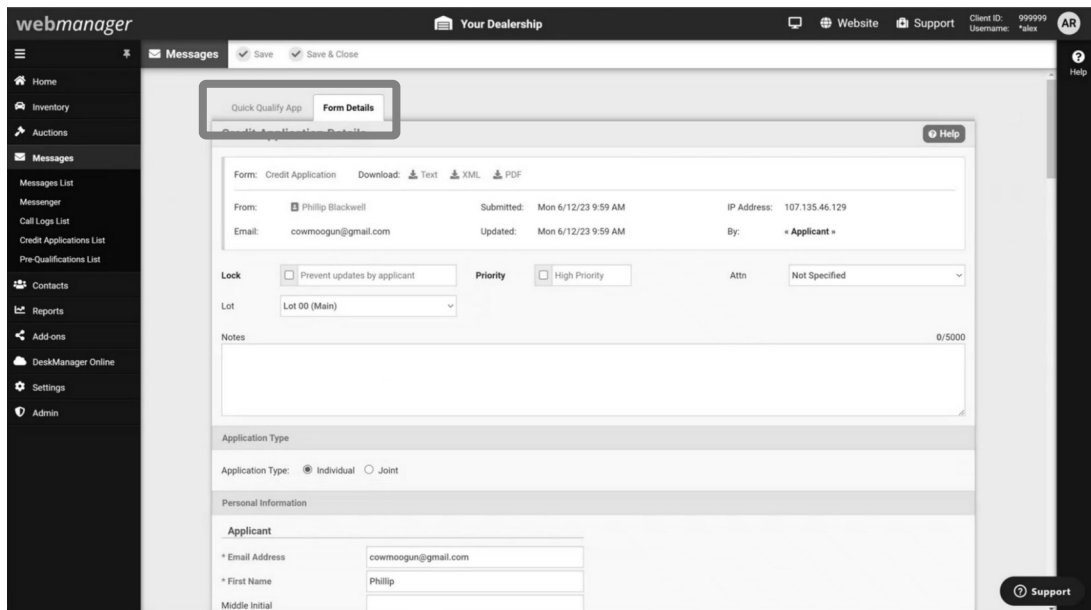


The dealer will immediately be presented with the consumer’s prequalification form. From here they can view the consumer’s QuickQualify results and full credit app. Utilize the tabs at the top of the iframe to pan between the two results.



To view further information on the consumer (*additive fields included by dealer during the set-up process*), select the **“Form Details”** tab at the top of the consumer’s profile.

If any changes to the profile have been made, ensure to click **“Save & Close”** and the dealer will be returned back to the mass list of leads in the platform.



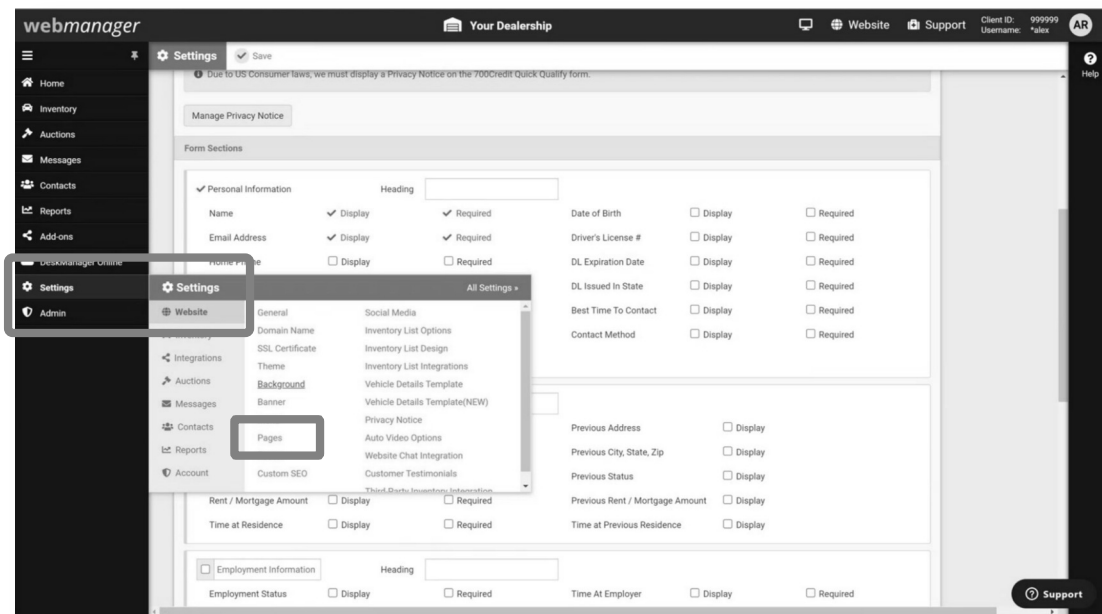
Editing Prequalification Elements on Dealer Website

As previously stated, with this new edition of AutoManager’s WebManager, dealers are able to easily update both their desired prequalification banners/videos and prequalification form fields, all in real-time.

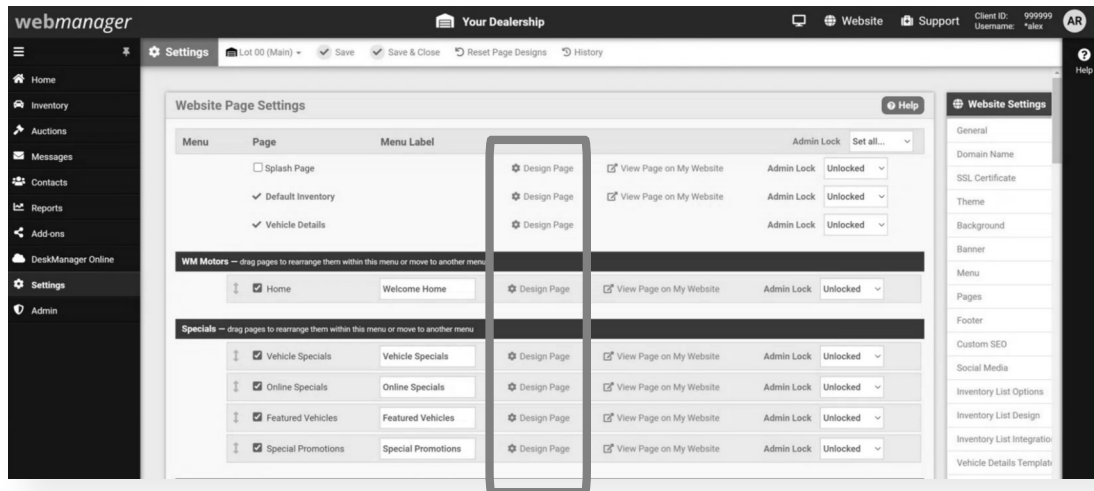
To take this update to the next level, dealers are also able to edit both desired prequal banners/buttons and form fields per individual page/section on their website.

Note: The initial prequalification settings created in the “Setting Up 700Credit Credentials”, are counted as the website’s global guides, and will be applied to all pages until personalized edits are made to a page.

To access and edit settings per page, click “Settings” in the left-hand navigation panel, and then “Website”. Locate and open the “Pages” option.



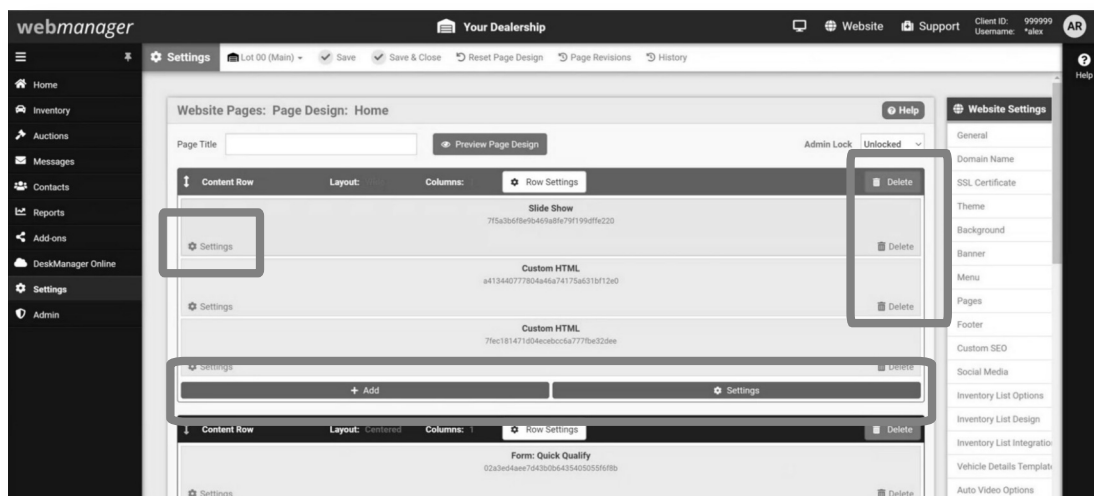
The dealer will be given a complete list of the pages included in their website, where they will locate the page they would like to personalize, and select **“Design Page”**.



Each section/container to the webpage will be listed in order. To add a new element to the page, click the **“+ Add”** button.

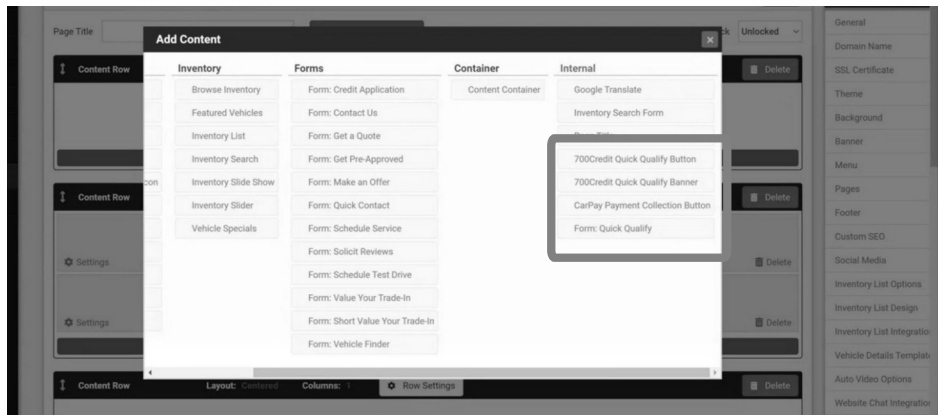
To edit an existing container, click the **“Settings”** button. Or to edit an individual element, select the **“Settings”** hyperlink in the bottom-left corner of the element-specific listing.

To delete an entire container, select the **“Delete”** button located in the top-right corner of each section, or delete individual elements by selecting the smaller **“Delete”** hyperlink in the bottom-right corner of the element-specific listing.



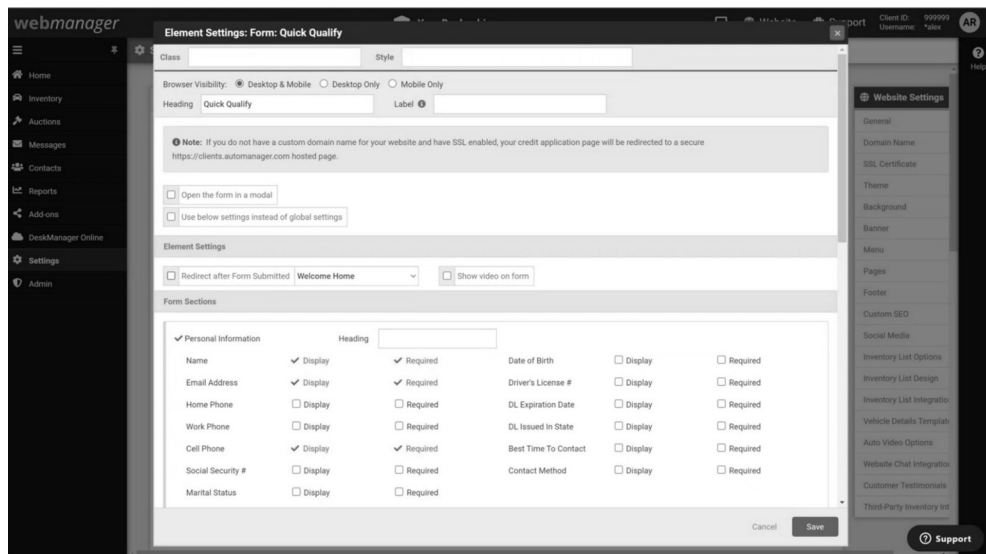
When adding a piece of content to a webpage (by selecting “+ Add”), the dealer will be presented the following pop-up window.

Locate the “Internal” column, and selecting one of the following 700Credit elements: “700Credit QuickQualify Button”, “700Credit Quick Qualify Banner”, or “Form: QuickQualify”, depending on desired action.



Once chosen, the dealer will be provided a screen similar to those seen during the initial set-up (global settings).

In this case, the dealer chose to add a new prequalification form. They will select which fields they want included on the form and click “Save”. The changes will be automatically updated on their website.



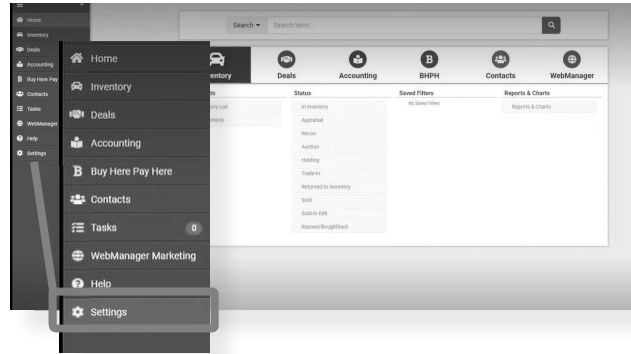
PLATFORM TWO:
AutoManager's DeskManager Online

This section of the user guide will cover all aspects of **AutoManager's DeskManager Online**, including;

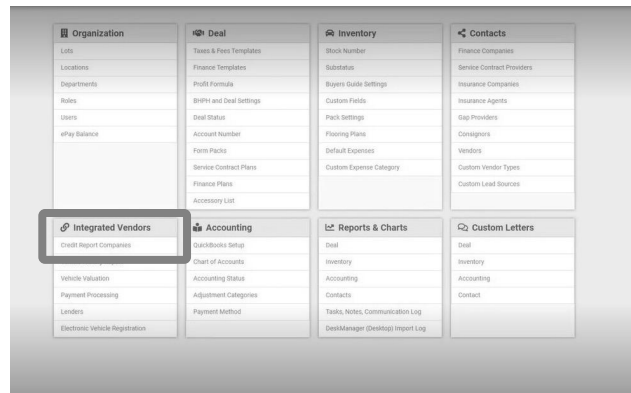
- (1) Enabling the 700Credit product within DeskManager Online
- (2) Creating a new deal/customer
- (3) Pulling and viewing credit
- (4) Pulling and viewing prescreens

Enabling 700Credit within DeskManager Online

Begin on the DeskManager Online dashboard and click “Settings” in the left-side navigation bar.

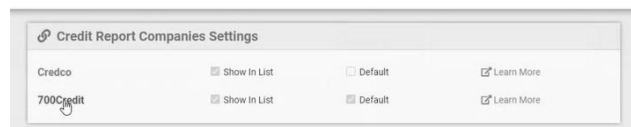


Inside the “Integrated Vendors” section, click the first line item, “Credit Report Companies”, as shown to the right.



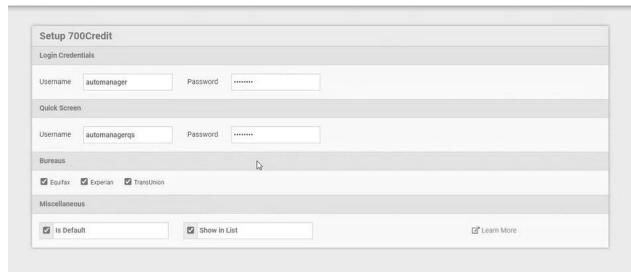
Click “700Credit”.

Note: If you want 700Credit to be the default for pulling credit, check the box “Default”.



Enter in your provided credentials, the QuickScreen-specific credentials, and check off which bureaus you will be pulling credit from.

Once completed, click the “Save & Close” button located above the form on the left side.

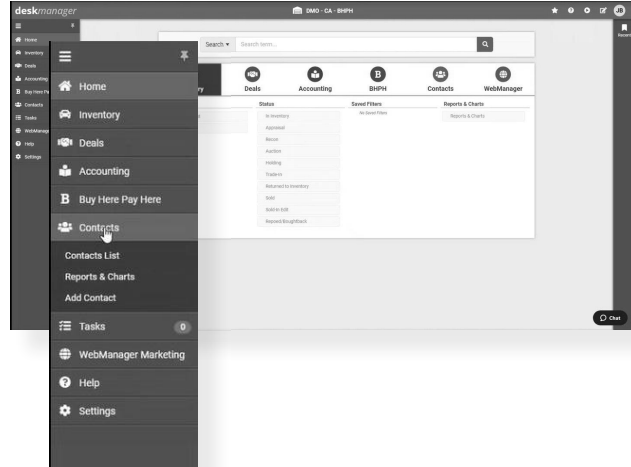


Create a New Deal/Customer

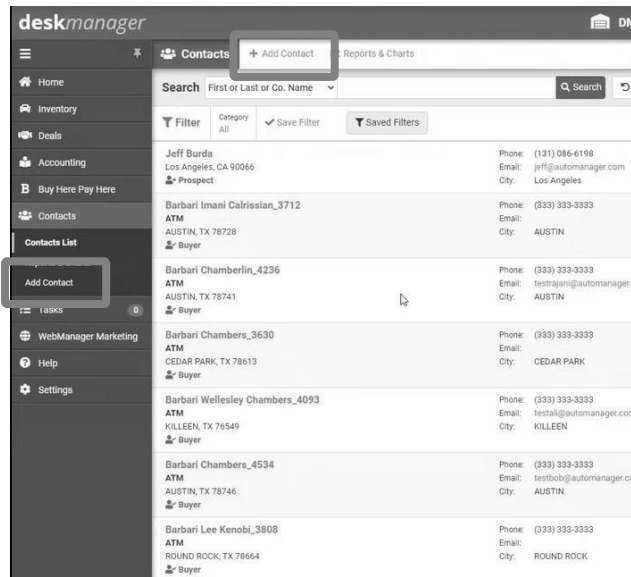
Starting from the DeskManager Online home dashboard, click **“Contacts”** in the left-side navigation bar.

From here, you can add a new customer in 2 ways:

1. Add Contact
2. Contact List

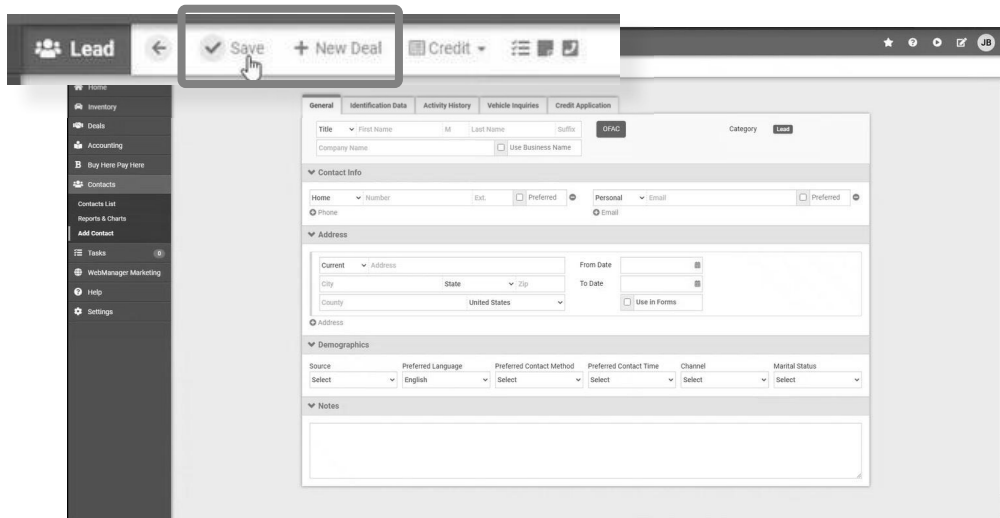


“Add Contact” will bring you directly to the form, while **“Contact List”** will open up the contact database, and from there, click **“+ Add Contact”** in the top navigation bar.



This will open up the customer information form. Fill out all required information and click **“Save”**.

To create a new deal from this new customer, click the **“New Deal”** button in the top navigation bar.



Pulling & Viewing Credit

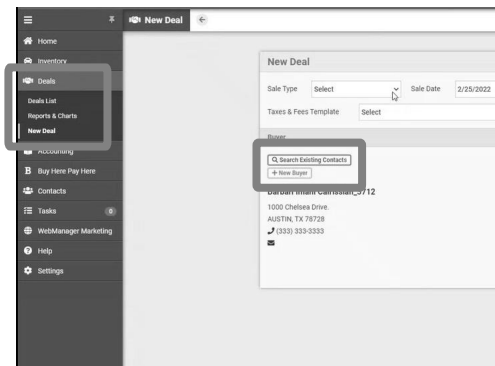
Within both the Online and Desktop interfaces there are multiple different ways to pull or view previously pulled credit reports on a consumer. For **DeskManager Online**, we will be looking into two ways: (1) starting in the “Deals” tab and (2) starting in the “Contacts” tab.

Pull/View Credit in the “Deals” Tab

Starting from the “Deals” tab, click “New Deal”.

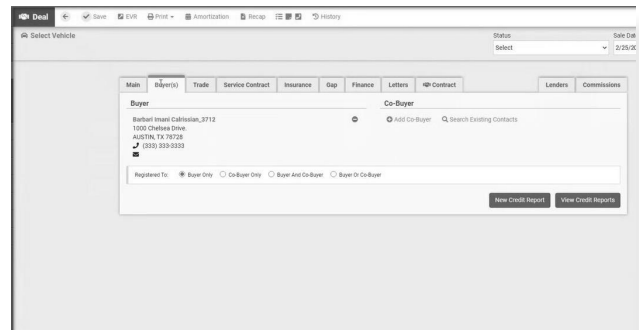
Either search for an already existing customer or enter in a new customer. Those options are circled to the right.

Click “Continue”.



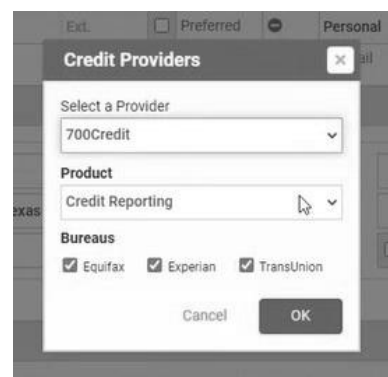
To run a new credit report, click “New Credit Report”.

To view previously pulled reports, click “View Reports”.



If running a new credit report, a pop-up will appear on screen, prompting the user to select the provider, product (QuickScreen vs. Credit Reporting), and which bureaus they want to use.

Choose “Credit Reporting” and click “Ok”.



The dealer will be then be provided with a full credit file on the consumer.

Credit Report

JANE ARDEN	DOB: 11/01/1990	Date: 05/02/00
2 MAPLE CT	SSN: 000-00-1234	In File: 09/06/00
WESTPORT, MA, 02790		Reported: 03/14/00
		Subscriber: FCC
		Sub Code: C000120P0

PREVIOUS ADDRESSES:

Name	City	State	ZIP
5 SILVER ROCK	WINDHAM	ME	04062
11 HIGH DAM RD	WAREHAM	MA	02071

EMPLOYMENT:

EMPLOYER X	02/15/10
------------	----------

700Credit Auto Summary

Total Bal (Paid)	Month Pay (Est)	Total Auto		Open Auto		SA		SA																					
		1	2	1	2	1	2	1	2																				
<table style="width: 100%; border-collapse: collapse; font-size: small;"> <tr> <td style="width: 15%;">Trade</td> <td style="width: 15%;">Del Open</td> <td style="width: 15%;">Cur Bal</td> <td style="width: 15%;">Monthly Pay</td> <td style="width: 15%;">Max Age</td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> </tr> <tr> <td>Account #</td> <td>Del-Closed</td> <td>Del-Closed</td> <td>Pay Due</td> <td>Pay Due</td> <td>SA</td> <td>SA</td> <td>SA</td> <td>SA</td> <td>Payment Pattern</td> </tr> </table>										Trade	Del Open	Cur Bal	Monthly Pay	Max Age						Account #	Del-Closed	Del-Closed	Pay Due	Pay Due	SA	SA	SA	SA	Payment Pattern
Trade	Del Open	Cur Bal	Monthly Pay	Max Age																									
Account #	Del-Closed	Del-Closed	Pay Due	Pay Due	SA	SA	SA	SA	Payment Pattern																				
123 BANK N.A. 12345678	Auto in leasing or report	06/06/2009	02/2009	\$200	-	00	00	07	11/11/11/11/11																				
ABC Automobile 98765432	Auto in leasing or report	10/06/2008	01/2008	\$200	-	00	00	08	11/11/11/11/11																				
DEF Vehicle 45678901	Auto in leasing or report	08/06/2008	03/2008	\$0	-	00	00	07	11/11/11/11/11																				

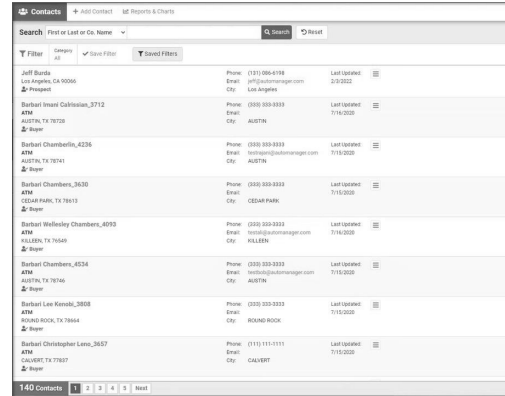
Score Summary

Score Card	Score	Code	Score Factor Description
FCI Risk v2	750	00	service delinquency, delinquent public record/collection filed
		10	time since delinquency or last record or collection
		10	number of accounts with delinquency
		04	amount owed on delinquent accounts
		10	average age of accounts
		09	delinquency on bank customer opens
		07	has the accounts file turned
		08	presence of non-satisfactory ratings on accounts or lack of open accounts
		01	rate of bank reaching (because of credit score or lack of bank reporting account information)
		01	presence of delinquent accounts
		01	accounts active on each of bank, retail or finance accounts
		01	presence of delinquent accounts

Pull/View Credit in the "Contacts" Tab

From the main DeskManager Online dashboard, click **"Contacts"** and then **"Contact List"** in the left-side navigation bar.

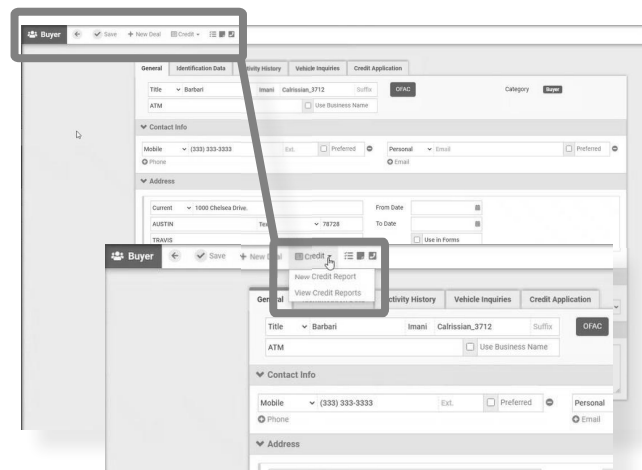
Click the consumer's name who you want to run a credit file on or search for their name.



This will open up the consumer's profile where dealers are able to see contact and address information, pull credit, and view previously pulled reports and identity verification/synthetic ID reports.

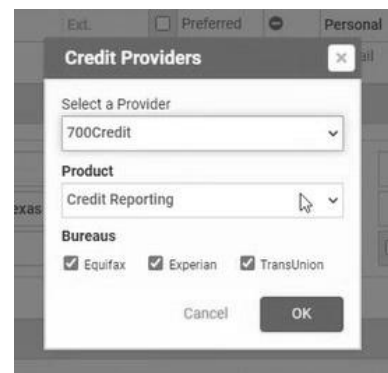
To pull a new credit report, click **"Credit"** in the top navigation bar, and then **"New Credit Report"** from the drop-down.

To view any previously pulled reports on this consumer, click **"Credit"** in the top navigation bar, and then **"View Credit Reports"** from the drop-down.



If running a new credit report, a pop-up will appear on screen, prompting the user to select the provider, product (**QuickScreen** vs. **Credit Reporting**), and which bureaus they want to use.

Click **"Credit Reporting"** and click **"Ok"**.



The dealer will be then be provided with a full credit file on the consumer.

Credit Report

JANE ARDEN	DOB: 11/01/1990	Date: 05/02/00
2 MAPLE CT	SSN: 000-00-1234	In File: 09/06/00
WESTPORT, MA, 02790		Reported: 03/14/00
		Subscriber: FCC
		Sub Code: C000120P0

PREVIOUS ADDRESSES:

Name	City	State	ZIP
5 SILVER ROCK	WYNDHAM	MA	04062
11 HIGH DAM RD	WAREHAM	MA	02071

EMPLOYMENT:

EMPLOYER X	02/15/10
------------	----------

700Credit Auto Summary

Total Bal (Paid)	Month Pay (Est)	Total Auto		Open Auto		SA		SA																					
		1	2	1	2	1	2	1	2																				
<table style="width: 100%; border-collapse: collapse; font-size: small;"> <tr> <td style="width: 15%;">Trade</td> <td style="width: 15%;">Del Open</td> <td style="width: 15%;">Cur Bal</td> <td style="width: 15%;">Monthly Pay</td> <td style="width: 15%;">Max Age</td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> </tr> <tr> <td>Account #</td> <td>Del-Closed</td> <td>Del-Closed</td> <td>Pay Due</td> <td>Pay Due</td> <td>SA</td> <td>SA</td> <td>SA</td> <td>SA</td> <td>Payment Pattern</td> </tr> </table>										Trade	Del Open	Cur Bal	Monthly Pay	Max Age						Account #	Del-Closed	Del-Closed	Pay Due	Pay Due	SA	SA	SA	SA	Payment Pattern
Trade	Del Open	Cur Bal	Monthly Pay	Max Age																									
Account #	Del-Closed	Del-Closed	Pay Due	Pay Due	SA	SA	SA	SA	Payment Pattern																				
13 BANK N.A. / CHASE	Auto in leasing or report	06/06/2010	02,229	\$200	-	00	00	00	11/11/11/11/11																				
010/0000000 / 010/0000	Auto in leasing or report	10/06/2008	01	\$200	-	00	00	00	11/11/11/11/11																				
010/0000 / 010/0000	Auto in leasing or report	08/06/2008	01	\$0	-	00	00	00	11/11/11/11/11																				
010/0000 / 010/0000	Auto in leasing or report	08/06/2008	01	\$0	-	00	00	00	11/11/11/11/11																				

Score Summary

Score Card	Score	Code	Score Factor Description
FCI Risk v2	750	00	score: delinquency, derogatory public records collection filed
		10	time since delinquency in two report or unknown
		10	number of accounts with delinquency
		04	amount owed on delinquent accounts
		10	average age of accounts
		09	delinquency on bank customer opens
		07	has the accounts file turned
		08	presence of non-automotive usage on accounts or lack of open accounts
		01	rate of bank reaching borrower to credit score or lack of bank reaching account information
		01	presence of derogatory accounts
		01	accounts active or lack of bank, retail or finance accounts
		01	presence of delinquent accounts

Introduction to QuickScreen

Welcome to 700Credit's **QuickScreen** credit soft pull solution. QuickScreen is integrated with your **AutoManager DeskManager Online/Desktop** platforms, 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				S	R
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	Trade Status: Closed	Trade Open Date: 11/11/2012			

Auto Trade Line 2				S	P
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	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 on 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. 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
6.47%	\$12,886.00	60 Months	0	\$252.00
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
100%	\$0.00	0 Months	NO	
Loan Type:	Trade Status:	Trade Open Date:		
Auto	Closed	11/11/2012		
Auto Trade Line 2				S P
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	Monthly Payment
4.66%	\$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 Delivery Confirmation

Has the Pre Approval Certificate been delivered to the consumer?

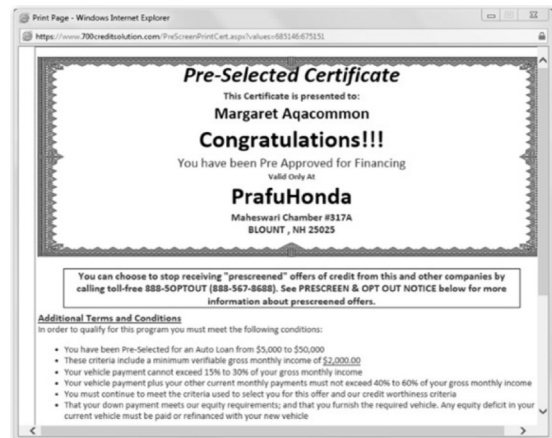
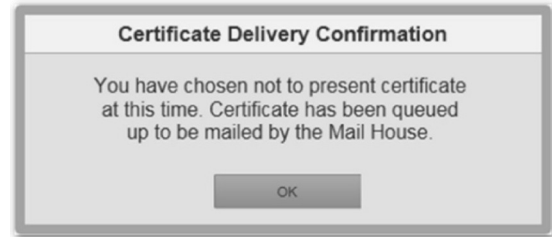
Yes
No

PRINT NOW

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.

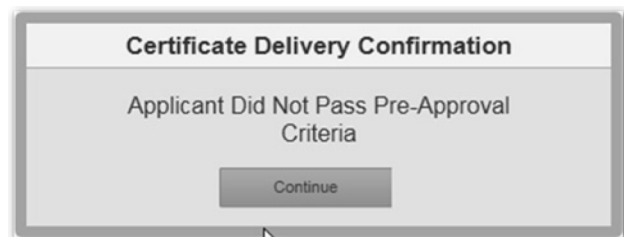
Please Note: Any certificates printed within 700Dealer.com to the dealership’s local printer will not be charged. The dealer can print to their local printer for free.



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.

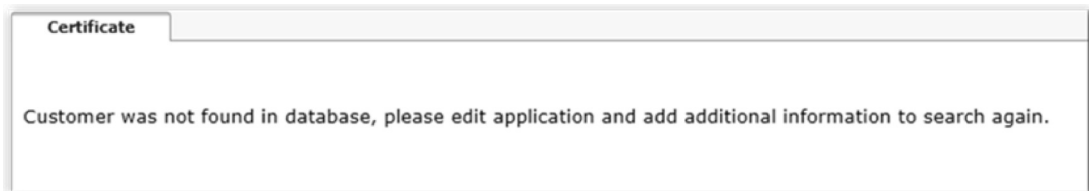


Prescreen Response: *Decline or No Hit*

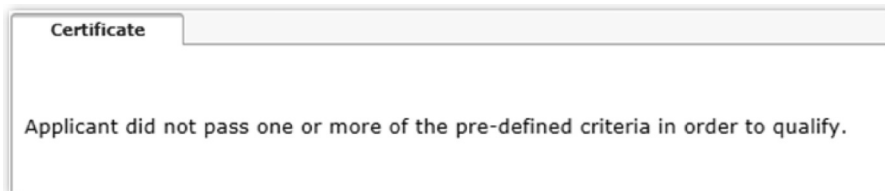
The other two possible return messages are “Decline” and “No Hit”. A “No Hit” signifies that no data was found on that particular consumer and a “Decline” means that data was found, however, the consumer did not meet the minimum criteria set up in the Configuration Guide.

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

No Hit:

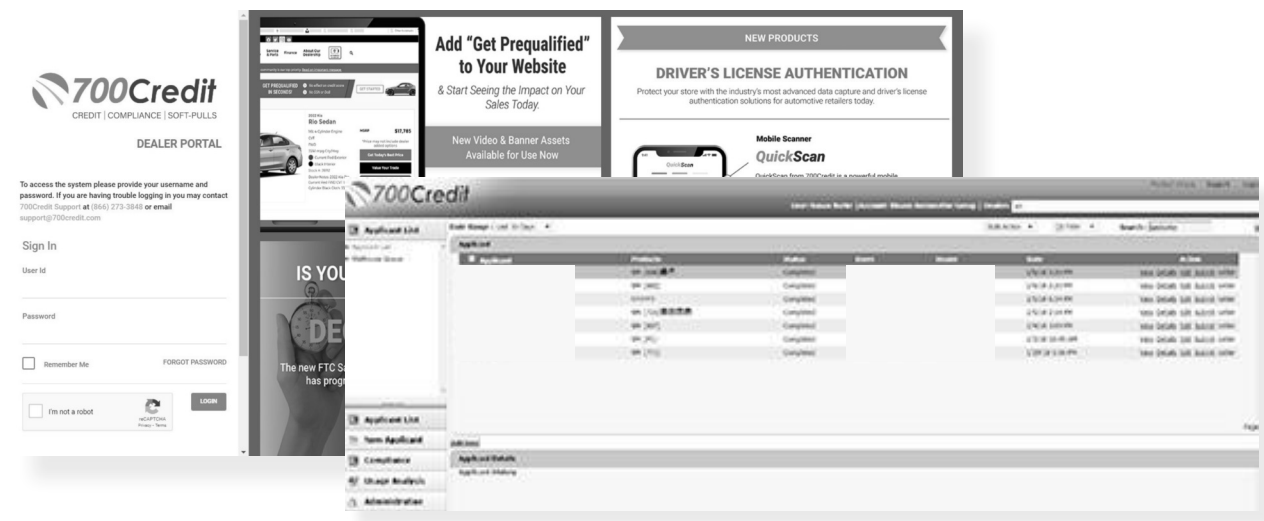


Decline:



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**.



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 (**T**)
- Monthly Payment (**A**)
- 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:
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	Closed	11/11/2012	
			Monthly Payment
			\$252.00
Auto Trade Line 2 S P			
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:
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	Closed	07/21/2011	
			Monthly Payment
			\$296.00

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.

	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 %

Pulling & Viewing Prescreens

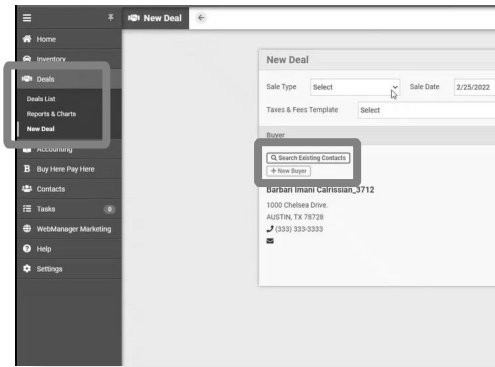
Within both the Online and Desktop interfaces there are multiple different ways to pull or view previously pulled prescreen results on a consumer. For **DeskManager Online**, we will be looking into two ways: (1) starting in the “Deals” tab and (2) starting in the “Contacts” tab.

Pull/View Prescreens in the “Deals” Tab

Starting from the “Deals” tab, click “New Deal”.

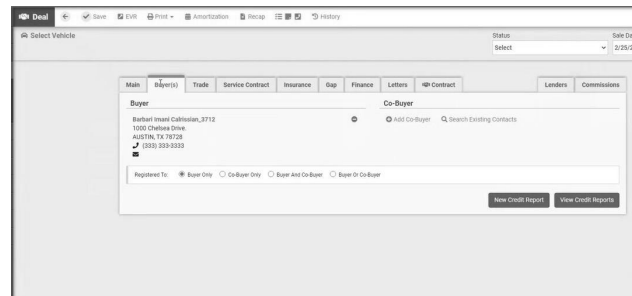
Either search for an already existing customer or enter in a new customer. Those options are circled to the right.

Click “Continue”.



To run a new credit report, click “New Credit Report”.

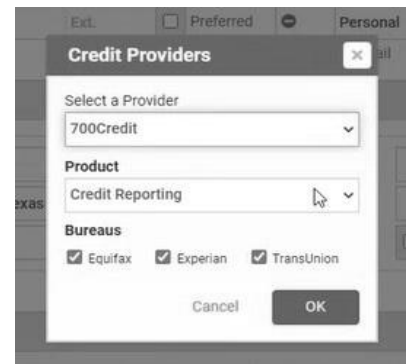
To view previously pulled reports, click “View Reports”.



If running a new credit report, a pop-up will appear on screen, prompting the user to select the provider, product (QuickScreen vs. Credit Reporting), and which bureaus they want to use.

Click the “Product” down arrow, and choose “QuickScreen”.

Click “Ok”.



The dealer will then be served up a QuickScreen report on the consumer.

Note: These are the same steps taken as running a full credit report on a consumer. To reference this section, please skip back to **page 22**.

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	

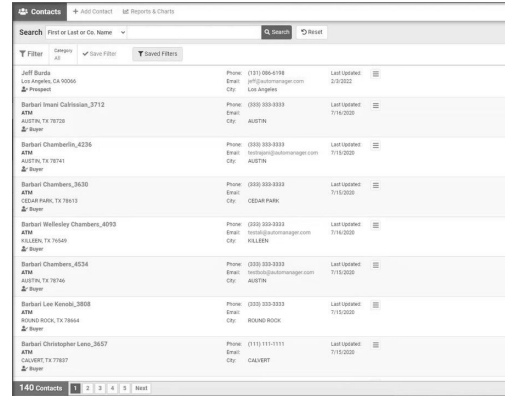
Auto Summary:				
Available Revolving Credit: \$3,881.00		Auto Inquiries last 30 days: 0		
Auto Trade Line 1				S R
Interest Rate:	6.47%	Original Amount:	\$12,886.00	Monthly Payment
Percent Paid:	100%	Estimated Payoff:	\$0.00	\$252.00
100%		Remaining Terms:	0 Months	
Loan Type:	Auto	Trade Status:	Closed	Trade Open Date:
				11/11/2012
Auto Trade Line 2				S P
Interest Rate:	4.66%	Original Amount:	\$16,045.00	Monthly Payment
Percent Paid:	100%	Estimated Payoff:	\$0.00	\$296.00
100%		Remaining Terms:	0 Months	
Loan Type:	Auto	Trade Status:	Closed	Trade Open Date:
				07/21/2011

Certificate Status:
 Printed By: N/A
 Confirmed By: N/A

Pull/View Prescreens in the “Contacts” Tab

From the main DeskManager Online dashboard, click “Contacts” and then “Contact List” in the left-side navigation bar.

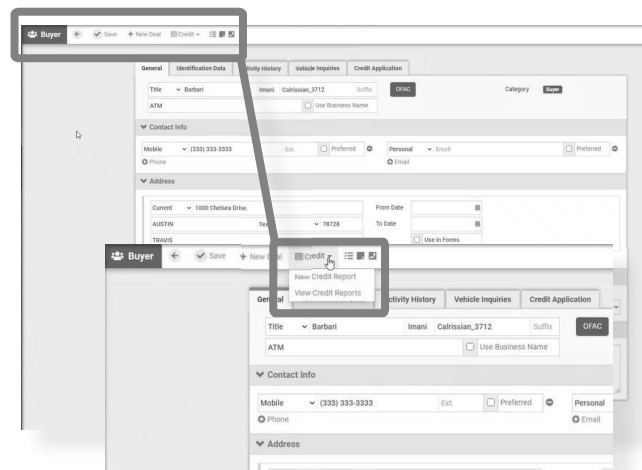
Click the consumer’s name who you want to run a credit file on or search for their name.



This will open up the consumer’s profile where dealers are able to see contact and address information, pull credit, and view previously pulled reports and identity verification/synthetic ID reports.

To pull a new credit report, click “Credit” in the top navigation bar, and then “New Credit Report” from the drop-down.

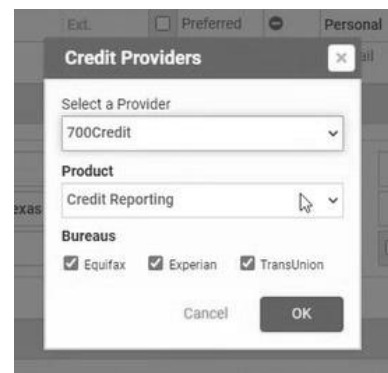
To view any previously pulled reports on this consumer, click “Credit” in the top navigation bar, and then “View Credit Reports” from the drop-down.



If running a new credit report, a pop-up will appear on screen, prompting the user to select the provider, product (QuickScreen vs. Credit Reporting), and which bureaus they want to use.

Click the “Product” down arrow, and choose “QuickScreen”.

Click “Ok”.



The dealer will then be served up a QuickScreen report on the consumer.

Note: These are the same steps taken as running a full credit report on a consumer. To reference this section, please skip back to **page 24**.

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		Closed	11/11/2012	

Auto Trade Line 2				S P
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	Monthly Payment \$296.00
4.86%	\$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		Closed	07/21/2011	

Certificate Status:
 Printed By: N/A
 Confirmed By: N/A

PLATFORM THREE:

AutoManager's DeskManager Desktop

This section of the user guide will cover all aspects of **AutoManager's DeskManager Desktop**, including;

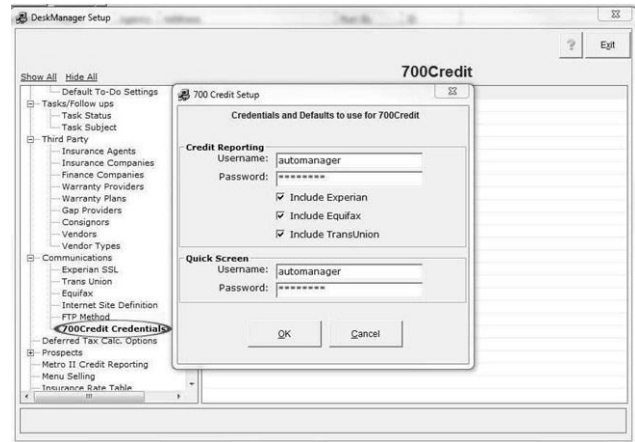
- (1) Enabling the 700Credit product within DeskManager Desktop
- (2) Creating a new deal/customer
- (3) Pulling and viewing credit
- (4) Pulling and viewing prescreens

Enable 700Credit in DeskManager Desktop

Once you log into DeskManager, go to “File” in the top right, then click “Setup”.

Scroll down to “Communications” then select “700Credit Credentials”.

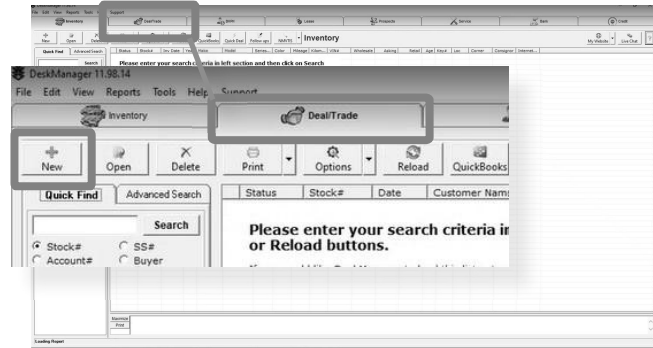
Put in your username and password for “Credit Reporting” and “QuickScreen”, click “Ok”, and exit out of the DeskManager Setup Screen.



Create a New Deal/Customer

To create a new deal and/or customer, begin in the “Deal/Trade” tab.

Click “New”.

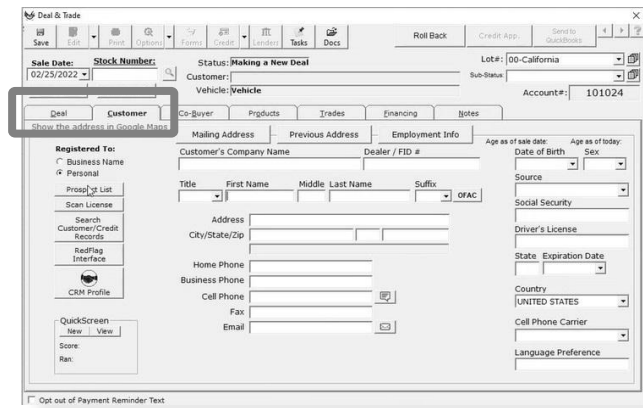


To enter in information concerning the consumer, click the “Customer” tab, as shown to the right, and fill out the required information.

For information regarding the deal itself, pan over to the left and click on the “Deal” tab. Fill out the required information.

Once completed, click “Save” in the top-left corner.

Note: This same process can be applied when starting from the “Prospects” tab.



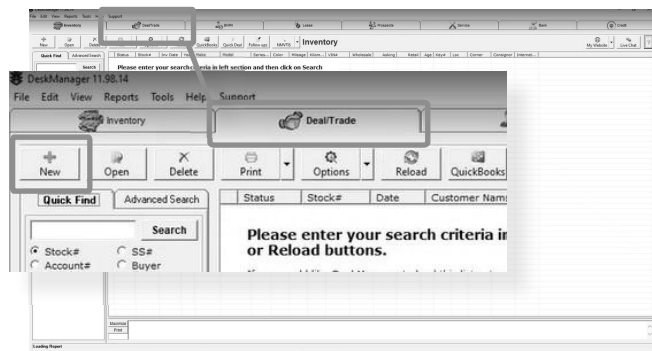
Pulling & Viewing Credit

Within both the Online and Desktop interfaces there are multiple different ways to pull or view previously pulled credit reports on a consumer. For **DeskManager Desktop**, we will be looking into three ways 1) pulling and viewing credit from the **“Deal/Trade”** tab 2) pulling credit (*not viewing*) from the **“Credit”** tab, and then 3) viewing previously pulled (*not pulling new*) from the **“Prospects”** tab.

Pull/View Credit in the **“Deal/Trade”** Tab

Starting in the DeskManager Desktop home screen, click the **“Deal/Trade”** tab in the top navigation bar.

Click the green **“+ New”** button in the upper-left corner of the screen.



For a new customer/deal, fill out the consumer’s information.

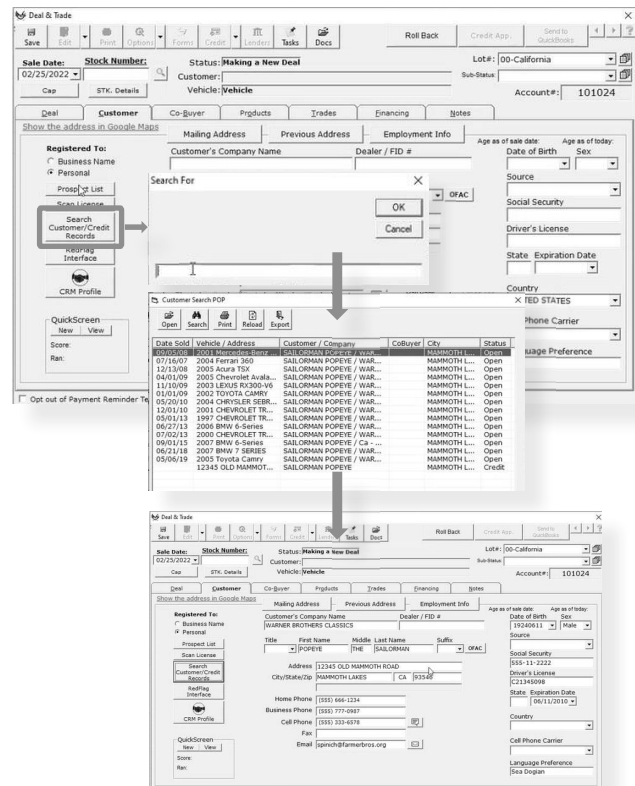
For an already existing customer/deal, click **“Search Customer/Credit Records”**, as shown to the right.

A pop-up window will appear allowing the user to search a name.

From the list, choose the name of the customer whose information you want to pull into the form.

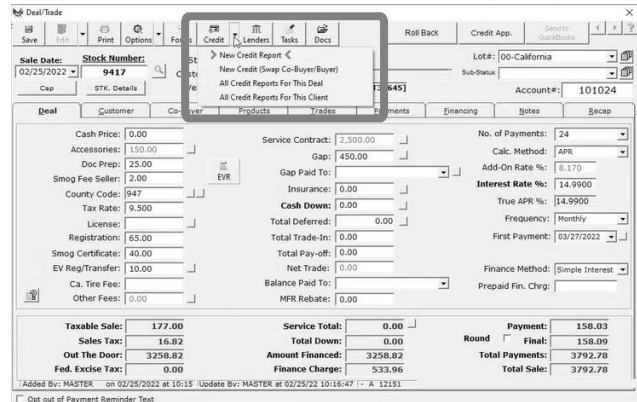
You will be returned to the **“New Deal/Trade”** interface, but now with the consumer’s information auto-populated into the form.

Click **“Save”** in the top-left corner.



At the top of the pop-up, click the down arrow attached to the **“Credit”** button, and then click **“New Credit Report”** from the drop-down menu.

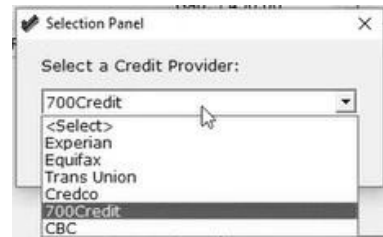
To view a previously run report on either the deal or the client, click **“All Credit Reports For This Deal”** or **“All Credit Reports For This Client”**.



Select which provider you want to use for the credit report.

The company listed as default, as explained earlier, will automatically be chosen as the provider.

Click **“OK”**.



Fill out any other information into the credit application.

Here, you can also change which bureaus you want to use to run the credit report, choose if you want to run the full credit file or only the red flag only, and add a co-buyer to the credit report.

Once finished, click **“Submit”**.



Once submitted, a full credit file on the consumer will appear on screen in an iframe.

Credit Report

JANBAARDEN	DOB: 11/01/1960	Date: 05/03/00
2 MAPLE CT	SSN: 000-00-1234	In File: 09/08/00
WESTPORT, MA, 02740		Reported: 03/14/00
		Subscriber: FDC
		Sub Code: C00012090

PREVIOUS ADDRESSES:

Name	City	State	ZIP
5 SILVER RDG	WINDHAM	MA	04052
11 HIGH DAM RD	WAREHAM	MA	02611

EMPLOYMENT:

EMPLOYER X	02/15/00
------------	----------

700Credit Auto Summary

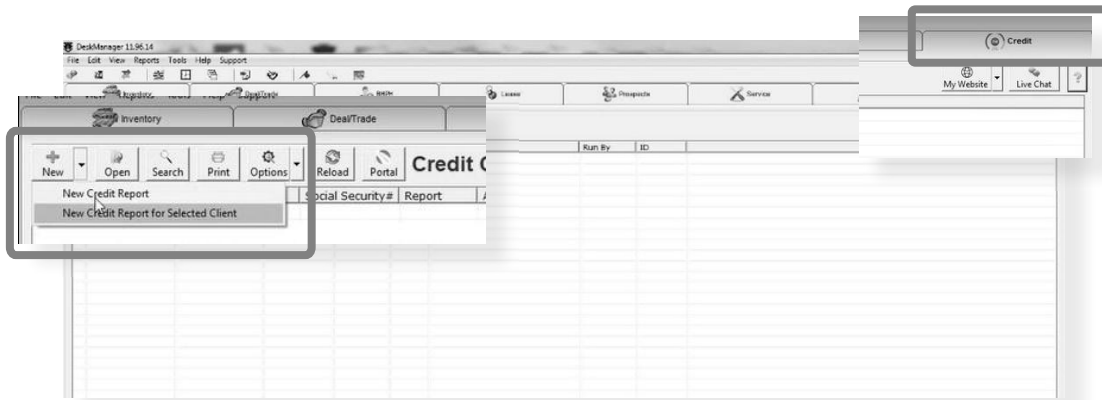
Total Bal	Month Pay	Total Auto	Open Auto	01	02	03
(\$K)	(\$K)	\$	\$	0	0	0
Factor						
Account Type	Rate	Orig Date	Orig Bal	Standing Pay	Max Pay	Payment Pattern
Account #		Open/Closed	Orig/Actl	Fixed/Var	00/100/00	
IT BANK N.A.	Rate or status on report	06/06/2003	\$1,000	\$100	00	01 11/11/11/11
STANBETH		Open	\$1,000	-	00	00 00 11/11/11/11
DTA/Hubbards	Rate or status on report	10/06/2006	\$0	\$300	00	00 11/11/11/11
SUNCOAST		Closed	\$1,000	-	00	00 00 11/11/11/11
PROV LENDING	Rate or status on report	03/04/2006	\$0	\$0	00	00 00 11/11/11/11
STANBETH		Closed	\$1,000	-	00	00 00 11/11/11/11

Score Summary

Score Card	Score	Code	Score Factor Description
FICO Risk V2	750	00	01 serious delinquency, derogatory public record or collection filed
			02 time since delinquency > 180 month or return
National File Model	500	00	01 number of accounts with delinquency
			02 amount owed on delinquent accounts
			03 average age of accounts
Seriousity	900	00	01 derogatory on bank installment loans
			02 last five accounts new delinquency
			03 presence of non-satisfactory ratings on accounts or lack of open accounts
			04 ratio of bank revolving balances to credit limit or lack of bank revolving account information
			05 presence of derogatory bankruptcies
			06 recently active or lack of bank, retail or finance accounts
			07 presence of delinquent accounts

Pulling Credit in the "Credit" Tab

To run a credit report, select the "Credit" tab, then click "New" and select "New Credit Report".



Under "Select a Credit Provider", select "700Credit" and click "Ok".

Fill in the borrower information, click "Submit".

The dealer will then be served up the consumer's credit report in an iframe.

Once you run this credit report, that borrower's report will be saved in the DeskManager credit module.

Credit Report

JANE AARDEN	DOB: 11/01/1980	Rate: 05/02/00
2 MAPLE CT	SSN: 000-00-1234	In File: 09/08/00
WESTPORT, MA 02790		Reported: 03/16/00
		Sub-Orbiter: FCC
		Sub Code: C900/1000

PREVIOUS ADDRESSES:

Name	City	State	ZIP
5 SILVER RDG	WINDHAM	VT	04062
11 HIGH DAM RD	WARRENHAM	MA	02617

EMPLOYMENT:

EMPLOYER X	02/15/00
------------	----------

700Credit Auto Summary

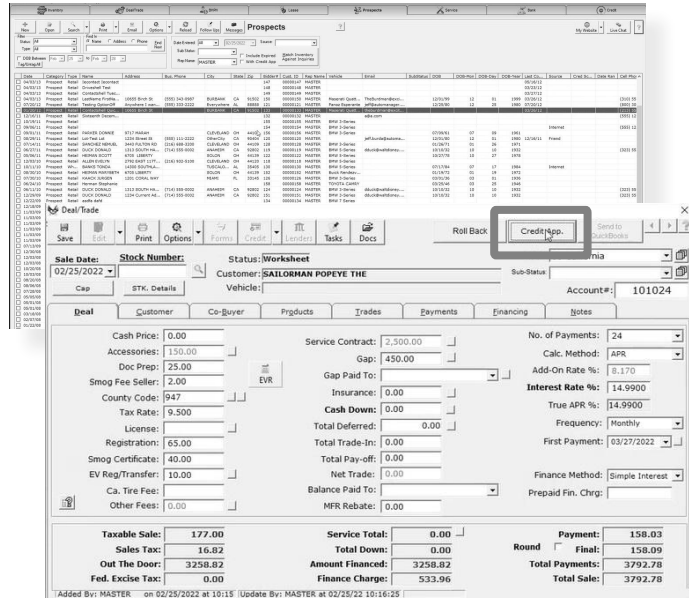
Total Bal	Month Pay	Total Rate	Open Auto	00	00	00
(Dollars)	(Dollars)	(Dollars)	(%)	0	0	0
Trade						
Account Name	Car Open	Car Bal	Monthly Pay	Make Reg		Payment Pattern
Account #	Open/Close	Orig Intst	First Due	00	00	00
10 Bank N.A.	06/09/2010	\$2,200	\$100	01	01	10/01/2010 01
0700/000001	Close	\$1,000	\$100	00	00	10/01/2010 01
0700/000001	Close	\$1,000	\$100	00	00	10/01/2010 01

View Credit in the "Prospects" Tab

Starting in the "Prospects" tab, click or search the name you want to see a previously pulled report on.

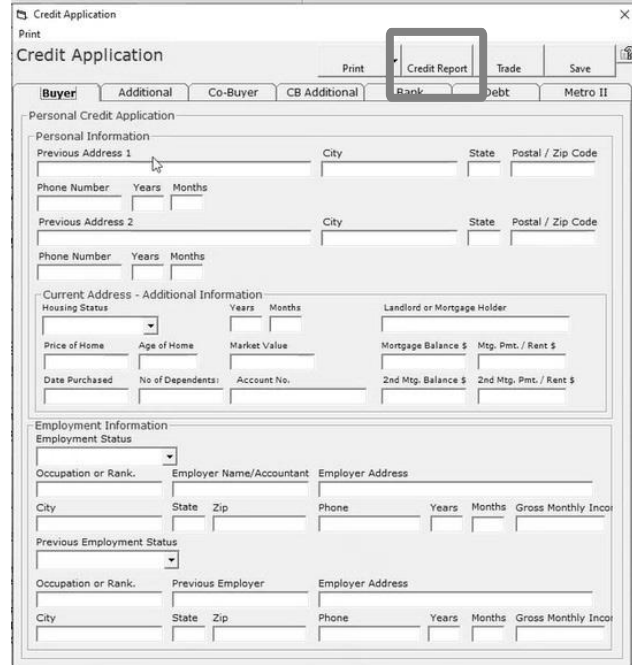
This will open up the consumer's profile. If a credit report has been run on the consumer, the "Credit App" button will be clickable.

Note: The button will be grayed out and not click-able if a credit report has not yet been run on the consumer. In this case, you will need to follow the steps above, starting in the "Credit" tab.



Clicking the "Credit App" button will pull up the available credit information on the consumer, as shown to the right.

To see 700Credit's easy-to-read HTML format credit file, click "Credit Report" in the top-right corner of the pop-up.



Pulling & Viewing Prescreens

Within both the Online and Desktop interfaces there are multiple different ways to pull or view previously pulled prescreen results on a consumer. For **DeskManager Desktop**, we will be looking into two ways: (1) starting in the “Prospects” tab and (2) starting in the “Deal/Trade” tab.

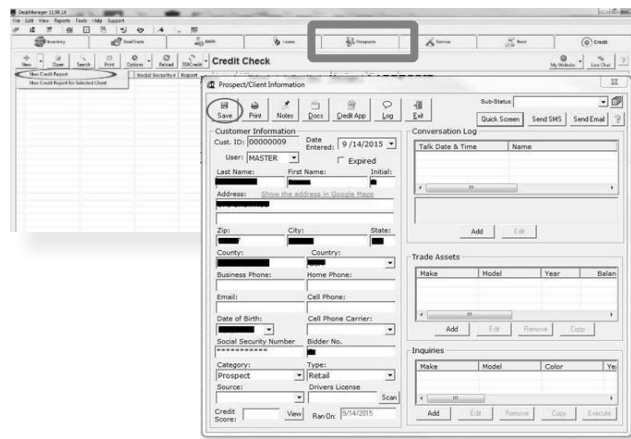
Note: If you need a refresh/introduction to 700Credit’s QuickScreen product, please refer back to **page 27**.

Pull/View Prescreens in the “Prospects” Tab

Go to the “Prospects” tab and click “New”, located in the upper-left corner of the new screen.

Put in prospect information and click, “Save”.

Once saved, click the “QuickScreen” button, located in the top-right corner.



Once you hit “Submit”, it” bring up the QuickScreen results page, as shown to the right.

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	Closed	11/11/2012		

Auto Trade Line 2				S P
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	Monthly Payment \$296.00
4.69%	\$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	Closed	07/21/2011		

Certificate Status:

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

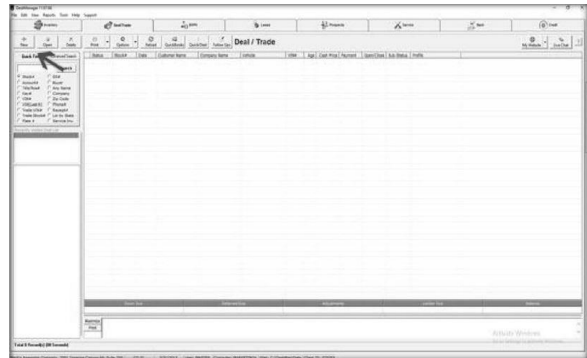
[PRINT NOW](#)

Once you run a QuickScreen and want to view the results again, just click **“View”** at the bottom of the prospect’s profile to pull it up, as shown to the right.



Pull/View Prescreens in the "Deal/Trade" Tab

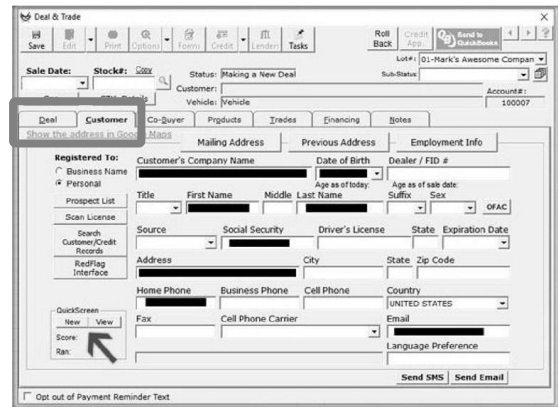
Inside the "Deal/Trade" tab, click "New" in the top left corner.



Inside the "Customer" tab, fill in the customer's information and click "Save".

Then, scroll down under "QuickScreen" and click "New".

To view a previously pulled QuickScreen report on the consumer, click "View" (located next to the "New" button).



Once you hit "Submit", it will bring up the prospect's QuickScreen results, as shown to the right.

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:	\$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	Closed	11/11/2012		

Auto Trade Line 2				S P
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	\$296.00
4.86%	\$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	Closed	07/21/2011		

Certificate Status:

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

PRINT NOW

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.



CREDIT | COMPLIANCE | SOFT PULLS

DEALER PORTAL

To access the system please provide your username and password. If you are having trouble logging in you may contact 700Credit support at (886) 273-3848 or email support@700credit.com

Sign In

Username

Password

Remember Me

Forgot Password

Cancel

Log In

Remember Me

Forgot Password

Cancel

Log In

Remember Me

Forgot Password

Cancel

Log In

Remember Me

Forgot Password

Cancel

Log In

Remember Me

Forgot Password

Cancel

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Remember Me

Forgot Password

Cancel

Log In

Remember Me

Forgot Password

Cancel

Log In

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Remember Me

Forgot Password

Cancel

Log In

START PREQUALIFYING CUSTOMERS RIGHT AWAY

Now Get Prequalified by your website & see immediate request on your qualified leads.

NEW VIDEO & BANNER ASSETS AVAILABLE FOR USE NOW

ENHANCE MY WEBSITE

THE 2022 FTC SAFEGUARDS RULE IS NOW IN EFFECT

IF YOUR WEBSITE IS INVOLVED IN A CREDIT OFFER, YOU ARE NOW IN COMPLIANCE WITH THE SAFEGUARDS ACT. THE FULL 800 SUBJECT TO 2024 PER VIOLATION

Don't Leave Your Dealership Exposed.

Let 700Credit & ComplyNet help you stay in compliance and avoid costly fines.

COMPLYNET

09 JUNE

PROTECT MY STORE

888.273.3848 | support@700credit.com

Driver's License Authentication

Check fraud at the TOP for the state license and protect your store with the industry's most advanced data capture and driver's license authentication solution for automotive retailers today.

Mobile Scanner

QuickScan

Physical Scanner

IDDRIVE

PROTECT MY STORE

888.273.3848 | support@700credit.com

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 QuickQualify and QuickScreen results, full credit report, red flag, and a link to their compliance dashboard.

The screenshot displays the 700Credit Dealer Portal interface. On the left, the 'Applicant List' menu is visible. The main area shows a list of applicants. A lead named 'Jane Aarden' is selected, and her details are shown in three panels: QuickQualify Results, QuickScreen Results, and Credit Report.

QuickQualify Results:

- Result: Applicant Found
- Score: 618
- Powered by EX FICO/AUTO V8
- Consumer Information: Name: Jane Doe, Address: 123 Main St, Farmington Hills, MI 48334, Email: jdoe@email.com, Phone: (999)555-1234
- Auto Summary: Available Revolving Credit: \$1,459.00, Auto Inquiries last 30 days: 0
- Auto Trade Line 1: Interest Rate: 17.2500%, Original Amount: \$12,039.00, Original Term: 36 Months, No of Late Payments: N/A, Monthly Payment: \$382.00

QuickScreen Results:

- Result: Consumer Passed Quick Screen Criteria
- Score: 727 (Tier 1)
- Powered by TU FICO/AUTO DR
- Consumer Information: Name: John Doe, Address: 123 Main St, Farmington Hills, MI 48334, Email: jdoe@email.com, 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: \$12,888.00, Original Term: 60 Months, No of Late Payments: 0, Monthly Payment: \$252.00
- Auto Trade Line 2: Interest Rate: 4.89%, Original Amount: \$18,045.00, Original Term: 61 Months, No of Late Payments: 0, Monthly Payment: \$296.00

Credit Report:

- Name: JANE AARDEN
- DOB: 11/01/1960
- SSN: 000-00-1234
- Date: 05/02/20
- Address: 2 MAPLE CT, WESTPORT, MA, 02750
- City: WESTPORT, State: MA, ZIP: 02750
- Subscriber: FDC
- Sub Code: CS00012086
- Employer: EMPLOYER X
- Employment Date: 02/15/10

Compliance Dashboard

Our Compliance Dashboard closely monitors your efforts to ensure compliance processes are being followed. Issues of concern are highlighted in red for quick identification. We support both single and multi-roof views, ensuring you have your finger on the pulse of every compliance aspect in your business. Items supported on the dashboard include:

- Red Flag Alert Status
- OFAC Compliance
- Adverse Action Letter
- RBPN

Lead Summaries for:

- QuickQualify
- QuickApplication
- QuickScreen
- QuickScore
- QuickQualify Xpress

How You Benefit

- Ensure compliance processes are being followed
- Identify immediately when/ where you are out of compliance
- Easily print audit reports
- Single and multi-point rooftop views

Adverse Action Letter Program Monitor		
	#	%
Total Applicants	43	
Letters Mailed	34	79%
Letters Queued to be Mailed <input type="button" value="View/Edit"/>	4	9%
Letters Printed Locally	0	0%
Applicants with No Letter Delivered <input type="button" value="View/Edit"/>	5	12%
Adverse Letters Delivered/Scheduled	38	88%

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

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 <input type="button" value="View/Edit"/>	27	
Alerts Resolved	2	

Consumer Alerts		
	#	%
Fraud Victim and Security Alerts <input type="button" value="View"/>	1	
Active Duty Alerts <input type="button" value="View"/>	0	

ID Verifications		
	#	%
Complete	0	0%
Incomplete <input type="button" value="View/Edit"/>	42	100%

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 <input type="button" value="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.

User ID	Name	User Level	User Type	Status	Dealer	City	State	Action
cartercountydcu01	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcu02	Eblend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcu03	Eblend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyhyu01	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyhyu02	Eblend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
ochyundaok01	Eblend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
schavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
keystonechevy01	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevy02	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonebzp	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.

Creating a New User

User ID	Name	User Level	User Type	Status	Dealer	City	State	Action
cartercountydcu01	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcu02	Eblend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcu03	Eblend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyhyu01	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyhyu02	Eblend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
ochyundaok01	Eblend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
schavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
keystonechevy01	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevy02	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonebzp	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 two sections of a user management interface. The top section, 'User Information', contains fields for 'UserId', 'Password', 'RetypePassword', 'First Name', 'Middle Name', 'Last Name', 'Address', 'City', 'State', 'Zip', 'City', 'State', 'Phone', and 'Email Address'. A 'Password Rules' box on the right lists requirements: at least 10 characters, uppercase and lowercase characters, a numeric character, and a match with the retyped password. The bottom section, 'User Setup Information', includes 'User Type' (Web User), 'User Level' (Dealer Admin), 'Dealer' (ABC Dealer), and 'Security Questions' (e.g., favorite room in my house, state born in, pet).

Viewing Invoices

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

The screenshot displays the 'Administration' page with a sidebar menu and a main content area. The sidebar includes 'Online Invoicing', 'Dealers', 'Users', 'User Levels', 'Data Access', 'Letters', 'Credit Engine Monitor', 'UserID Lookup', 'Subcode Lookup', 'Pages', and 'DAS Detail'. The main content area shows an 'Invoice Summary' for invoice number 605347, dated 11-11-2018. The summary includes a table with 'Past Due Balance' (\$0.00), 'Current Activity' (\$295.30), and 'Invoice Total' (\$295.30). It also shows 'Online Payments' (\$0.00) and 'Auto Payments' (\$0.00). The balance due by 12/11/2018 is \$295.30. The invoice is from ELK GROVE KIA and includes the 700Credit logo.

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.