



SmartPath

700Credit is the leading provider for franchise dealerships of Credit Reports. Let us perform an invoice evaluation at no charge to determine where you are spending money you don't need to and to see if we can save you money on your report fees.

The Toyota SmartPath platform has integrated the following products from 700Credit:

- + Credit Reports
- + Compliance Solutions
- + Soft-pull prequalification and prescreen solutions
- + Mobile Driver's License Scanner

Credit & Compliance

Easy access to all three bureaus:

- Experian
- Equifax
- TransUnion



Full compliance solution including:

- Compliance Dashboard
- Adverse Action Notices
- Risk-based Pricing Notices
- OFAC Search
- Red Flag ID
- Synthetic Fraud
- Out of Wallet Questions

Driver's License Authentication

QuickScan is a powerful mobile document authentication platform that provides dealerships real-time confirmation of the legitimacy of a customer's driver's license and identity.



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

Prescreen (QuickScreen)

A dealer-initiated soft-pull solution that does not require a customer's SSN, DOB or consumer consent and does not affect their credit score. QuickScreen provides you visibility into your customer's credit profile earlier in the sales process.



Data provided includes:

- FICO® Score
- Summary of Auto Trade Lines including:
 - Current Monthly Payments
 - Current Auto Loan Interest Rates
 - Remaining Balance/Payoff
 - History Months Remaining on Auto Loans

Prequalification (QuickQualify)

A web-based prequalification soft-pull solution to drive qualified sales leads from your website to your showroom, at the top of the sales funnel. Add "Get Prequalified" to your website.



Data provided includes:

- FICO® Score
- Credit Report
- Summary of Auto Trade Lines including:
 - Current Monthly Payments
 - Current Auto Loan Interest Rates
 - Remaining Balance/Payoff
 - History Months Remaining on Auto Loans

700Credit is the largest provider of credit, compliance, identity verification, and soft pull solutions for automotive retailers.

Product Pricing

Credit Report Pricing

700Credit will provide an invoice evaluation at no charge and determine where your spending money you don't need to.

Compliance Solutions Pricing

ID Verification / Red Flag	Price
Red Flag (includes OFAC)	\$0.31
Red Flag Alert	\$0.10
Synthetic Fraud	\$0.14
MLA	\$0.14
ID Verification Questions	\$1.05
ID Verification: All in Monthly Fee includes OOW	\$199.00
Red Flag: All in Monthly Fee no MLA, includes OOW	\$179.00
Adverse Action and Risked Based Pricing Mail House Fee	\$1.29*
Adverse Action and Risked Based Pricing Combined Mail House Fee	\$1.59*

* Printing and Emailing of Adverse Action and Risked Based Pricing Notes are Free, cost is for mailing.

Prequalification - QuickQualify Bundled Pricing



*Call for TU and Equifax pricing.

Price for Bundle	Experian		Experian
\$49	34 / \$1.45	FICO Surcharge Fee	\$0.70
\$99	75 / \$1.32		

Prescreen - QuickScreen Bundled Pricing



*Call for TU and Equifax pricing.

Price for Bundle	Trans / Cost per	Firm Offer of Credit Mail House	\$1.29
\$49	30 / \$1.63	FICO Surcharge Fee - Experian	\$0.55
\$99	65 / \$1.52		

Mobile Driver's License Scanner - QuickScan



Monthly Subscription Fee:	\$99.00	
Transaction Fees:	\$0.99 / scan	\$1.39 w/selfie

For more information on our partnership with Toyota SmartPath or our products please visit: www.700credit.com or call sales at: 866.273.3848