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# Welcome to 700Credit

700Credit is the leading provider of credit reports, compliance solutions, soft pull products, identity theft and driver's license authentication platforms for automotive, RV, Powersports and Marine dealers in the US. Our product and service offerings include credit reports, prescreen and prequalification platforms, OFAC compliance, Red Flag solutions, 2022 Safeguards protection, Synthetic ID Fraud Detection, score disclosure, Risk-Based Pricing and Adverse Action notices, identity verification, and mobile and in-store driver's license authentication solutions. With over 22,000 direct dealer clients, and 200+ software partners, we look forward to becoming your trusted credit and compliance vendor.

#### **Credit Report Solutions**

We are the largest authorized reseller of credit reports from all three leading national credit companies, **Experian, Equifax and TransUnion**. All 700Credit clients receive their choice of report format (HTML, enhanced, TTY or Merged Format), score, and ancillary products.

#### **IDOne & IDOne PLUS**

**IDOne** is a full-service identity verification tool seamlessly integrated into your workflow to help manage compliance tasks. It validates identities, pinpoints potential fraud, and automatically generates additional quizzes in real-time when needed, eliminating manual efforts. **IDOne PLUS** includes all IDOne features, plus Synthetic fraud detection to evaluate a consumers' credit report activity for synthetic fraud indicators MLA Search and Verification.

#### **IDOne**

Features of the IDOne platform include; 1) Red Flag ID Verification, 2) a seamless workflow with results populating in RouteOne's Deal Manager, 3) adjustable settings for risk tolerances based on your dealership's strategy, 4) elimination of duplicate data entry by automatically population RouteOne credit application with dtaa used from IDOne, 5) ability to auto-run IDOne every time a credit burea is pulled, and 6) automatic creation of audit trails and record keeping.

#### **IDONE PLUS**

The IDOne PLUS feature includes all of the same IDOne features, plus; **1**) Synthetic fraud detection that evaluates a consumers' credit report activity for synthetic fraud indicators, **2**) MLA search and verification.

#### **Soft Pulls**

The term "soft pull" refers to an action where a soft inquiry is made on a consumer's credit file using name and address only. Soft pull solutions **do not require a customer's SSN or DoB** and have **no impact on a customer's credit profile.** We have several soft pull solutions to choose from and help you engage consumers and speed the sales process, including:

#### Prequalification

Our prequalification solution includes a powerful *"call-to-action"* for your dealership website, an application that only requires the consumer's name and address (*no SSN or DoB*) and provides dealers with a FICO® score and full credit report. Generate **3 to 4 times the leads** over a typical lead form and empower your sales team with the data they need to discuss qualified payment options.





#### **Driver's License Authentication Solutions**

Protect your store with the industry's most advanced data capture and driver's license authentication solutions for automotive retailers today. We have **two platforms** for dealer's to authenticate customers – *both remotely and in-store*.

#### **Mobile Scanner**

Our document authentication platform, QuickScan, provides dealerships real-time confirmation of the legitimacy of a customer's driver's license and identity. This platform can be used in-store, as well as remotely when verifying the identities of online car buyers and leads. **Includes DMV validation and Deal Jacket integration.** 

#### **In-Store**

ID Drive provides dealers with the most comprehensive physical driver's license scanning solution for automotive dealers today. This platform combines our prescreen and prequalification platforms, as well as our suite of Identity Verification tools (*Red Flag and Synthetic Fraud detection*) to deliver fast, accurate results.

RouteOne has integrated our soft pull, prequalification and driver's license authentication solutions (QuickScan) into their platform. This brief guide walks you through the dealer setting up the prequalification and DL scan solutions in the RouteOne backend, the consmer's experience in Fusion getting prequalified, and how to view your lead information in the RouteOne backend. It will also cover how to view driver's license authentication documents inside of your RouteOne deal jacket.

If you have any questions, please call our 24/7/365 support desk at: (866) 273-3848 or email us at: <a href="mailto:support@700credit.com">support@700credit.com</a>.



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# Introduction to Soft Pulls & Prequalification

**700Credit's soft pull prequalification solution** offers consumers a seamless way to explore financing options, without impacting their credit scores. User is asked for a name and an address (no SSN or DoB), and in return, they are are provided a FICO Score and full credit file, empowering their team with the data they need to discuss qualified payment options.

# For each consumer that fills out the prequalification form, 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



### **Credit Report Option**

With our prequalification platform, dealers have the option of either getting the soft pull 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.



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 (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 (*prequalification & driver's license authentication*) 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 a process (ex. soft pull prequalification form).
- 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 settting filters to view leads from only a specific period of time.
- Text or email the prequalification or 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 gr 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.









### 700Credit & RouteOne Prequalification Integration

RouteOne Prequalification has integrated 700Credit's soft pull, prequalification solution into their platform. Dealers can now access website-generated sales leads with enhanced credit information, all without the need for an SSN or DOB and no effect on the consumer's credit file.

Prequalification captures consumers when they are browsing inventory on your website. The simple lead form (with no SSN or DOB required) drives higher engagement and empowers the dealership to quickly determine their eligibility for financing.

### **Activating the Prequalification Solution**

Starting in RouteOne platform, locate the 'Digital Retail Premium Service' option. Below this menu item, find and select the 'Prequalification for Digital Retail Subscription' panel, as shown below.

Pre-Qualification for Digital Retail
Pre-Qualification for Digital Retail
Engage consumers early in their purchasing process in the RouteOne platform with Pre-Qualification for Digital Retail, an online credit pre-qualification application that embeds into your website. Enable prospective consumers to fill out short and easy form to evaluate customer's credit score.
Setup Instructions
<ol> <li>Click on the "Subscribe" button below. An agreement will appear providing pricing options and outlining the terms of the agreement. Accept the agreement and click on submit.</li> <li>You will be ready to begin using Pre-Qualification for Digital Retail after the validation period with 700 Credit (May be a few business days).</li> <li>If you are a current Adverse Action Notice subscriber, pre-qualification leads will be added to your AAN subscription. If you do not want to include pre-qualification leads, please uncheck AAN option under the "Adverse action notice milling's ervice".</li> </ol>
Subscribe

Selecting '**Subscribe**' will present a RouteOne eDPA document which needs to be accepted before the process can continue. Once completed, the dealer information is transmitted to 700Credit, and the contracting documents for 700Credit are made available:

- A document for dealers who already have a master agreement with 700Credit.
- A document for dealers who DO NOT already have a master agreement with 700Credit.

One of these needs to be completed before final activation can take place.

Due diligence takes place at 700Credit, and if successful, an activation message is sent to RouteOne. This alters the subscribing dealer via email, and in return, the prequalification application in RouteOne becomes active.

#### **Customizing the Consumer Experience (Lead Form)**

Once subscription is activated, customizations by the dealer are accessible from the 'Digital Retail' information panel in the 'Prequalification' section.

From here the dealer can specify email text, thresholds for prequal credit email and success message functionality, look and feel, and required field settings





## Installing the Digital Retail Prequalification Form

In this section, you will receive instruction on how to embed your Digital Retail prequalification form URL into your dealership website so that customers can access it.

When embedding the Digital Retail prequalification form, an "iframe" with the correct link will be placed into your site. When customers visit your website, they will see the prequalification form in the location that you placed this iframe. Below is an example of an embedded form.

Get prequalified!	STANG LOOD	
* First Name	Primary Phone	* E-mail Address
Middle Name	Secondary Phone	
* Last Name		
Residential Information		
* Address	* City	* ZIP Code
Address 2	Select a State	
I understand and acknowledge that this is no credit and other information from the consur guarantee that I will receive financing or any J dealer and any required documents. By provi products and services.	t an application for credit. By submitting my information, ner reporting agency solely for credit prequalification. Th particular financing terms, which are subject to change b ding my contact information, I understand the dealer ma	, I am authorizing the dealer under the FCRA to obtain personal his process will not affect my credit score. Prequalification does not ased on an evaluation of my credit application submitted at the ny contact me about this prequalification request, as well as other
Privacy Notice     i have read and agree to the terms of the Pr     product information.	ivacy Notice. By providing my contact information, I cons	sent that Softpull XRD Premium can contact me about offers and
		Submit

**Note:** The form displayed above is just one of many possible examples. Other sites may vary depending on the dealership website style.







## **Embedding the Prequalification Form URL**

Copy the following text into your website:

- a. <iframe frameborder="0" src="URL-GOES-HERE" style="height:1200px;width:100%;"></iframe>.
- **b.** Height and width should be styled in a way that is appropriate to your site. The above HTML may be modified accordingly by adjusting these parameters.

Replace all of **"URL-GOES-HERE" (Step 1)** on your website with your **Digital Services Prequalification form URL**. This URL was either shared with you by your dealership's Digital Retail administrator or it can be accessed through an administrator login to **RouteOne's Premium Services Page**.

- a. Steps on how to access the URL in RouteOne are available in the next section, 'Copying Your Prequalification Form URL.'
- **b.** Example: If your product URL is <u>https://routeone-qa.r1dev.com/XRD/preQualificationStart.</u> <u>do?dealerId=YB9MC</u>. The "URL-GOES-HERE" will be replaced with that URL/link.

The result looks like this:

- i. <iframe src="https:// https://routeone-qa.r1dev.com/XRD/preQualificationStart. do?dealerId=YB9MC" style="height:1200px;width:100%;"></iframe>
- c. Remember, you will be using your own URL from your account.

The prequalification form is designed to be responsive for mobile-friendly websites. If your website is configured to be responsive, you will want to ensure that the container div that surrounds the iframe has responsive attributes such as percentage widths or media queries with defined width break-points.

We recommend that you test to see if your changes are successful before moving your changes into production. In other words, if you are using a website tool that allows you to preview your changes before saving/publishing, do so now. If the results are incorrect, please review/double-check that you have followed the instructions correctly.

We also recommend testing after publishing to verify that your recent changes are not only working in your test area, but also in your production area.





### **Copying Your Prequalification Form URL**

Log in to RouteOne with your dealer account: <u>https://www.routeone.net</u>.

Under 'Admin' from the top navigation, select 'Premium Services.' If you do not see this option, it may mean that you do not have adequate permissions. You will need to contact your Dealer System Administrator (DSA) for assistance.

Michigan Auto D Login Info	ealer (YB9MC) N	otifications:				<b>0 - 0</b> 0
News/Info De	als - Desking -	New App+	Contracts +	Credit Reports &	Customers +	Compliance +
SecureDoc <i>One</i> -	Payoff Quote+	Vehicle Values	• Menu	F&I Connection	Rates & Form	ns Reports -
Admin -						
Dealer Info Finance Sources Franchise/Brand Preferences	e RouteOne Q/	e to the F	RouteO	ne QA Env weekends.	rironme	nt
Premium Services Provider Managen Ford/Lincoln eCon Users	nent nm RouteO	<b>10</b> . © 2003-2020	, RouteOne LLC, All	rights reserved.   Use P	olicy   Privacy Pol	icy

#### In 'Premium Services', scroll down to 'Digital Retail' and click to expand the section.

Premium Services Main Menu	RouteOne
Select an Option	
RouteOne Desking	Subscribed
SecureDoc One powered by WorldView	Subscribed
+ CARFAX - Vehicle History Reports	
RouteOne Vehicle Values	Subscribed
+ IDOne Verification Services	Subscribed
Activity Alert Services	Subscribed
+ eSigning Records and Documents	Subscribed
+ eContracting Subscription	Subscribed
+ FinanceConnect	
>> Digital Rotail	Subscribed
Pre-Qualification for Digital Retail	Subscribed
Adverse Action Notice Mailing Service	
RouteOne Aftermarket Rating & Contracting	Subscribed
▶ MaximTrak Menu	
Remote eSigning Subscription	Subscribed
Partner Notification Service	Subscribed
Embedded DMS Integration	Subscribed





Scroll down to the 'Pre-Qualification Form Configuration' area.

A URL will be displayed for your form.

You can copy your form URL by using the 'Copy Product Link' button or by highlighting and copying the text link.

Pre-Qualific	ation Form Configuration	
3.	Customize your Pre-Qualification Form.	Edit Configuration
2.	This is the link to your Pre-Qualification Form. It may take up to 24 hours to apply any changes to the configuration.	Copy Product Link
	https://routeone-qa.r1dev.com/XRD/preQualificationStart.do?dealerId=YB9MC	

# **Helpful Links**

RouteOne provides dealers helpful step-by-step guides for processes such as installing prequalificatio forms.

Go to <u>https://www.routeone.com/NI/training/access-and-administration</u>. The user is presented the mass list of all guides available in the RouteOne Knowledge Base. Scroll down towards the bottom of the list/ page and locate the '**Subscribing & Settings - Digital Retail Services**' section.

'Installing - Pre-Qualification Form' will walk you through the process just explained in this guide. 'Installing - Lead Capture Form' / 'Customizing - Lead Management' will walk the user through the process we cover next in this quide.





### **RouteOne Fusion Platform**

RouteOne Fusion is an all-inclusive suite of products that allows your customer to begin their vehicle purchase or lease process online. They can choose their payment method, add a trade-in, personalize their protection product options, and complete a credit application all in one tool.

#### **Consumer Experience**

The Fusion experience is embedded into the dealership's digital retailig website.

After locating a vehicle of interest and opening its Vehicle Detail Page (VDP), the customer will click the customized call-to-action button (e.g., *Buy It Now*).

**Note:** Dealers are given the option to personalize the button's label, however, 700Credit has found that **'Get Prequalified'** generates the most online leads.



The customer is navigated to the 'Let's fill in your deal' screen to begin the process. This serves as the customer dashboard and remains visible throughout the online purchasing process.

As the customer completes different sections, their estimated total and monthly payment will update automatically as they provide more information.

Green checkmarks indicate section is complete.

**Note:** Customer can return to 'completed' sections and edit information as needed.







# **Personal Information**

Consumers will first complete the 'Personal Information' and 'Location' sections.

Enter the required personal information into the form, read/review the Dealership Privacy Notice and select the checkbox to agree to the terms. Click **'Done'** to advance.

	Let's min myour deal.			
Pers	sonal information us about yourself.	•		Fax into Your home state and the code will be used to calculate yo have and fees
Pay Sele	ment method	>	2	ZTP poster
Trac	de-in	>		- Tialet -
Get i This	an offer for your vehicle and apply it to yo part is optional.	ur deal.	Personal Info inter a tew pieces of information to help us personalize your operience. Our process is fast, easy, and accure.	By providing my contact information i samales that LARLass (TEST Auto Group Das Name are contact me (including via phone, entric), text) with other offer and product information, unless high our from such communications. I understand that the manner in which these
Veh Get j servi	icle protection peace of mind with vehicle protection pro- rice plans.	oducte and	<b>e</b> Contact	calls of text messages are made to me may include boils not limit in the use of previousland stafful and other messages and to autome textended and the stafful and the stafful and the stafful and bond to of purchase in credit and their last options are any time. I agree to pay my mobile service provider a text messaging ress. If
Fina Subr	ancing mit your credit application today.		Provide your contact information Provider	Applicance     Insue read and agree to the resma of the Trillacy Notice.     Desterable.Privacy.Notice
Subr	ish & submit mit your deal to the dealership for review		Lin) uno: Graen	Brate-Specific Privacy Motice For Colorado Connecticus Dalifornia Virginia Readents of Dorando, Comencio, California, Virginia: Plasae read- accessida Darab Connecticio Daliana (Accessidade)
2	2023 Full Size Pickup	\$53,245	test@routeone.com	persona information.
-	Stock: N1822	Vehicle price	866-768-8301	and the second sec

**Note:** Location information is used to calculate accurate payments, but if the customer does not wish to enter their personal information at this time, they can click 'Skip for now.' They will then be required to provide that information in the "Payment Method" section.





### **Payment Method**

The consumer is moved onto the "Payment" method of the process, where they can choose to either finance or lease the deal and then estimate their monthly payment based on several pieces of provided information.

First, they will enter their home zip code and state for the "**State Tax Info**" section, followed by how much they would like to use as a down payment.



#### **Payment Method: 'Get Prequalified'**

The consumer is then presented the option to "**Get Prequalified**" (700Credit's, soft pull prequalification integration point).

Click "Prequalify Now".

**Note:** If the customer does not want to go through prequalification, click "**Select my Credit range manually**", where they will then self-report.







## **Payment Options with Prequalification**

Clicking '**Prequalify now**' will load the '**Credit Prequalification**' screen and the fields that need to be completed. If the customer completed the 'Personal Information' section and their 'Location' details earlier in the process, that information will be pre-populated into the corresponding fields.

If the customer did not previously complete the '**Personal Information**' section and their '**Location**' details, they can complete that here. They will also need to read the privacy notice and acknowledgment at the bottom of the page, and select the checkboxes acknowledging and agreeing to the terms.

The customer will click 'Done' to submit their prequalification request.

	Vour home state and zip code will be used to calculate your taxes and fees 31500 Northwestern Hwy
Credit prequalification This will help us provide you with a more accurate estimate of your available rerms and rates. This is not a	Address 2
Contact	48334 MI ~
John Missie name	I have read and agree to the terms of the Privacy Notice:     Dealership Privacy Notice     (understand and acknowledge that this is not an application     for credit.
Green	State-Specific Privacy Notice for: Colorado Connecticut California Virginia
test@RouteOne.com	Residents of Colorado, Connecticut, California, Virginia: Please read the appropriate State-Specific Privacy Notice before submitting any pessonal of comparing
866-768-8301	Done





If the customer is prequalified, they will receive a confirmation message. If additional information is needed to complete the prequalification, a new section will appear requesting their SSN (shown to the right).

They will need to input their SSN, select the checkbox to accept the disclosure notice, and click '**Try Again**'.

**Note:** If they click '**Skip Prequalification**' instead to skip the prequalification process, they will be asked to manually input their estimated credit score range or credit score range.



Once prequalified, the customer is moved on to the "Select your rate" section, where they will choose their desired payment term and then click "Done".

They may also view the select payment term's incentives/rebates, select all they qualify for, and then click "**Save and Continue**".

Select your rate		
\$1,593.49/momth L8 months () 5.4%	c	0
\$1,296.06/month 쇼전months 을 유부원	C	Elindanity for various incentives and rebates vary by dealership, location, and other factors
\$1,097.96/ month *2 months ≋ 5.4%	C	Owner Loyalty Program
\$956.62 month 34 months ≘ 5.4%	Ċ	More information
Sive and continue		Borrus Cash
		Save and continue





The customer will see their overall estimated monthly payment. They can expand or collapse the detailed list of their estimated costs by clicking on the collapsible arrow.

**Note:** Recall that taxes and fees are calculated based on the home zip code and state that the customer entered earlier.

2023 Model Year Stock: N1822	\$1,058 Per Month
Vehicle price	\$53,245.00
Your taxes and fees	\$4,220.93
Sales Tax	\$3,750,93
Other Government Fees	\$24.00
Registration Fees	\$236.00
Title Fees	\$85.00
Document Fee	\$125.00

# Vehicle Trade-in

The consumer is brought to the optional "Trade-in" section, allowing them to input information about their trade-in vehicle (year, make, model, style, mileage, estimated value).

Once complete, click "Continue".

Personal information Hello, sundra	>	
Payment method Finance selected	>	
Trade-in Find out what your trade-in is worth	>	
Vehicle protection Get peace of mind with vehicle prot-	> ection products	Manual trade-in
Financing Submit your credit application today	>	Enter an estimated trade-in value for your ve The dealer will still need to calculate on of trade-in value.
2023 Model Year Vehicle Stock: N2194	e \$537 Per Month	provided here Year*
		Make*
		Model*
		Style*

1

(



Use Trade-In Calculator

Estimated value\*



## **Trade-in Payoff: Prequalification Method**

Consumers can enter their trade-in payoff amount by either, 1) manually inputting the information, or 2) through their prequalification.

If the customer went through the prequalification process, after adding their estimated trade-in amount, they will be routed to a screen displaying their trade-in value and potentially matching loan details.

They can select the correct existing loan(s), if any, and click '**Done**' to apply the appropriate loan(s) to their estimated trade-in total.

• If the correct loan is not listed, the customer can select 'My payoff amount is not listed' and manually enter the loan payoff information.

The customer can also choose to 'Ignore

 payoff amount' if they do not wish to add the trade-in to their deal. If they do so, the trade-in will be calculated with a payoff amount of \$0.



## **Apply for Financing**

Finally, the consumer will reach the "Financing" step of the process.

They will provide and review the required information, read and consent to the necessary disclosures and authorizations, and accept the dealership's privacy notice.











Once the credit application has been submitted, the customer will land on a confirmation screen.

Once the application has been successfully submitted, the user is presented their lending rate options. Select desired option, and click "Done".

Note: If the customer is not approved for any terms and rates, messaging will read that the dealership will follow up with them.



When ready, user can click "Submit a Deal". The customer is informed their deal has been submitted, and receive a confirmation email summarizing the details of their deal and letting them know that someone from the dealership will reach out to them to finalize their purchase or lease.

The dealership will also receive a confirmation email.

Let's fill in your deal.		Taxes & fees	Selected protection
Personal information		Commenter for 64, AnAdg	Jvences General STG A48 2
Payment method >		Namin That S409.07 Office/ Doversiment Views 8/24.00	Subtotal \$10,148.00
Contrade-in	One final review	Neglistation Eest 546.50 Time Pees 235 mg	Selected financing
Vehicle protection	Inverytining is connect. Drice submitted, any changes will need to be made by contacting unitered (TTST) Avite Drougl DDa Name Orestry	Subtotal \$714.53	Finance summary 🌶
Financing >	٩	Vehicle trade-in	Diswin payment 880.00 Total amount reserved 129 182 59
Rubbing your chore approxision robus	Personal information	2015 Vehicle	\$460.25 mount
Finish & submit	End auto		
	Lattronia Green	venues after P12,915	
	Enal summer terms con		SUBMIT DEAL
	#hose (988) 131/131	Net trade-in amount \$4,495	<b>1</b>
	Data Mit Mannupr Z₽ tode (Mit)		
~			
2017 Vehicle \$460 Stool U1178 Per Mon	Vehicle information		
	7017 Vehicle		



muserie mannee below may be ne



### **RouteOne Deal Manager: Accessing Prequalification Data**

Whether the soft pull was successful or not, the completion of a consumer form will automatically result in a lead being generated in RouteOne.

The lead information is available by clicking the 'Deals' menu item, and then 'Lead Manager'. Select the desired lead from the list proved.

N: Applicant Last/Business Name *	Advanced Search	Clear Search	Show Addit	tional Fields (F12)				
Print Unitock						The Status and Assigned User change	s made will be stored once the "Save" b	Prospect Report
ANT (CO-APPLICANT) 👻		LEAD VEHICLE	-	STATUS All •	LEAD SOURCE	LEAD TYPE All • •	ACTIONS	ASSIGNED USER
en, Mariella ose (Digital Retail * - Primary)	10/13 10:50 AMV NVA			New 👻	Olgital Secal	Pre-Qualification	latione	
eal Page 1			Number of re	ecords to display per page: 🔘	10 0 23 0 50 0 100			
		Rou	teOne.	E 2023-2021, RouteChe LLC: Arright	sireserved   Use Policy   Pril	why Power		

If a lead does have prequalification data available, a 'magnifying glass' icon is presented under their name. Click the icon to open 700Credit's soft pull prequalification results in an iframe.

Dealers can utilize the tabs (highlighted below) to pan between the prequalification results and full credit report. To print the reports, locate and select the 'printer' icon in the top-right corner of the iframe.

				1.0	an and the second	-
Lead Manager Contract Manager			wdi	ckQualify F	Results	18
SEARCH: Applicant Last/Business Name + L NOW SHOWING: 3 Days + of All + vehicles and Last Upp	5 Go Advanced Search Clear Search She ared By All +	Result: Applicant Fo	brund	Si Pi	core: 727 ownered by TU: FICO Au	uto 08
Update Print Unlock		Consumer Informa	ation:			_
APPLICANT (CG APPLICANT) 👻	RECEIVED/ LEAD CONTACTED VEHICLE	Name: Mari Address: 2 Be West	iella Aarden erard Cl itport, MA 02790			
Aarden, Mariella DSP (Digital Retail * Primary)	10/15	Auto Summary:				
G,	N/A	Available Revolving	Credit S1.881	00 A	uto Inquiries last 30	days: 0
1.1 of 1 deal Page 1	Numb	Auto Trade Line 1				
Show/Hide Legend		Interest Rate: Origin 6.47% \$12.	nal Amount: 886.00	Original Terms No 60-Months 0	o of Lale Payments.	Monthly Payment
	RouteOn	Percent Paid Estim	mated Payott	Remaining Terms: Jo	int:	\$202.00
		Loan Type. Loan		Trade Status. Closed	9	
		Auto Trade Line 2				
		Interest Rate: Origin 4.66% \$16.0	inal Amount: 045.00	Original Terms No 61 Months 0	o of Late Payments	Monthly Payment
		Percent Paid Estin	mated Payott	Remaining Terms Jo	kint:	\$296.00
		Loan Type:		Trade Status		





# Introduction to QuickScan

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

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

#### **Every scan includes:**

- Driver's License/Document Verification
- Selfie Verification/Liveliness Detection
- Front/Back Driver's License Validation
- Device Verification
- Synthetic ID Fraud Detection
- Identity Verification Check & OFAC
- DMV Look-up
- Deal Jacket Integrations

#### **Benefits to Mobile QuickScanning**

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







# **Initiating a QuickScan**

#### **Option One: 700Dealer.com**

Dealer logs into 700Dealer.com and selects the "DL Scan" menu item in the left-hand navigation panel.

Upon accessing the page, the dealer is prompted to enter the customer's mobile number. Once entered, click the **"Send Link**" button to proceed. Each unique link is valid for 60 minutes.

PDL Scan	
1 A A	QuickScan
	Enter consumer's mobile number to start
	(nox) xoor-xoox
	By clicking "Send Link" you are continning that you have received consumer consent to send an SMS message to their mobile phone number. Each unique ink will be valid for 60 minutes.
Applicant List	To begin, please enter the consumer's 10-digit mobile phone number above and click Send Link. The consumer w receive a personalized SMS link which will be used to begin the QuickScan process. Aneroved forms of identification include
New Applicant	Driver's license
Compliance	Identification Card
PDL Scan	Passport
Send OO UDI	Passport Card
LMS / Training	
User Guides	
Usage Analysis	
A destatestes	

When a link has been sent to the consumer, this message displays, prompting the dealer to review the application list to find the QuickScan results.

**Note:** The official result will not be available until the consumer finishes the document upload process.







Access to multiple stores that use QuickScan? After logging into the 700Dealer portal and selecting "DL Scan" to send a link, the user will see a filter drop-down for "Dealership Selection".

**Note:** Make sure to select the proper location that you are wanting to send the QuickScan link for. It does need to be under the respective location for compliance and legality reasons and also affects billing, so please be diligent with this feature.

Dealership Selection :	Jason Ridiculous Rides
	Jason Ridiculous Rides
Enter consumer's r	Henrys Hilarious Hondas Chris Crazy Cars Daniels Dangerous Dragsters
(XXX) XXX-XXXX	Send Link
To begin, please enter the co receive a personalized SMS	sumer's 10-digit mobile phone number above and click Send Link. The consumer wink which will be used to begin the QuickScan process.
Approved forms of identificati	on include:
<ul> <li>Driver's license</li> </ul>	
Driver's license     Identification Card	
Driver's license     Identification Card     Passport	
Driver's license     Identification Card     Passport     Passport Card	

### Option Two: QuickMobile App

From within the QuickMobile App, open up the left-hand navigation pane and click on the menu option, **"Send QScan URL"**, as shown below.

Enter the consumer's mobile number, and click "Send Link".

IJ	JAKE S JOHNSON	Q =	E Send QSCAN URL
≡	Applicant List	F)	Enter consumer's mobile to start
A	Passcode	E)	(XXX)XXX-XXXX
	Send QQ URL	F)	SEND LINK
1	Load QQ URL	E)	By clicking "Send Link" you are confirming that you have received
1	Send QSCAN URL		message to their mobile phone number. Each unique link will be vaile
•	Notifications	E)	for 60 minutes.
1	Compliance Dashboard	E)	Approved forms of identification include:
ŀ	Logout		Driver's license
		E)	Identification Card
		E)	Passport
		P)	Passport Card
		F)	
		E)	





### **Consumer Experience**

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

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



The consumer selects the type of document to be captured.

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

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







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



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

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







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

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

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

QuickScan	
Drīver's License Scan	
Place your document on a flat surface to.	
There was an error	
Please review & resubmit your documents if the error continues, please contact us at xxx-xxx-xxx or at detertible(Termal com	
of at persenting persent	
	Place your accument on a flat surface to
Redea	Piece your accument as a flat surface to There was an error
Reduc	Please review & resubmit your, Please review & resubmit your, documents. If the error continues, please contact us at xxx-xxxxx or at dealership@email.com

The information obtained from the consumer's license is immediately run against various identity verification tools to find any potential evidence of fraud.

Results are instantly stored and accessible to dealers within 700Dealer, 700Credit's online dealer portal [www.700dealer.com].







## **Understanding Your QuickScan Results**

Every QuickScan result consists of the following five items:

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

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

# (1) Images Submitted

This consists of a front & back of the driver's license (*front-only for passport*) and a selfie. QuickScan analyzes the front/back for a match and pulls the PII from the document. The selfie is checked for liveness and is also compared to the image on the document.



# (2) ID Information Verification

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

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

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

First Name	Last Name	Date Of Birth	Mobile Number
John	Consumer	mm/dd/yyyy	(xxx) xxx-xxxx
Address		Document Numbe	
12545 Anywhere Ave Artt 123 City Name: ST 12345		1234507891011	121314





# (3) Identity Verification

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



# (4) Synthetic ID Fraud Check

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



# (5) Device Identification

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

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

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

Device Identif	ication			
device type	device os	location (real)	location (stated)	
Thermore and	1035-15-4.1	Anywhere, USA	Anywhere, USA	



support@700Credit.com



### **QuickScan Monitor**

As a part of the Compliance Dashboard, dealers are able to view real-time analytics of their driver's license and identity verification activity within the "QuickScan Monitor" segment.

Dealers have access to the following driver's license authentication and identity verification data:

- 1. Total Number of Applicants: Breaks down the number/percentage between those that have completed a QuickScan, and those that have not.
- 2. Overall Results for ID Document Verification: A quick "snapshot" results of your scan, categorizing them into one of four tiers: Pass, Caution, Fail, or Error.
- **3.** Identity Verification Cautions: Keeps a record of the number of identity verification flags that have occurred.
- 4. Synthetic ID Cautions: Provides instant access to the number of synthetic ID alerts that have occurred.

			Adverse Action	Letter Progra	m Mani	lor
					#	%
		Total App	licants		43	100
		Letters Ma	Held	Line La Colt	34	79%
		Letters Qu	veneral ad vit vener	. Y CHIVE LAW	0	-9%
e Range: Month to Date 🗸			Letter Delivered	Vew/Edit	5	12%
			erse Letters Delivere	d/Scheduled	38	88%
QuickSeen Mor	aitor			enersi Activense Action	Selup	Request Setup Chan
		<u> </u>	lak Read Relate	a Notice Proc	and the	altór
Total Applicants	# 205	%	ISK Based Frich	il nonce Hof	1 an 1 m c	%
	203		100		43	
Applicants that completed QuickScan	160	78%		10000	35	81%
Applicants that did not completed QuickScan	45	22%	be Marieo	Viewitida	0	14%
			ently.		0	0%
			Notice Delivered	View/Edit	2	9%
Overall Results for ID Document Verification			3PN Notices Delivere	d/Scheduled	41	95%
Pass	102	64%		Current RURN Sec	-	Request Selup Chan
Caution	33	21%		Carrier Color		
Fail	25	16%	Red Flag	Program Mor	litor	
Error	0	0%	Nith Red Flag		# 38	% 46
			Cautions		9	24%
			No.		29	76%
Identity Information Verification			Wed	ViewEde	27	
Total Identity Verification Cautions	13	8%	ed		1	Work on Unwastived
					_	
Synthetic Identity Alerts			lecurity Alerts	View	1	
Total Synthetic ID Courtiens	0	00/				
Iotal Synthetic ID Cautions	U	0%			2	%
				10.00	0	0%
			-	View [ 0:	34	Work on tribuiter
			Out of Wallet Auto	muchtion Dra	aram di	apilar
			Out of maner Autor	musauon Pro	grant M	unitur
		Tota	Applicants		42/29	
		and the second second				96
		Total App	licants with OOW Presented		42	100%
		Appi	cants Passed		3	7%
		Appe	entication Abandoned		3	7%
		Hudi			4	1.75





# **Recommendations Based on Results**

Fail Reasons:		Recommendations:
ID appears to be digital or paper ID or a tampered document.	>	We don't accept paper or digital copies of IDs. need to make sure customer takes photo of permanent ID.
Liveness detection failed.	·>	Image(s) don't appear live, check document/selfie.
ID image is not usable.	·>	Have customer take photo of ID on dark solid background with as little glare as possible.
Data extraction failed.	·>	Have customer take photo of ID on dark solid background with as little glare as possible.
Required PII data missing.	·>	Have customer take photo of ID on dark solid background with as little glare as possible.
Front to back matching failed or issue with document number.	·>	Have customer take photo of ID on dark solid background with as little glare as possible.
Known fraudster based on document number.	·>	Report them.
ID expired.	·>	Have them provide ID that's not expired.
ID not allowed.	·	Non-U.S IDs/passports aren't accepted.

Caution Reasons:		Recommendations:
Selfie does not match ID photo.	·>	If photo isn't a straight on head-shot, our system won't be able to analzye all facial features. Can have customer do the QuickScan process again & make sure they take a straight on headshot.
IDV Caution.	·>	Run full IDV before completing transaction.
IDV High Risk.	·>	Run full IDV before completing transaction.
SID Hit.	·>	Complete Synthetic ID remediation.
OFAC Hit.	·>	Complete OFAC remediation.



#### e e meno e melesti e

support@700Credit.com



# **QuickScan FAQ's**

#### Will QuickScan work overseas?

The text message will be sent. However, the user may be blocked when the link is clicked. This is due to the use of a foreign IP address. Most cyber-attacks come from overseas. As 700Credit doesn't do business outside the US, there is no need to let in those IPs.

#### Will non-US IDs and Passports work?

The list of acceptable documents for 700 Credit only includes US documents. Foreign documents are not allowed and will be categorized as Unsupported IDs. However, documents from US territories are not subject to these restrictions.

#### Images look fine but don't work?

QuickScan is powered by AI reading data from imagery that was captured by a consumer from their own personal device. AI is a great time saving device, but it is not as good as the human eye/mind combination. It might miss things that you and I can see. The human eye is equivalent to nearly 600 megapixels. Phone cameras, even when working properly, in perfect lighting/focus conditions, are far from that.

#### **Failures due to Consumer Devices**

QuickScan runs on a consumer grade device. It is limited to the abilities (perhaps degraded) of that device. The consumer must have a phone capable of receiving texts in that moment; the phone can't be powered down or out of text messages for the month. Then, it must be a smartphone with a functional browser (not corrupted by spyware/malware) and proper Internet access. The list of variables is lengthy. The point is that consumer devices can be a failure point.

#### **Tap for Capture**

Initially, QuickScan attempts to take the images automatically. After a short time, if unable to auto capture, the message with change to: "Make sure ID edges are inside the frame and tap screen to capture." At this point, the consumer should tap to capture the image and then follow any on screen prompts. If the consumer device is having issues, it should be rebooted, the browser cache should be cleared, and they can try again.

#### **QuickScan Automated**

Unlike other solutions in the industry, QuickScan is fully automated. There is no person-in-the-loop at any point during the transaction. The allows for consistent results and fast decisioning.

#### **QuickScan Link Timeout**

The QuickScan link sent to the consumer will timeout after 60 minutes.





## QuickScan within RouteOne's Deal Jacket

### Enabling QuickScan Documents from 700Dealer.com

After logging into 700Dealer, locate the **"User Levels"** menu item in the left-hand navigation panel. From the list, find the appropriate user level name and click **"Edit"**.

Administration				Search	1	60
Account Profile Online Univolong Site security Destins Users Users Users Users Users Users Users Users Users Users Dasp Das Detail NAD Lookup	Const Const Manuel Account Admin Desiter Admin Desiter Uter Quick App Tim App Tim App Tim App Tim App	Access Advisor Access Advisor Dealer Advisor Dealer User Quick App User Thin Roy User Involves User Quickhetai	StartUp Stawd ComplianceDashboard ComplianceDashboard ComplianceDashboard Add Applicant Thin Applicant Imricio Add Applicant	At so Pic Defined Pice Defined Pice Defined Pice Defined Pice Defined Pice Defined Pice Defined	Action Edit Edit Edit Edit Edit Edit Edit	
Applicant List	Add New					
D. New Applicant	User Levels Details			1		
	User Level Details	User Level Setup	and the second	Privileges		
Compliance	Dealer User Pre Defined Data Export: Disabled	Applicant Information, Co Information, Co-Applicant Information, Trade in 1mf Information, Additional In	Applicant Information, Employment Employment Information, Desired Vehicle somation, Vehicle Finance formation	View Credit Rpt: Enabled Auto Gen Ltr: Enabled	_	

From within the User Level profile, scroll down to the "**Data Export**" section. Ensure that the RouteOne checkbox is marked, indicating they are a RouteOne customer and the credentials are populated in the "**RouteOne Dealer ID**" field.

To finalize the set-up process, simply check the **"Add QuickScan Documents to Deal Jacket**". The dealer can now view their QuickScan documents from within their RouteOne deal jacket.

Administration	- User Level Information		
The second management of the second management	Bas cards **     Bay card some **      Debut transporter     Debut transporter      '	Data Export Enable Data Export Export To:	Route One      DealerTrack FD Leads      DealerTrack FD Credit App      CUDL      AppOne     Route One Dealer Id     DY4CL     Add OuickScan Documents
Applicant List New Applicant Compliance LMS / Training Doc Verification	Description Control Control     Description Control     Description Control     Description Control Control     Description Control Control     Description Control     Description Control     Description     Descripti	Default Loan Type: Export Options:	Auto Quic Quic Quan Documents     to Deal Jacket
User Guides	O Mean Vill Scrigt ( Scries Scripe Auto Republic 2p Cost		
Administration	Description         Second conject           Parent Conject         Second conject		
	Default Lover Type: Cristene & Acto O Rome Spots Manargin O Ital		





### **Ensuring Deal Jacket Capability in RouteOne**

To add to this integration to a particular dealers RouteOne setup, notification must be made. 700Credit must reach out to RouteOne with specific information, that RouteOne will then add to their account.

#### Email: dsetup@routeone.com

- 1. RouteOne ID
- 2. Dealership Name
- 3. City
- 4. State

RouteOne then inputs this information into their system and it will activate for the dealer.

#### Viewing QuickScan Results/Documents in the RouteOne Deal Jacket

To view QuickScan results and documents in the RouteOne deal jacket, login to the platform and from the main dashboard, locate "**Deals**" in the top navigation bar. From the drop-down, select "**Desktop**".

BI 700 Cr	redit Dealership I	TL (DY4CL)		Notifications:					Live Chat Tes	• •	C
dews/info teports App Man Contract Deal Mar Desktop Lead Mar	Deals - No App Manager Contract Mana Deal Manager Desktop Lead Manager	ew App - ager	Contracts+	Credit Reports & Customers+ Support & T & Administration	compliance+	SecureDoc <i>One</i> +	Payoff Quote+	Vehicle Values •	Menu	Rates & F	Forms
			Menu			Contract	ing				
		$\bigcirc$	Complia	ince		Integrati	on				
				Ro	uteOne Sup	port			Help	Center A	1





The deal is presented with a mass list of deals within their RouteOne platform.

					RouteOne Home   Particip	sating Finance Source	es   Participating C	ealer Service P
CBI 700 Cr Legin Into	edit Dealership ITL (D)	ACL) N	otifications:			Liv	e Chat Test	0 0
lews/Info	Deals - New App	· Contracts ·	Credit Reports & Customers -	Compliance+ SecureDocOne+	Payoff Quote+ Vehi	cle Values+	Menu Rat	es & Forms
eports-	Admin +							
Desktop								
Deals /	All Deals						Expan	d Filters 🛩
Search	Q Date Ran	ge 12/19/2023-12/21	/2023 📕 Update				(	Export Al
Deal S	ource + App Source +	Applicant/CoApp 🛩	Credit App -		Contract -	F&I+	Sales-	Log 🌱
	700Credit	Bunny, Bugs Consumer, Jonathan	E.		1	MSGUSER	MSGUSER	12/21 10:31 am
	700Credit	Eerat, Patricia	1		14 <sup>8</sup>	MSGUSER	MSGUSER	12/21 10:31 am
	DSP 700Credit	Miskiewicz, Callina			1	MSGUSER	MSGUSER	12/21 10:31 am
-	04F 700Credit	Eerat, Patricia			1.	MSGUSER	MSGUSER	12/21 10:31 am
	DSP 700Credit	Miskiewicz, Callina	E		1	MSGUSER	MSGUSER	12/21 10:31 am
-	05P 700Credit	Bunny, Bugs Consumer, Jonathan	<b>I</b>		2	MSGUSER	MSGUSER	12/21 10:31 am
	057	Miskiewicz, Callina				MSGUSER	Help Cen	ter o li

From the deals list, locate and select the desired customer's using the search bar or filter the list by date and open their deal profile.

)								RouteOne Home	Participating Finance S	ources   Participati	ng Dealer :	Service Prov
CBI 700 Cr Login Info	redit Dealers	ship ITL (DY4CL)		Notifications						Live Chat Test	0	U
News/Info	Deals +	New App+	Contracts +	Credit Repo	orts & Customers +	Compliance+	SecureDoc <i>One</i> +	Payoff Quote+	Vehicle Values +	Menu	Rates &	Forms
Reports +	Admin -											
Desktop	0											
Deals /	All Deals									Exp	and Filt	ers 🗙
adkins	٩	Date Range	12/19/2023 - 12/	21/2023	Update						Ex	port All
Deal S	Source - Ap	op Source - Aj	pplicant/CoApp '	✓ Crea	dit App <del>-</del>			Contr	act + F&I +	Sales	-	Log 🌱
700 Cre	edit Docs	A	DKINS, ALISSA						Jason (	Siltner Jason (	Giltner	12/20 1:46 pm
age Size:	10 25	50 100										1-1 of 1





In the left-hand navigation panel of the customer profile, locate and select the "Documents" tab.

Login infi		Notifications:					0.00
News/Info Deals - Ner	w App + Contracts +	Credit Reports & Customers -	Compliance +	SecureDoc <i>One</i> -	Payoff Quote -	Vehicle Values -	Menu Rates & Forms
eports - Admin -							
Summary	Customer					ADKINS, A	LISSA (DJ-1-10988835)
L Customer	Applicant	+					
Credit & Compliance	ALISSA ADKINS (248) 599-1057	Current	234 SWEET GUM RI	D 5238	Previous:		
Deal Structure	Date of Birth: 0	9/3//1998	Paridence	36.30			
Documents	Education Level	i:	Rent/Mortgage:				
	ID Type: ID Issuing State		ID #: ID Expiration Dat	e:	ID	Date Issued:	
J bear history	Current Employe	nent					
Merge This Deal	Employment Ty Employment Sta Employment Tit	pe: atus: tle:	Employer: Phone Number:		Tin	ne at Job/Retired: ome:	
	Previous Employ	ment					
	Employment Tit	ile:	Employer: Phone Number:		Tin	ne at job: ome:	
	Other Income S	ource:					

Inside the **"Deal Jacket Documents"** section, dealers will see a list of available documents to view: **"QuickScanLicenseBack, QuickScanResults, QuickScanLicenseFront and QuickScanSelfie"**.

Click the green printer icon to open the document(s).

	and the second second second		1	CouteOne Home   Participating Pinance Se	vurces   Participating Dealer Service P
CBI 700 Credit Dealership I Login Info	TL (DY4CL) Notifications:				0·0 U
ews/info Deals - N	ew App- Contracts- Credit Reports & Custom	ers - Compliance -	SecureDoc <i>One</i> - Payol	f Quote - Vehicle Values -	Menu Rates & Forms
eports+ Admin+					
				TADKINS, AL	SSA (DJ-1-10988835)
summary	Documents F&I Manager Jason	Giltner	Sales Manager Jason Giltr	ner Last Upd	ate 12/20/23 01:46 pm
Customer					
Credit & Compliance	ALISSA ADKINS	Status -	Hear ID 💌	Date/Time T	Action
Deal Structure	Document *	Status -	User ID -	Daternine	Action
Documents	Deal Jacket Documents				
	▼ Document	Status 🕶 📥	User ID 🔻	Date/Time 🔻	Action
Deal History	QuickScanLicenseBack	GENERATED	700CREDIT	12/20/2023 1:46 pm	🖶 🚥 🗶
erge This Deal	QuickScanLicenseFront	GENERATED	700CREDIT	12/20/2023 1:46 pm	🖶 ob 🗶
	QuickScanResults	GENERATED	700CREDIT	12/20/2023 1:46 pm	e 🗠 🗶
	QuickScanSelfie	GENERATED	700CREDIT	12/20/2023 1:46 pm	= •°×
	Select All Documents				
	Print Selected				Help Center nem







The selected QuickScan document(s) will appear in a separate pop-up window.

0					RouteOne Hom	e i Participating Pinance	Sources   Participating Deale	r Service I
CBI 700 Credit Dealership IT Logn Info	rl (DV4CL)	Notifications:					0· 0	O
News/Info Deals - Ne	w App - Contracts -	Credit Reports & Custom	ers - Complia	nce- SecureDoc <i>O</i>	ne- Payoff Quote-	Vehicle Values -	Menu Rates 8	& Forms
Reports - Admin -	63c6986a	d21c-4e61-8a4d-4bce45dd482f	Work - Microsoft Edge			- 0	×	
	🗅 http	c//testint.r1dev.com/custome		t-pdf/4e983e28-de6c-45	i5e-949c-6dda288edd43/63		01.1.10988	835)
Summary	17 W	<ul> <li>∀ ~ + ∞</li> </ul>		🗉 i ofi 🤉		4 0 B		0.55)
L Customer	Doc						0/23 01:46 pm	
Credit & Compliance	ALISSA A						lion	
Deal Structure	bocum							
E Documents	Deal Jack	QuickScan	Results Sur	nmary				
2	<ul> <li>Docur</li> </ul>	✓ Passe					tion	
Deal History	D Quicks						e 🛋 :	×
Merge This Deal	D Quicks						8 📫 🗉	×
	D Quicks	ID Information Verif	ication				8 -	×
		First name	Last name	Date of birth	Mobile number		0	
	U Quicks	ALISSA	ADKINS	09/30/1998	2485991067		12	×
	Select (	Address 234 SWEET GU	M RD , PITTSBURGH	(.PA 15238	Document Number 28124049			
	Print Sel						Help Center	ne

Dealers can then go back into their 700Dealer portal's "Applicant List", and within the "Applicant Details/ Applicant History" section confirm the addition of QuickScan documents into their RouteOne deal jacket.

TOUCIE	un		User: Jason Gilt	ner  Account: Jasc	on Auto Group   Dealers All			
Applicant List	Date Range : Month to Date 😪			(	Bulk Action 🛛 QuickScan 🗸	Search :	3.	9
Applicant List	Applicants							
Mailhouse Quève	Applicant	Products	Status	User	Dealer	Date	Action	+
QuickScreen Batch Upload	ALISSA ADKINS	QSCAN(r)	Completed	gwguickscan	jilison ridiculous	12/20/23 1:44 PM	Details Edit Submit	
	ALISSA ADKINS	QSCAN(2)	Completed	gwquickscan	jason ridiculous	12/20/23 10:53 AM	Details Edit Submit	
	CHRIS AVERY	QSCAN(C)	Completed	gwquickscan	Jason ridiculous	12/18/23 4:19 PM	Details Edit Submit	
	8134134881	QSCAN(Z)	Error	gwquickscan	jason ridiculous	12/18/23 3:03 PM	Details Edg Submg	
	5635949699	QSCAN(E)	Error	gwquickscan	jason ridiculous	12/18/23 12:06 PM	Details Edit Submit	
	5635949883	QSCAN(E)	Error	gwiquickscan	1850h ridiculous	12/18/23 11:59 AM	Details Edit Submit	
	CHRIS.AVERY	QSCAN(C)	Completed	gwquickscan	jason ridiculous	12/18/23 10:55 AM	Details Edit Submit	
	5635949883	QSCAN(E)	Error	gwquickscan	jason ridiculous	12/18/23 8:32 AM	Details Edit Submit	
	CHRIS.AVERY	QSCAN(F)	Completed	gwquickscan	jason ridiculous	12/8/23 7:47 AM	Details Edit Submit	
	CHRISAVERY	QSCAN(7)	Completed	gwquickscan	jason ridiculous	12/7/23 11:58 AM	Details Edit Submit	
Applicant List				Next				Págé 1
Rew Applicant	ADD SEEN Approarts							
Compliance	Applicant Details							
LMS / Training	Home Phone: 248-599-1067 Mobile: 248-599-1067							*
Poc Verification	Add Note Applicant History							
User Guides	RouteOne Documents OUTCK_SCAN >> User completed scan process	Date/Time 12/20/2023 2:46:42 PM 12/20/2023 2:46:41 PM	GWQuickScan GWQuickScan	QuickScan D Status: Pass	ocuments added to RouteOne De	al Jacket (DLF, DLB, SF, QSR)		
Usage Analysis	QUICK_SCAN -> User completed scan process QUICK_SCAN -> TransUnion Response	12/20/2023 2:46:41 PM 12/20/2023 2:46:40 PM	GWQuickScan GWQuickScan	Status: Pass	deleased			- 1
Administration	QUICK_SCAN -> SMS Response QUICK_SCAN -> SMS Response QUICK_SCAN -> SMS Request	12/20/2023 2:44:18 PM 12/20/2023 2:44:14 PM 12/20/2023 2:44:13 PM	GWQuickScan GWQuickScan	SMS Status:	sent			1
Automatic Identity Validation with ID Drive	AppOne Push RouteOne Push	12/20/2023 1:46:46 PM 12/20/2023 1:46:41 PM	GWQuickScan GWQuickScan	Successful Successful				





If QuickScan has been successfully integrated into the deal jacket, the action **"RouteOne Documents"**, will be presented in the history list. The **"Notes"** column, which provides more details on the action, will include **"QuickScan Documents added to RouteOne Deal Jacket"**, and abbreviations indicating which specific documents were added (*DLF, DLB, QSR, PP and/or SF*).

**DLF** - Driver's License Front**QSR** - QuickScan Results**SF** - Selfie**DLB** - Driver's License Back**PP** - Passport

Add New Applicant			
Applicant Details			
Home Phone: 248-599-1067 Mobile: 248-599-1067 E-Mail:			monony income.
Add Note Applicant History			
Action	Date/Time	User Name	Notes
RouteOne Documents	12/20/2023 2:46:42 PM	GWQuickScan	QuickScan Documents added to RouteOne Deal Jacket (DLF, DLB, SF, QSR)
QUICK_SCAN -> User completed scan process	12/20/2023 2:46:41 PM	GWQuickScan	Status: Pass
QUICK_SCAN -> User completed scan process	12/20/2023 2:46:41 PM	GWQuickScan	Status: Pass
QUICK_SCAN -> TransUnion Response	12/20/2023 2:46:40 PM	GWQuickScan	
QUICK_SCAN -> SMS Response	12/20/2023 2:44:18 PM	GWQuickScan	SMS Status: delivered
QUICK_SCAN -> SMS Response	12/20/2023 2:44:14 PM	GWQuickScan	SMS Status: sent
QUICK_SCAN -> SMS Request	12/20/2023 2:44:13 PM	GWQuickScan	
AppOne Push	12/20/2023 1:46:46 PM	GWQuickScan	Successful
RouteOne Push	12/20/2023 1:46:41 PM	GWQuickScan	Successful
4			





#### Introduction to 700Dealer.com

All 700Credit dealers have exclusive access to their own personal credit portal hosted at 700Dealer.com. The unique platform provides dealers a single tool to seamlessly navigate and monitor credit data from all of their solutions; including, credit reports, compliance and soft pull solutions, ID verification and driver's license authentication platforms.

You should have received your username and password in a welcome email from our team. If you did not receive this email, or have misplaced it, please contact our support department at: support@700credit.com | (886) 273-3848.



### **Applicant List**

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 soft pull, prequalification or driver's license authentication was run, you will see those results.

	100					Credit Report
700Cr	edit				JANE AARDEN	DDB: 11.01/1950 Date 01.03/00
Applicant Lint	Beer Reep Light School +7			QuickQu	alify Poculte	53H: 000-00-123# M-Elley: 08/08/20
And in the local division of the local divis	Astat			Quickqui	any results	Reported: 03/14/20
Address in the	Conception 111		New Lot.	Result: Applicant Found	Score: 618	Subsender: FDC
		10 Jac 8 7	Langarda	· · · · · · · · · · · · · · · · · · ·	Powered by EX: FICO AUTO V5	Sub Code: C500012080.
		P. (4)	-Long-Mark	Consumer Information:		Day State Lat
			Complete.	Address: Jane Doe Address: 123 Main St.	Phone: (999)-555-1234	MINDRAM ME DAGE NURSHAM MA 555121
		THE OWNER WATER OF	a response.	Fairmington Hus, MI 40234		
		PR (94)	T DOGUMENT	Auto Summary:		0275/10
	First, Last Name		Congress	Available Revolving Credit: \$1,452.00	Auto Inquiries last 30 days: 0	3
		- 100	Constant and the second	**	No of Late Paymetic Monthly Payme NA \$382.00     Tode Open Date: 11/19/2015	eet D D D D D D D D D D D D D D D D D D
Appliantics			Berling Standard Stand 27 websites Stand Stand Completes Stand Stand	N ==== 👩	No of Late Payments: Monthly Payment     S206.00	and Managering Brance and an
here Applicant	And a local diversion of the local diversion		All Control Co	2 2 2	NO Trade Open Date:	- Bar Mar M av a To HUNDON
Compliance	Applications.		Energy and Agent		07/21/2011	
they have	Applied Marp		8 New Applicant	•	è	
And and statements			Compliance		PRINT NOW	Gode Score Factor Description
ADMANTYDAY			Califier Califier     Califier     Califier     Califier     Califier     Califier     Califier     Califier     Califier		Sang-ellins kodel dis	Voru since discourse of the latents protection     Vorus since discourse of informations     Vorus and vorus informations     Vorus informations     Vorus informations
			NEW FEATURES	-		Provide and the party sector of the party of the par





#### **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.

Administration							Search		Go
Account Profile	Hide Inactive							-	_
Online Invoicing	UserID	Name	UserLevel	UserType	Status	Dealer	City	Stat	Action
Site security	cartercountydcjoudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
Dealers	cartercountydcjdc	Elend Solutions Interface	Dealer User	Gateway User	Activé	Carter County Dodge Chrysler Jeep	Ardmore	OK.	Edit   Delete   Copy
Usera	cartercountydcpg	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK.	Edit   Delete   Copy
User Levels	cartercountyhyucudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK.	Edit   Delete   Copy
Data Access	cartercountyhyude	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK.	Edit   Delete   Copy
offers	cchyundaidcpq.	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK.	Edit   Delete   Copy
York Engine Maniter	fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
Great Englise monitor	keystonechevycudi	CU DL Interface	Dealer User	Gateway User	Active	Reystone Chevrolet	Sand Springs	OK	Edit   Delete   Copy
UsenD Lookop	keystonechevydrc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	ÔK.	Edit   Delete   Copy
Subcode Lookup	keystonegbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Delete   Copy
Popup		and the second sec			12				

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



### **Creating a New User**

Administration							Search			Ga
Account Profile	Hide Inactive									_
Online Invoicing	UserID	Name	UserLevel	UserType	Status	Dealer	City	State	Action	
Site security	cartercountydcjoxd	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Dele	Copy
Dealers	cartercountydcjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	QK.	Edit   Dek	Copy
Usera	cartercountydcpg	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Dele	Copy
User Levels	cartercountyhyucud	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK.	Edit   Dele	Copy
Data Access	cartercountyhyudo	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK.	Edit   Dek	Copy
offers	cchyundaidcpg	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK.	Edit   Dele	CORY
Const English Manitar	fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit   Dek	Copy
Credit Englise monitor	keystonechevycudi	CU DL Interface	Dealer User	Gateway User	Active	Reystone Chevrolet	Sand Springs	OK .	Edit   Dek	Copy
usenu Looкup	keystonechevydrc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK.	Edit   Dele	Copy
Subcode Lookup	keystonegbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Dele	Copy
Popup DAS Detail	12									





To create a new user, it is easiest to find a similar user id, and select the "Copy" action, as highlighted in the previous step.

You can then fill in the new user information and make any changes in the setup necessary.



### **Viewing Invoices**

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

Administration	Simplice Dates   11-21-2028 • 96	nthiy this are available for 6 months							
* Assert Profile	Billing Summary								
<ul> <li>Qualitat Investing</li> </ul>	Envision Number: 605347		forms						
+ Dealers	Past Due Balance	Se.00	700Credit w5 Form						
+ Osko	CLEHWE ACTIVITY	\$1295.30	Addit Park Schut Form						
* User Loyets			CC One Time Payment Authorization Farm						
# Lattins	Invoice Total	\$1295.30	SaleRep: MORRI & ASSOCIATES-LLC						
# Cradi Engina Manitar			MADY: NEDTIZE						
<ul> <li>UsedD Lookup</li> </ul>	Online Payments	\$0.00							
· Bubcode Lookup	Anto Payments	\$0.00							
# DAS Detail									
(Income)									
Applicant List	Balance due by 12/11/2018	\$1395.30							
The Nevy Applicant	Manager Institut	Pay Now							
Compliance	Payments made over phone or through mult after modes date are not reflected in BALANCE shown here								
🖅 Usege Analysis	(								
Administration	Invoice Details								
O Dealer Summit	ELK GROVE KA BIER LATURA GROVE DE ELK GROVE CA 95757	INVOICE	700Credit						
REGISTER NOW!	The same block and an and that		2-6-						

You should have been sent your <u>700Dealer.com</u> login credentials in one of our welcome emails to you. If you cannot locate your credentials or have any questions, you may send us an email or give us a call at the following:

SUPPORT: (866) 273-3848 (Option 4) or support@700Credit.com.

