



USER GUIDE

JUNE 2024



ROUTEONE®

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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 consumer'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: support@700credit.com.

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 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

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: 4.86%	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 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.

EQUIFAX
FICO Auto V5F
750

Experian
FICO AUTO V8
761

TransUnion
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 RD	WINDHAM
11 HIGH DAM RD	WAREHAM

EMPLOYMENT:
EMPLOYER X

700Credit Auto Summary

Total Bal	Month Pay	Total Auto	Open Auto	0	30	60	90
\$9048	\$282	5	1	0	0	0	0

Trade Account Name	Account #	Status	Orig Amt	Orig AMT	Monthly Pay	Miss Rep	Payment Pattern
TD BANK N.A.	0748M01	Paid or paying as agreed	10/26/2015	\$14234	\$282	27	11111111111
CITIZENBANK	0742369	Paid or paying as agreed	10/08/2009	\$1952	\$301	48	11111111111
FNC V LEASING	07890001	Paid or paying as agreed	03/26/2006	\$10205	\$0	41	1X111111111

Score Summary

Score Card	Score	Code	Score Factor Description
FICO Risk V2	700	22	serious delinquency, derogatory public record or collection filed
		13	time since delinquency or first report or unreport
		18	number of accounts with delinquency
		34	amount owed on delinquent accounts
National Risk Model	502	19	average age of accounts
		25	delinquency on bank installment loans
		01	too few accounts now current
		08	presence of non-satisfactory ratings on accounts or lack of open accounts
Bankruptcy	925	X	ratio of bank revolving balances to credit limits or lack of bank revolving account information
		C	presence of derogatory accounts
		1	recently active or lack of bank, retail or finance accounts
		B	presence of delinquent accounts

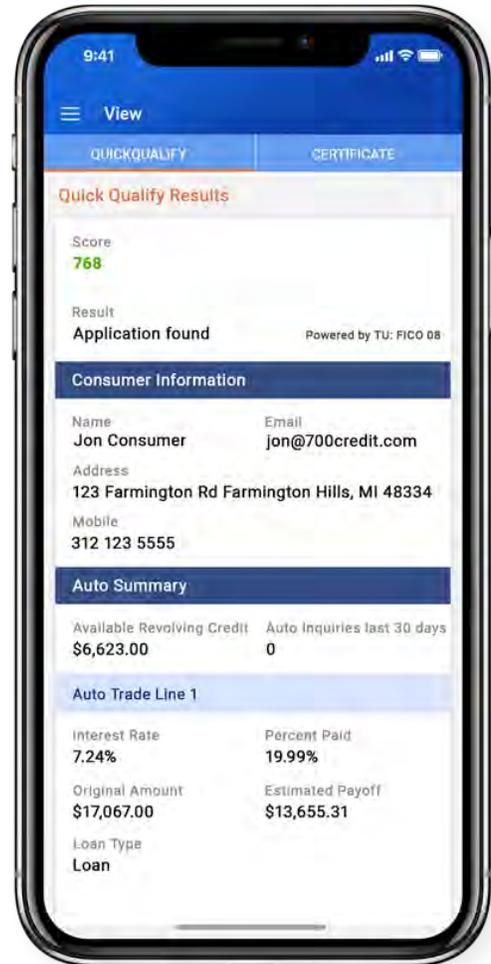
Above is an example of our HTML Credit Report. This image was split for display purposes but will normally provide dealers with a complete, single view.

QuickMobile App (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 setting 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 qr codes to the right.

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

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



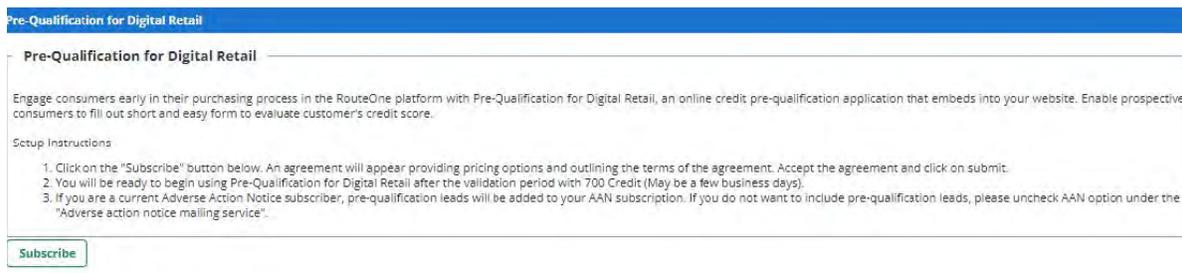
700Credit & RouteOne Prequalification Integration

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.



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!



* First Name

Primary Phone

* Required Fields

* E-mail Address

Middle Name

Secondary Phone

* Last Name

Residential Information

* Address

* City

* ZIP Code

Address 2

* State

I understand and acknowledge that this is not an application for credit. By submitting my information, I am authorizing the dealer under the FCRA to obtain personal credit and other information from the consumer reporting agency solely for credit prequalification. This process will not affect my credit score. Prequalification does not guarantee that I will receive financing or any particular financing terms, which are subject to change based on an evaluation of my credit application submitted at the dealer and any required documents. By providing my contact information, I understand the dealer may contact me about this prequalification request, as well as other products and services.

* [Privacy Notice](#)

I have read and agree to the terms of the Privacy Notice. By providing my contact information, I consent that Softpull XRD Premium can contact me about offers and product information.

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 <https://routeone-qa.r1dev.com/XRD/preQualificationStart.do?dealerId=YB9MC>. 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.

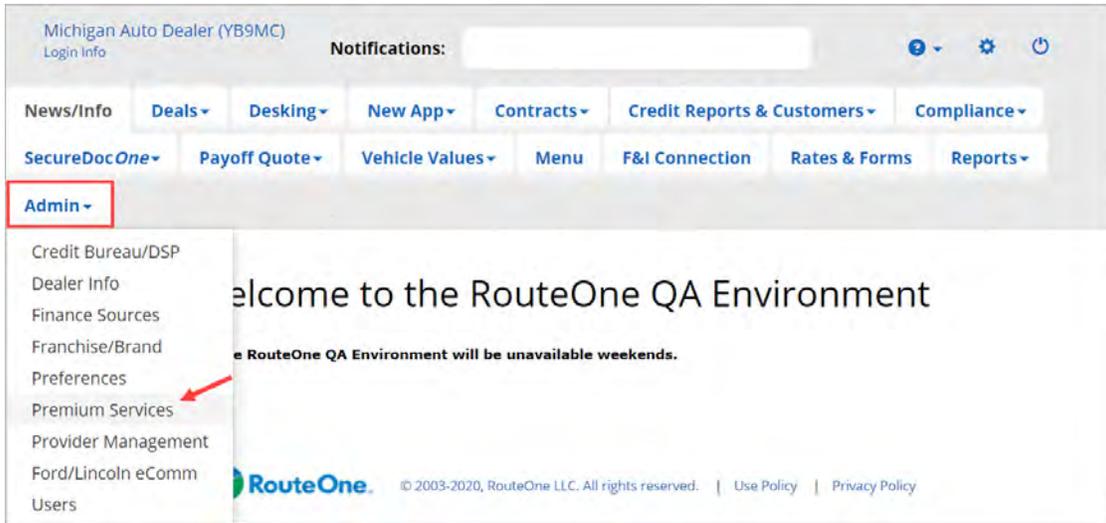
We recommend that you test to see if your changes are successful before moving your changes into production. In other words, if you are using a website tool that allows you to preview your changes before saving/publishing, do so now. If the results are incorrect, please review/double-check that you have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

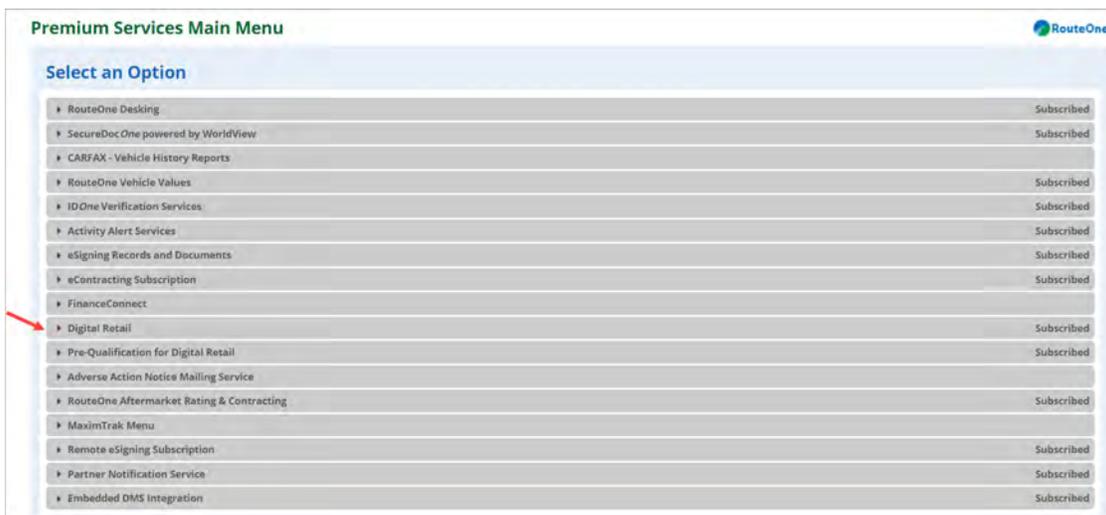
Copying Your Prequalification Form URL

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

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.



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



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.



Helpful Links

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

Go to <https://www.routeone.com/NI/training/access-and-administration>. 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 guide.

RouteOne Fusion Platform

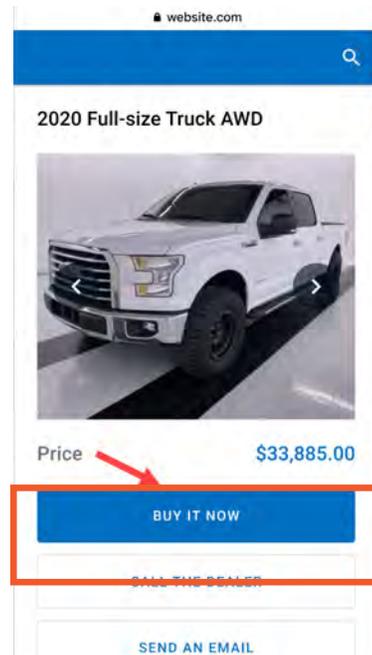
RouteOne Fusion is an all-inclusive suite of products that allows your customer to begin their vehicle purchase or lease process online. They can choose their payment method, add a trade-in, personalize their protection product options, and complete a credit application all in one tool.

Consumer Experience

The Fusion experience is embedded into the dealership's digital retailing 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*).

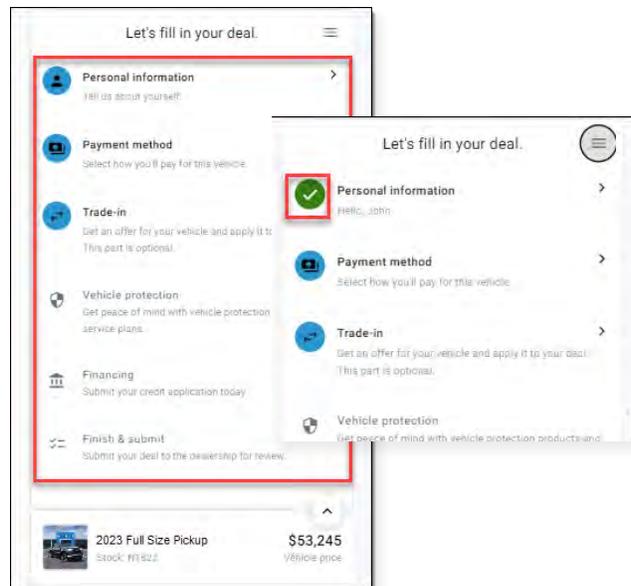
Note: Dealers are given the option to personalize the button's label, however, 700Credit has found that **'Get Prequalified'** generates the most online leads.



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.

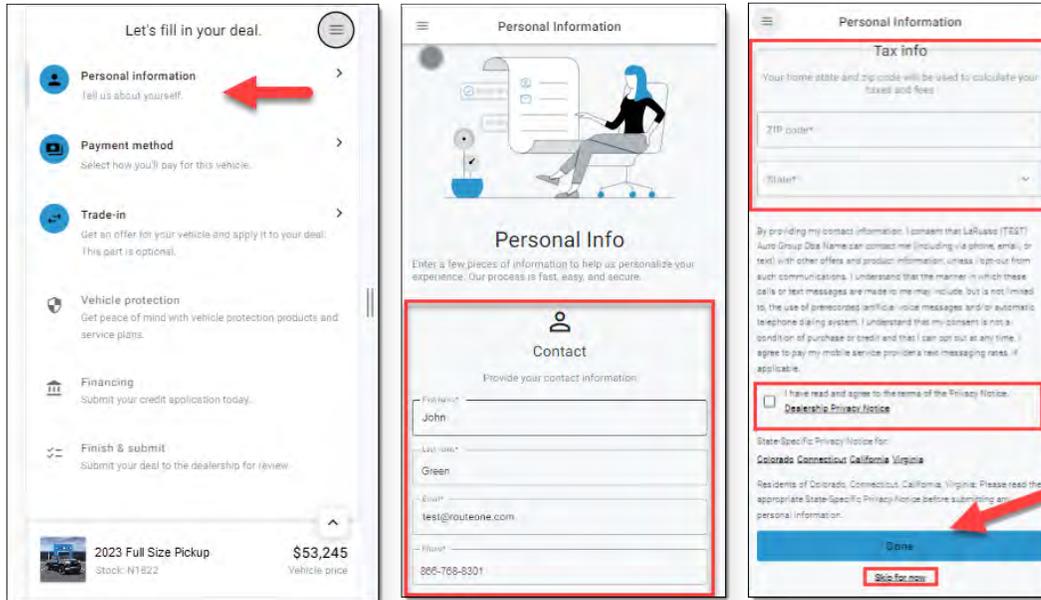


Note: Customer can return to 'completed' sections and edit information as needed.

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.

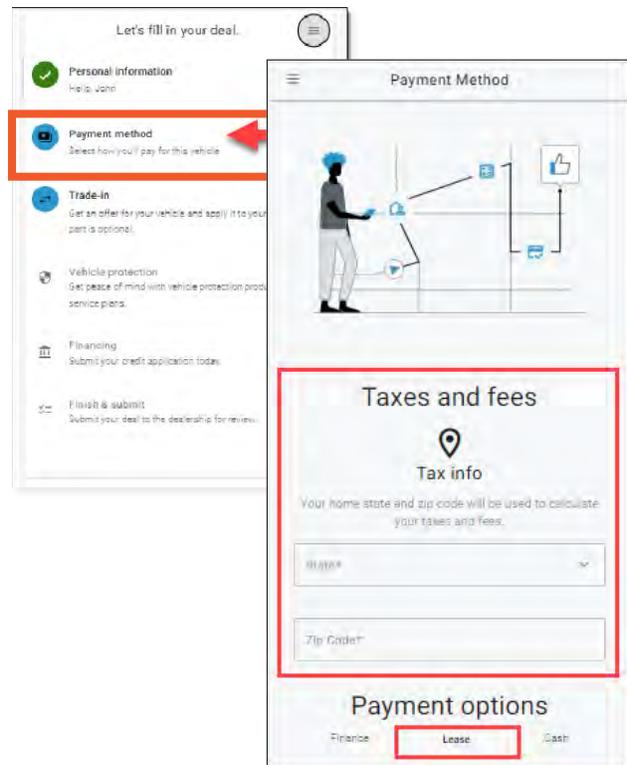


Note: Location information is used to calculate accurate payments, but if the customer does not wish to enter their personal information at this time, they can click 'Skip for now.' They will then be required to provide that information in the "Payment Method" section.

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.

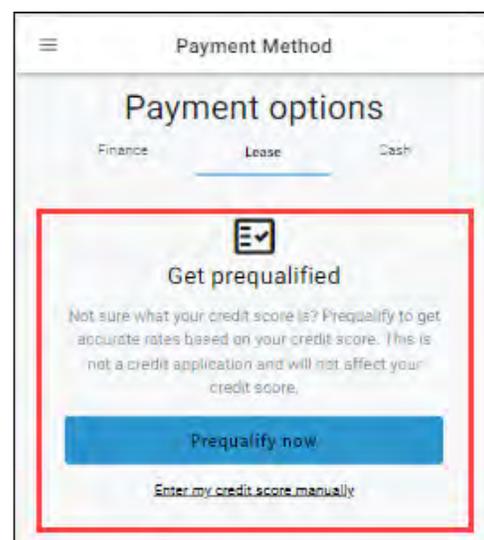


Payment Method: 'Get Prequalified'

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.

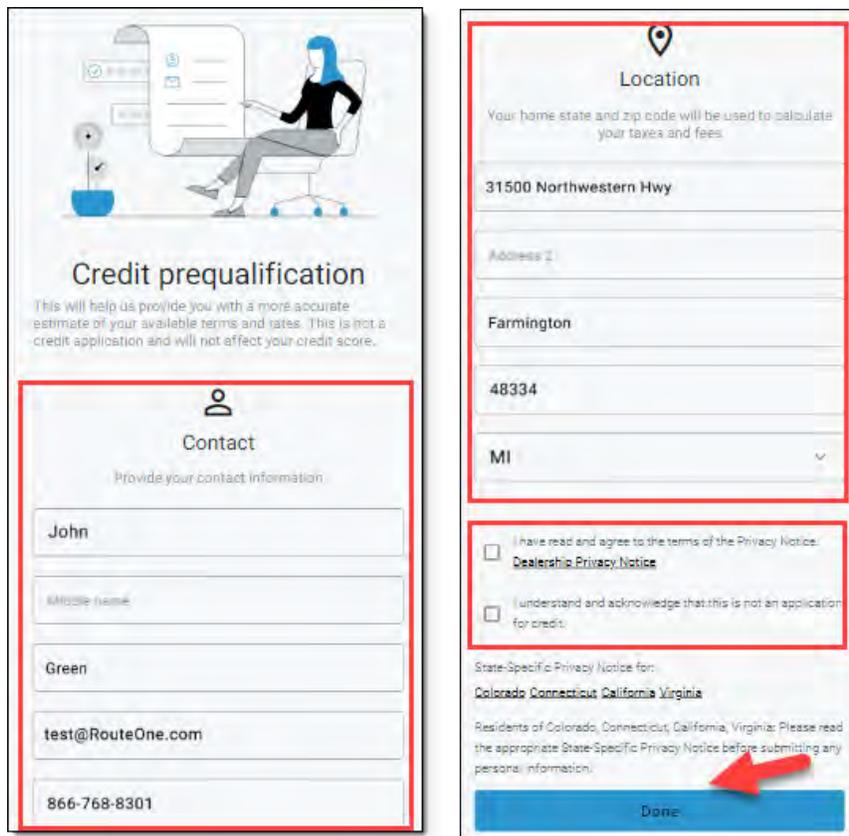


Payment Options with Prequalification

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.



Credit prequalification

This will help us provide you with a more accurate estimate of your available terms and rates. This is not a credit application and will not affect your credit score.

Contact

Provide your contact information

John

Middle name

Green

test@RouteOne.com

866-768-8301

Location

Your home state and zip code will be used to calculate your taxes and fees

31500 Northwestern Hwy

Address 2

Farmington

48334

MI

I have read and agree to the terms of the Privacy Notice: **Dealership Privacy Notice**

I understand and acknowledge that this is not an application for credit.

State-Specific Privacy Notice for: **Colorado Connecticut California Virginia**

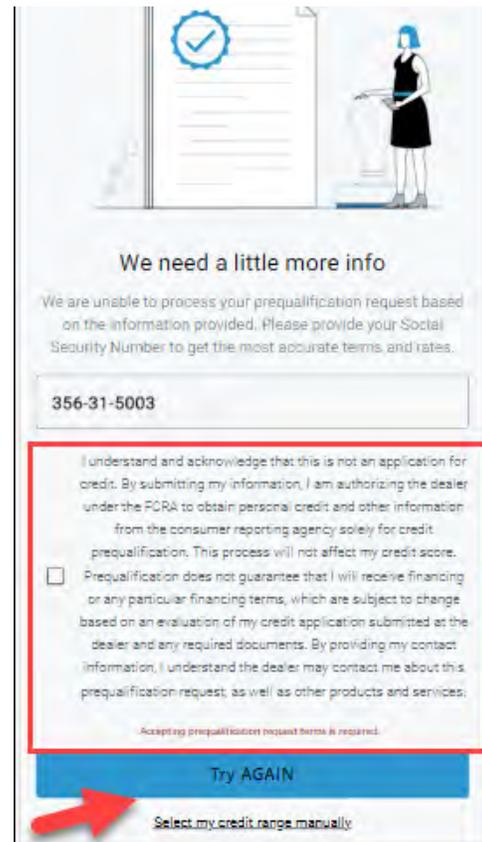
Residents of Colorado, Connecticut, California, Virginia: Please read the appropriate State-Specific Privacy Notice before submitting any personal information.

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).

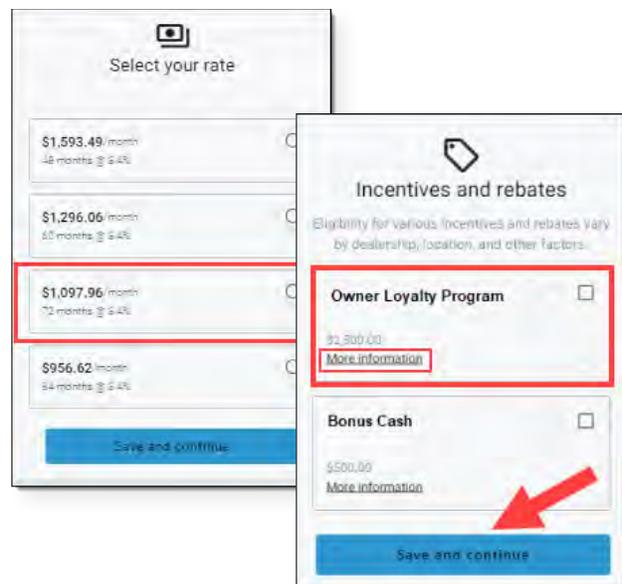
They will need to input their SSN, select the checkbox to accept the disclosure notice, and click 'Try Again'.

Note: If they click 'Skip Prequalification' instead of 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".



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
<small>Calculated for NJ, 08071</small>		
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 protection products and service plans.
- Financing
Submit your credit application today

Manual trade-in

Enter an estimated trade-in value for your vehicle. The dealer will still need to calculate an official trade-in value.

This is for estimating purposes only and is not a promise to honor the estimated trade-in value provided here.

Year*

Make*

Model*

Style*

Miles*

Enter the number found on the odometer.

Estimated value*

Continue

Use Trade-In Calculator

Skip trade-in

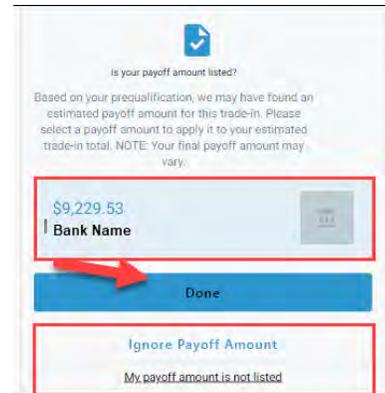
Trade-in Payoff: Prequalification Method

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.

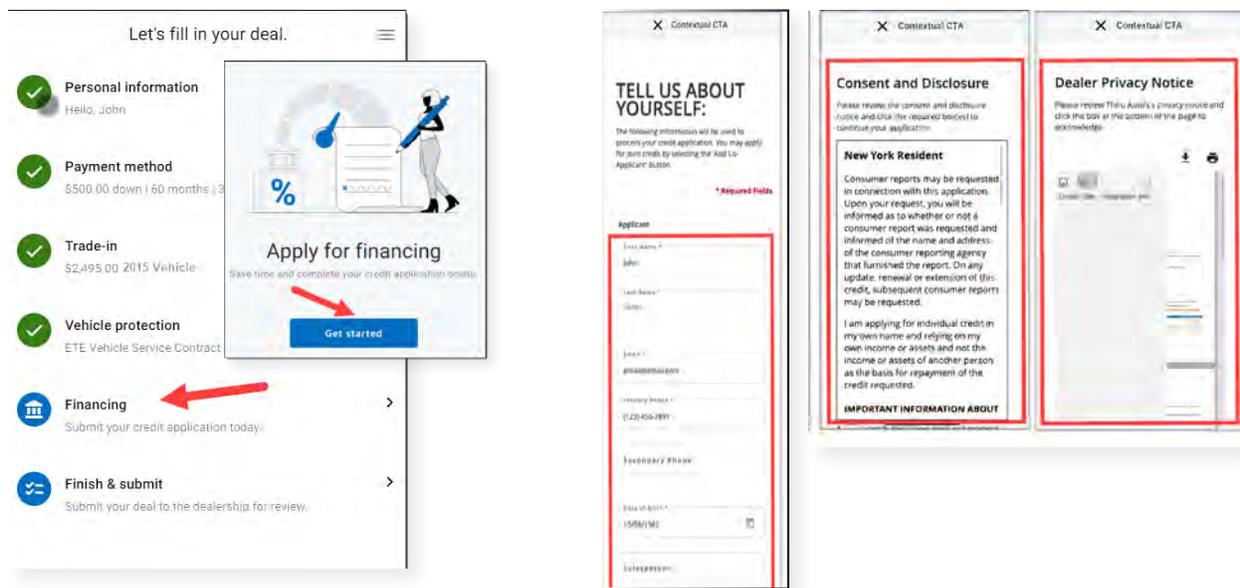
- If the correct loan is not listed, the customer can select **'My payoff amount is not listed'** and manually enter the loan payoff information.
- The customer can also choose to **'Ignore payoff amount'** if they do not wish to add the trade-in to their deal. If they do so, the trade-in will be calculated with a payoff amount of \$0.



Apply for Financing

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

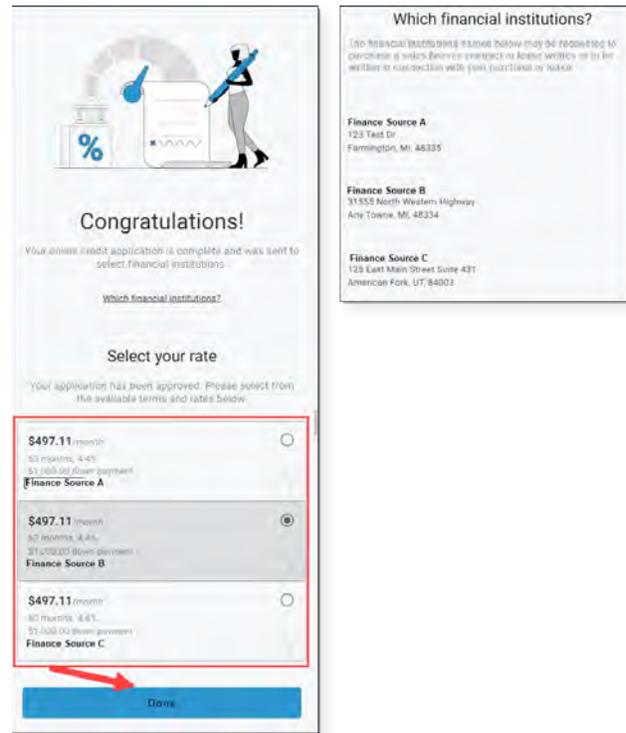
They will provide and review the required information, read and consent to the necessary disclosures and authorizations, and accept the dealership's privacy notice.



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

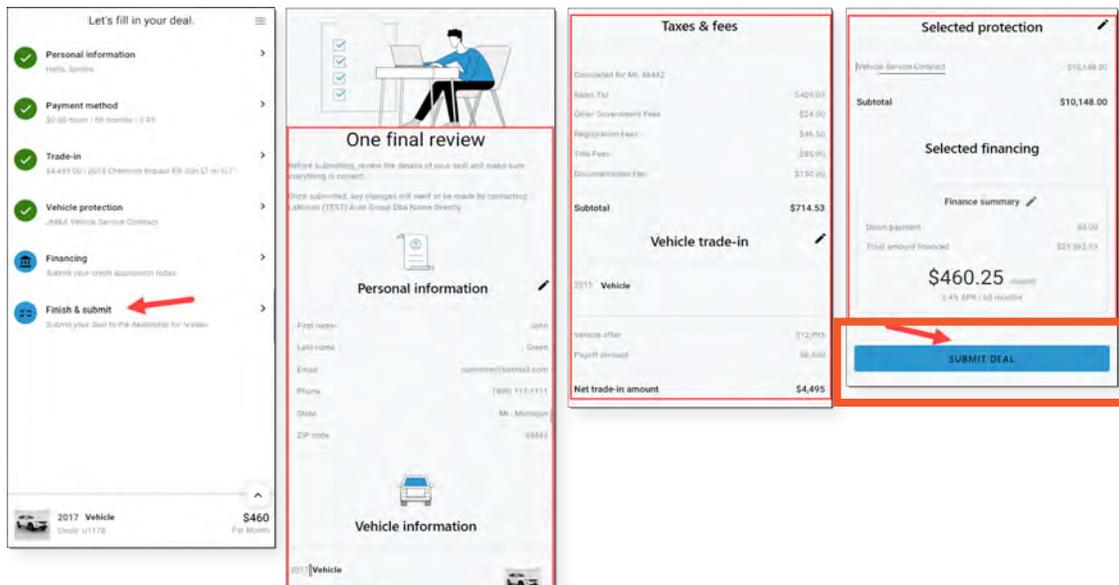
Once the application has been successfully submitted, the user is presented their lending rate options. Select desired option, and click **"Done"**.

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.

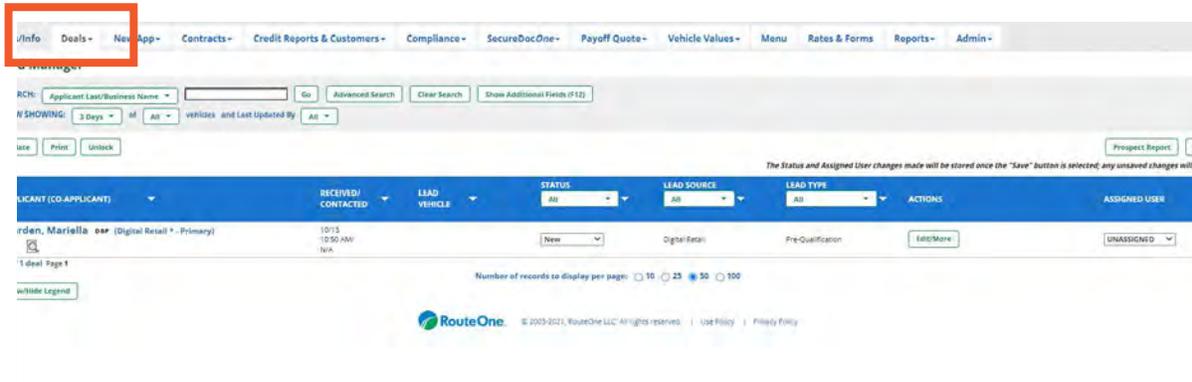
The dealership will also receive a confirmation email.



RouteOne Deal Manager: Accessing Prequalification Data

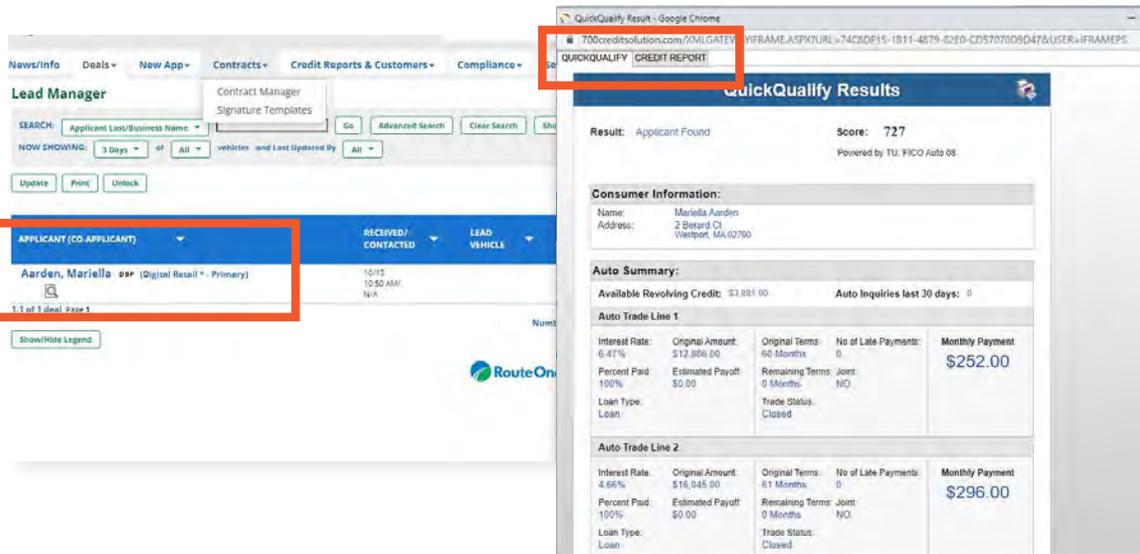
Whether the soft pull was successful or not, the completion of a consumer form will automatically result in a lead being generated in RouteOne.

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



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.



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.

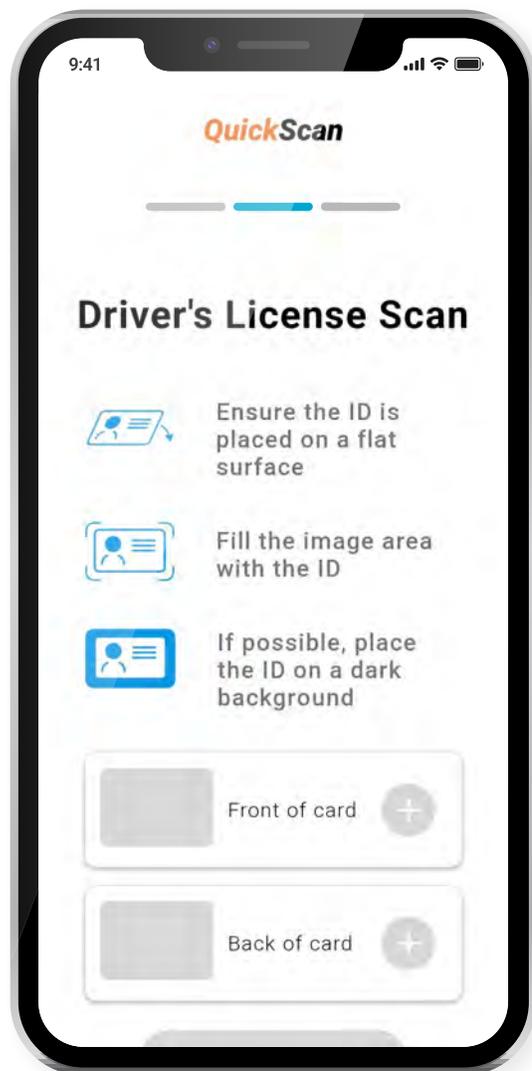
Note: Although it can be used in-store, QuickScan can be particularly helpful when used to verify the identities of online car buyers.

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.

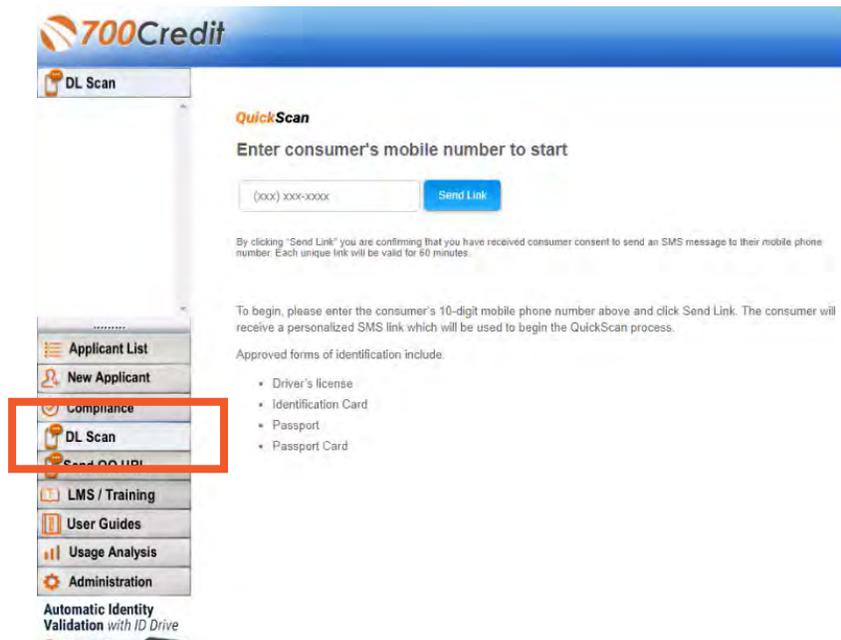


Initiating a QuickScan

Option One: 700Dealer.com

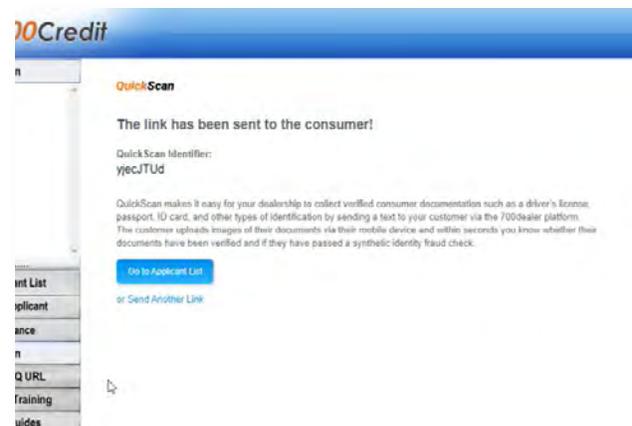
Dealer logs into 700Dealer.com and selects the “DL Scan” menu item in the left-hand navigation panel.

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.



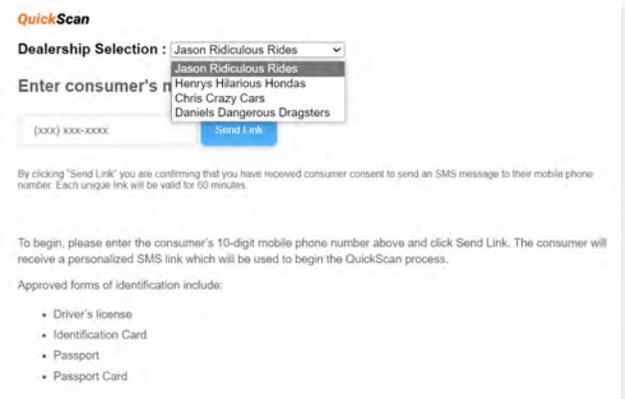
When a link has been sent to the consumer, this message displays, prompting the dealer to review the application list to find the QuickScan results.

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”.

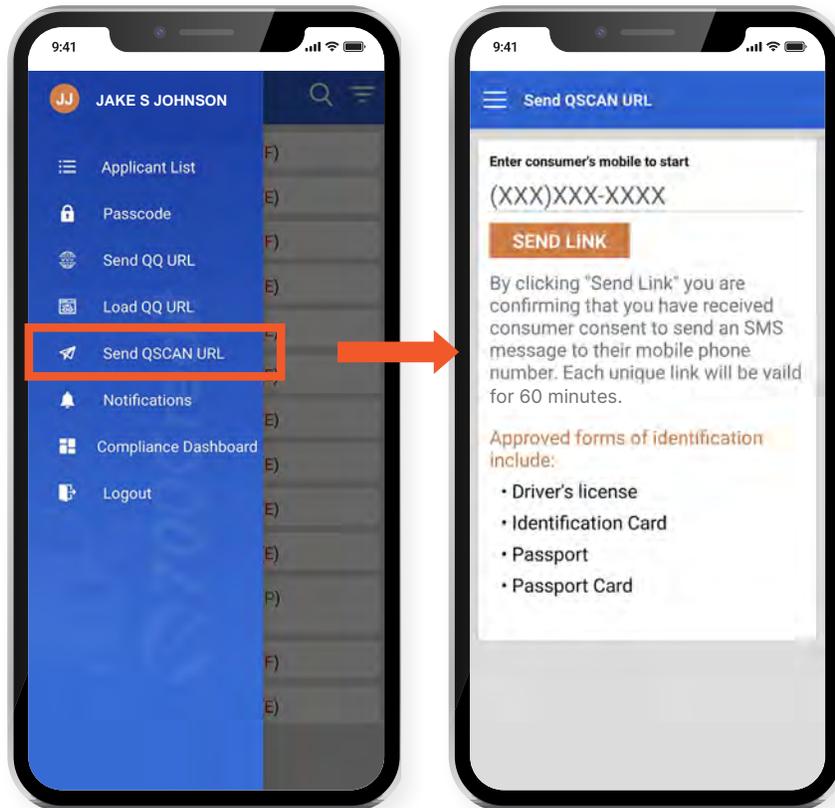
Note: Make sure to select the proper location that you are wanting to send the QuickScan link for. It does need to be under the respective location for compliance and legality reasons and also affects billing, so please be diligent with this feature.



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.

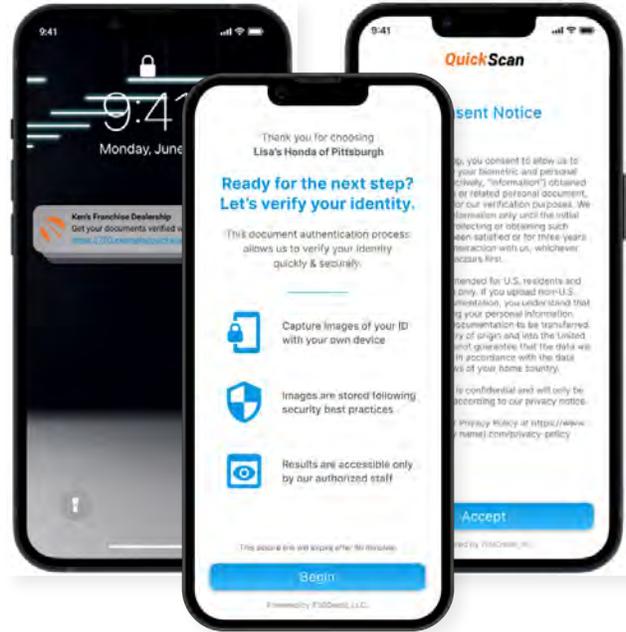
Enter the consumer’s mobile number, and click “Send Link”.



Consumer Experience

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

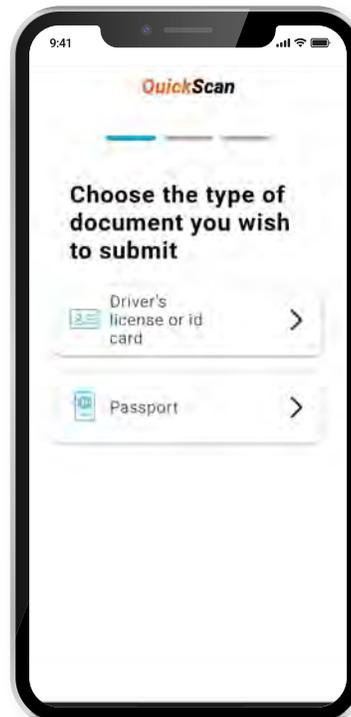
In order to proceed, the consumer must open the link and accept the terms and conditions.



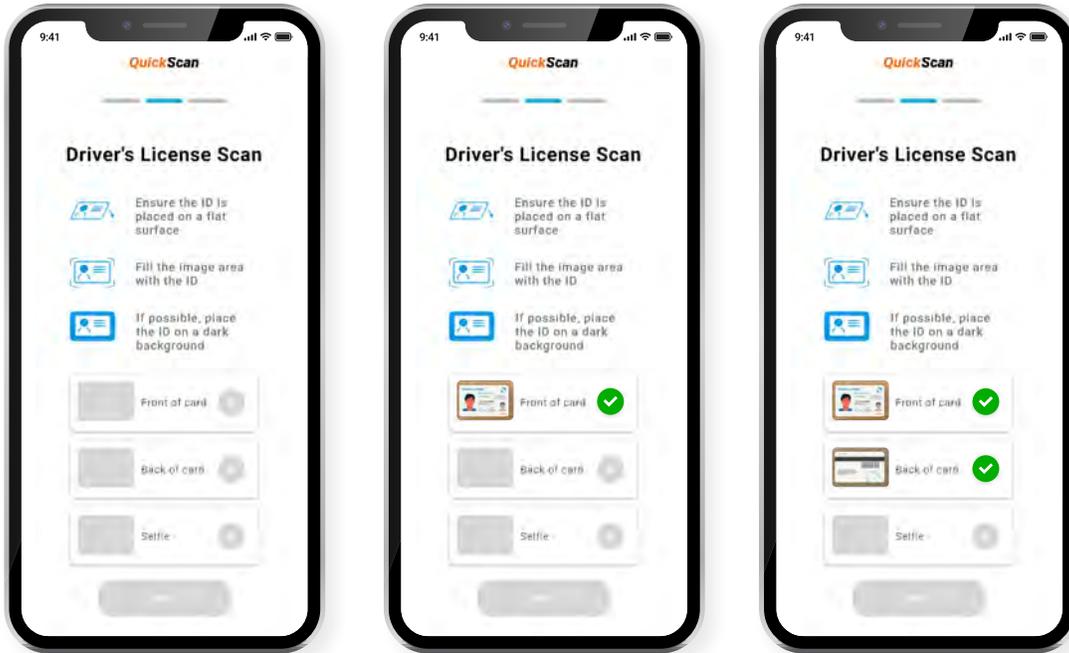
The consumer selects the type of document to be captured.

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

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

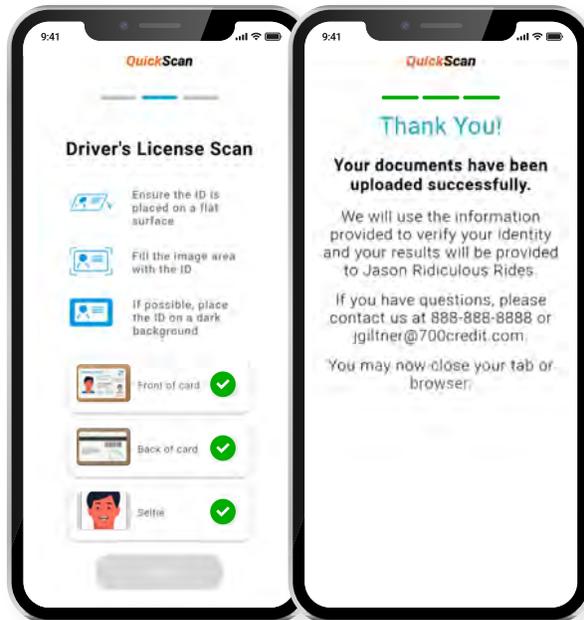


The consumer will be taken through the process uploading the 3 required images: front and back of document, and a selfie image. Click on the “+” attached to each image tab to open the drop-down and access the mobile phone’s camera.



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

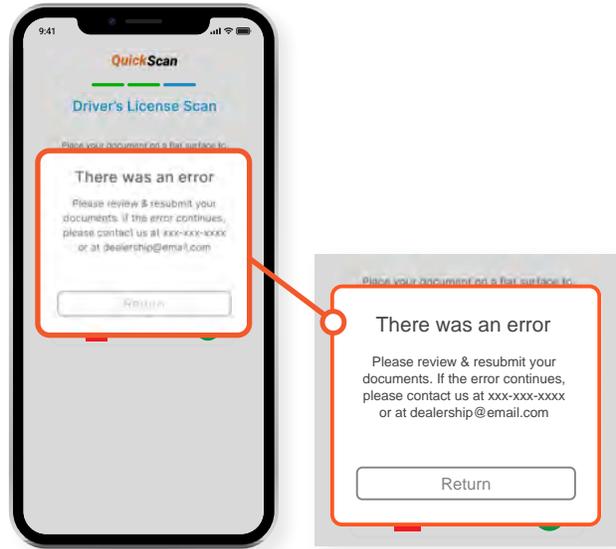
The dealer’s unique contact information will be displayed as the contact reference for the customer.



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

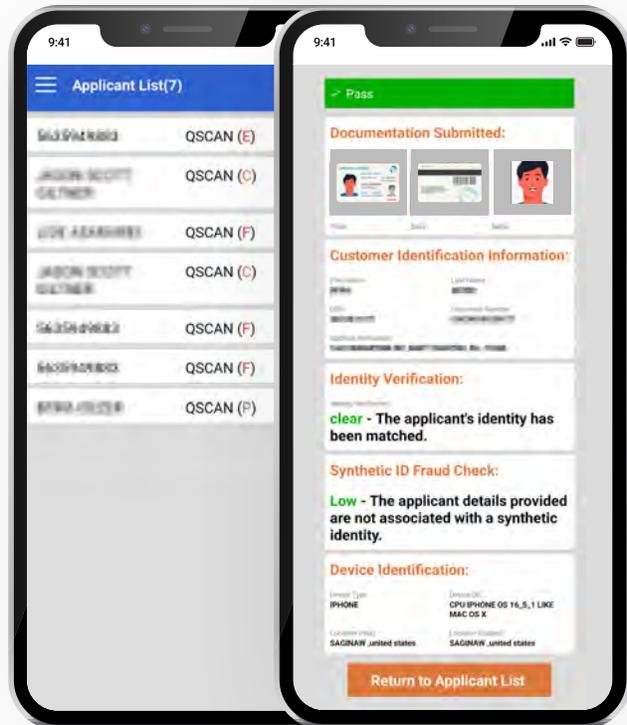
Hit **“Return”** to be redirected back to the beginning of the QuickScan process where the user is able to try again.

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



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 components* and explain what their purpose or benefit within the QuickScan process is.

(1) Images Submitted

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



(2) ID Information Verification

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

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

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



(3) Identity Verification

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

Identity Verification ▲

Clear - The applicant identity has been matched.

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

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

(4) Synthetic ID Fraud Check

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

Synthetic ID Fraud Check ▲

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

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

(5) Device Identification

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

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

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

Device Identification ▲

device type	device os	location (real)	location (stated)
iphone 12	iOS 15.0.1	Anywhere, USA	Anywhere, USA

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:

- Total Number of Applicants:** Breaks down the number/percentage between those that have completed a QuickScan, and those that have not.
- 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**.
- Identity Verification Cautions:** Keeps a record of the number of identity verification flags that have occurred.
- Synthetic ID Cautions:** Provides instant access to the number of synthetic ID alerts that have occurred.

The screenshot displays the QuickScan Monitor dashboard with a date range set to "Month to Date". The main panel shows the following data:

QuickScan Monitor		
Hover over a category for the definitions.		
	#	%
Total Applicants	205	
Applicants that completed QuickScan	160	78%
Applicants that did not completed QuickScan	45	22%

Overall Results for ID Document Verification		
Pass	102	64%
Caution	33	21%
Fail	25	16%
Error	0	0%

Identity Information Verification		
Total Identity Verification Cautions	13	8%

Synthetic Identity Alerts		
Total Synthetic ID Cautions	0	0%

Other visible panels include:

- Adverse Action Letter Program Monitor:** Total Applicants: 43; Letters Mailed: 34 (79%); Letters Queued to be Mailed: 4 (9%); Letters Delivered: 2 (12%); Adverse Letters Delivered/Scheduled: 38 (88%).
- Risk Based Pricing Notice Program Monitor:** Total Applicants: 43; Notices Mailed: 6 (14%); Notices Delivered: 2 (5%); 3PN Notices Delivered/Scheduled: 41 (95%).
- Red Flag Program Monitor:** Total Applicants: 46; Applicants With Red Flag: 38 (83%); Cautions: 9 (24%); Cautions Delivered: 27 (76%).
- 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%).

Recommendations Based on Results

Fail Reasons:

ID appears to be digital or paper ID or a tampered document.



Recommendations:

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:

Selfie does not match ID photo.



Recommendations:

If photo isn't a straight on head-shot, our system won't be able to analyze 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.

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 will 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. This allows for consistent results and fast decisioning.

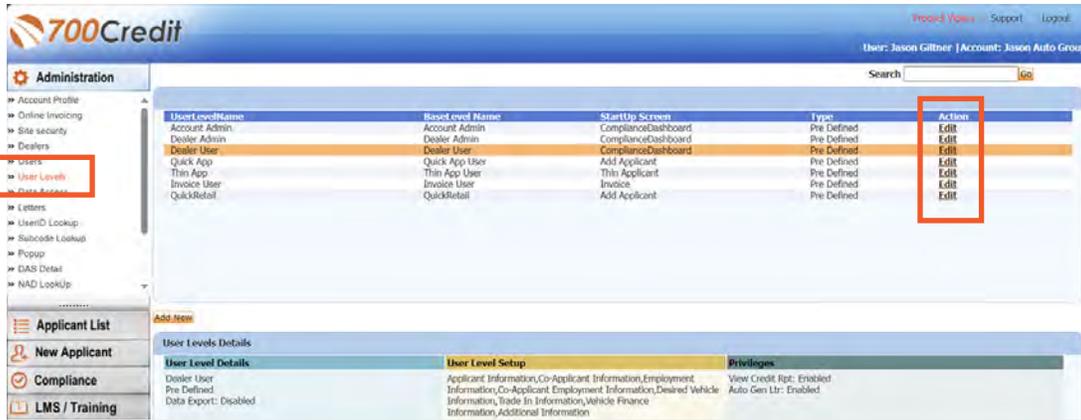
QuickScan Link Timeout

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

QuickScan within RouteOne's Deal Jacket

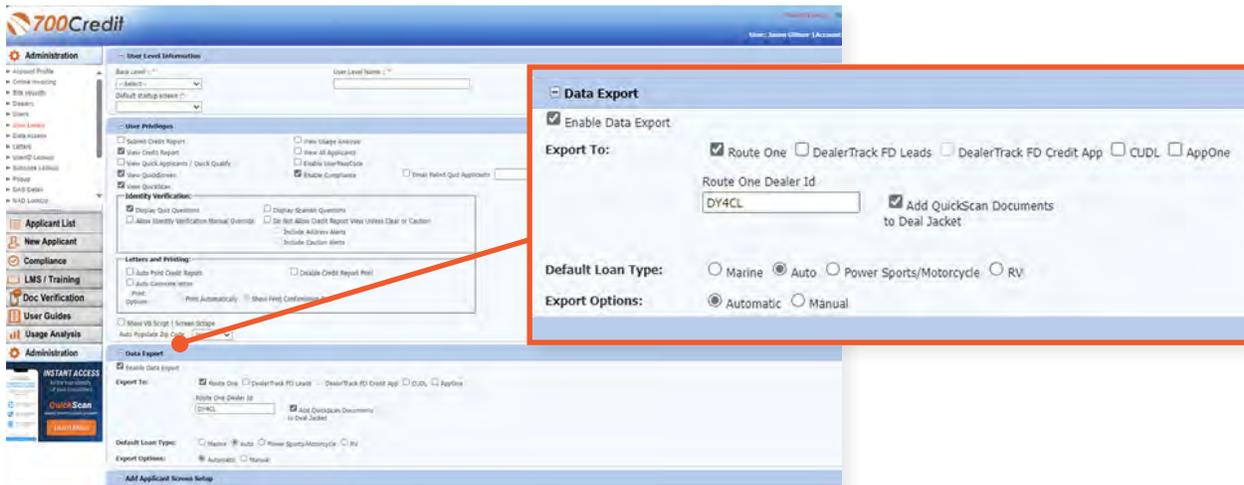
Enabling QuickScan Documents from 700Dealer.com

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"**.



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.



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.

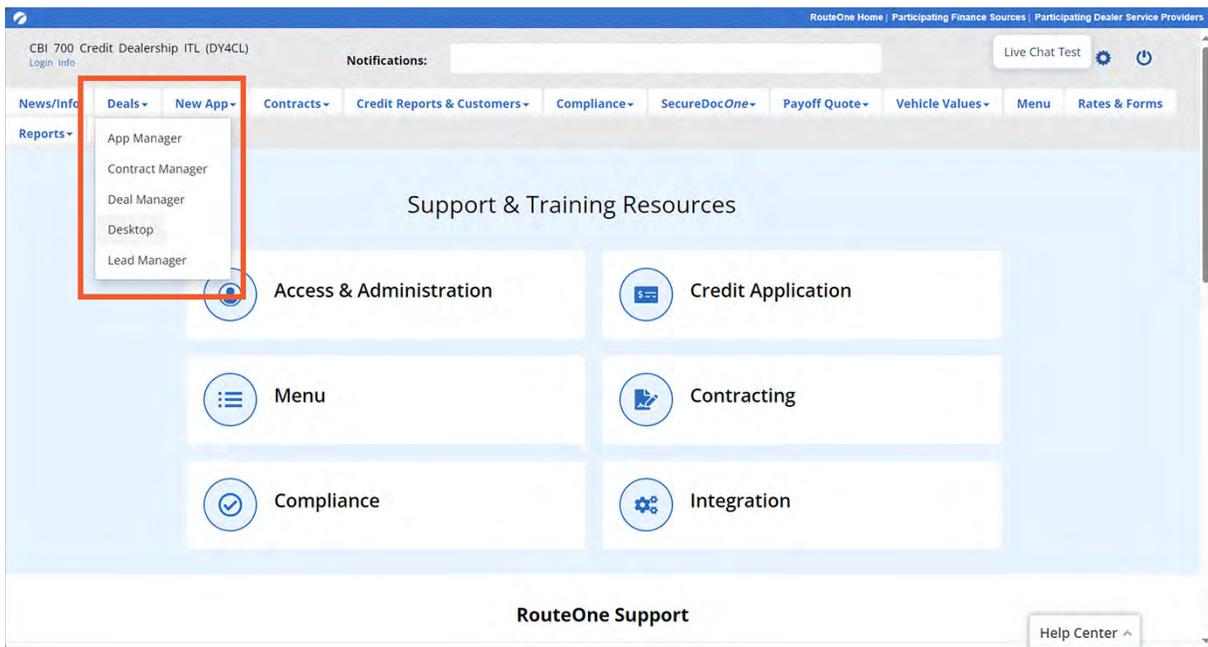
Email: dsetup@routeone.com

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

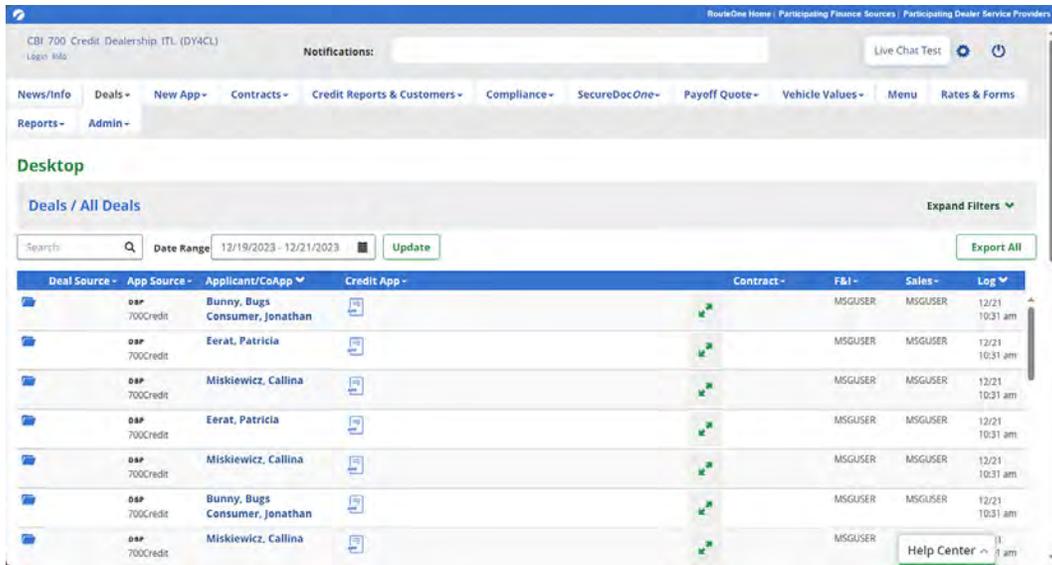
RouteOne then inputs this information into their system and it will activate for the dealer.

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"**.

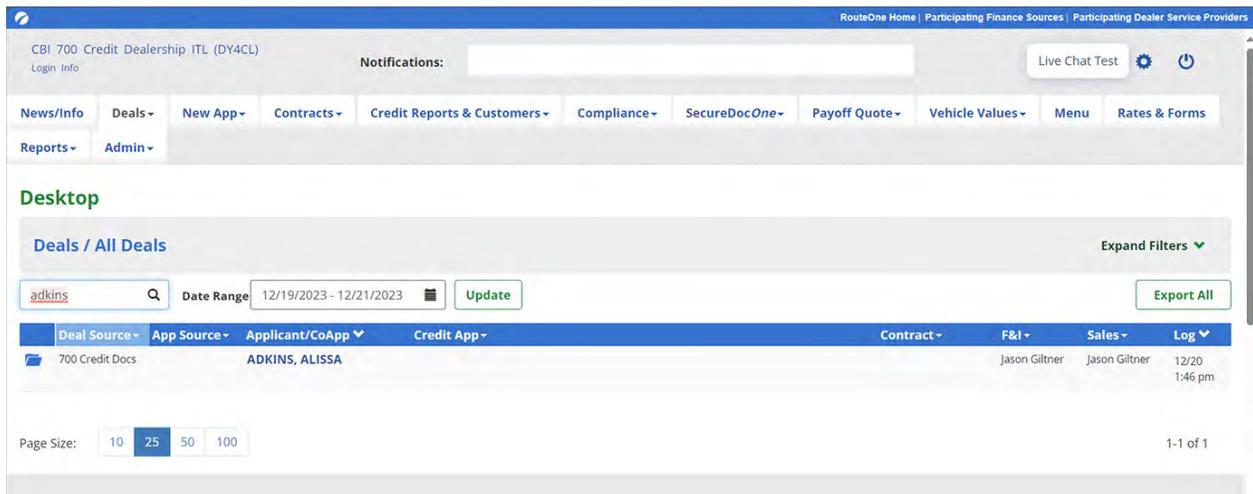


The deal is presented with a mass list of deals within their RouteOne platform.



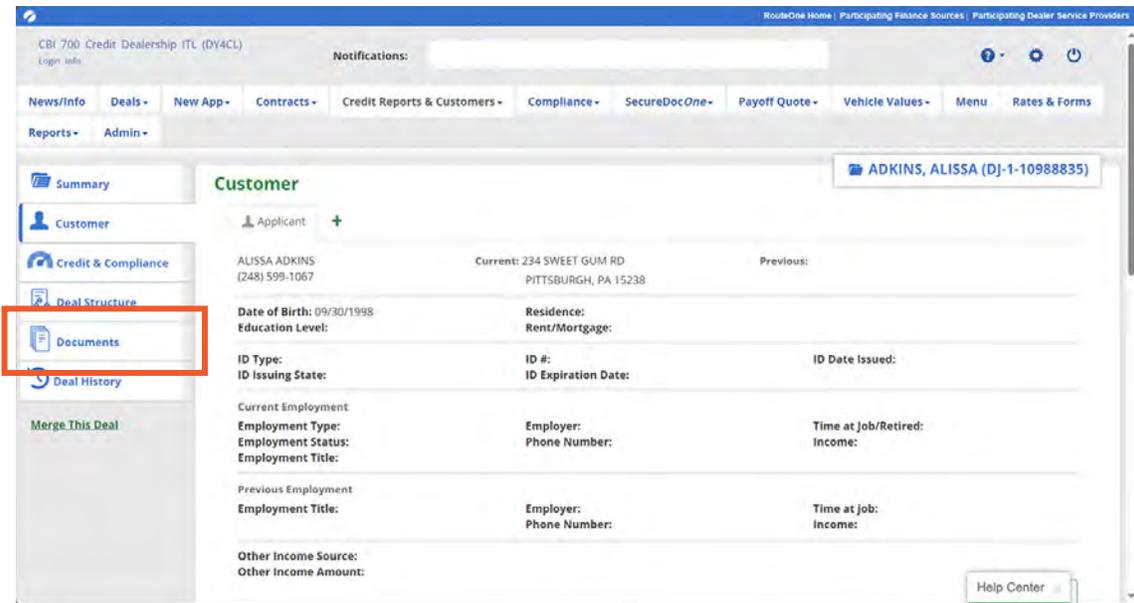
Deal Source	App Source	Applicant/CoApp	Credit App	Contract	F&I	Sales	Log
700Credit	700Credit	Bunny, Bugs Consumer, Jonathan			MSGUSER	MSGUSER	12/21 10:31 am
700Credit	700Credit	Eerat, Patricia			MSGUSER	MSGUSER	12/21 10:31 am
700Credit	700Credit	Miskiewicz, Callina			MSGUSER	MSGUSER	12/21 10:31 am
700Credit	700Credit	Eerat, Patricia			MSGUSER	MSGUSER	12/21 10:31 am
700Credit	700Credit	Miskiewicz, Callina			MSGUSER	MSGUSER	12/21 10:31 am
700Credit	700Credit	Bunny, Bugs Consumer, Jonathan			MSGUSER	MSGUSER	12/21 10:31 am
700Credit	700Credit	Miskiewicz, Callina			MSGUSER		12/21 10:31 am

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.



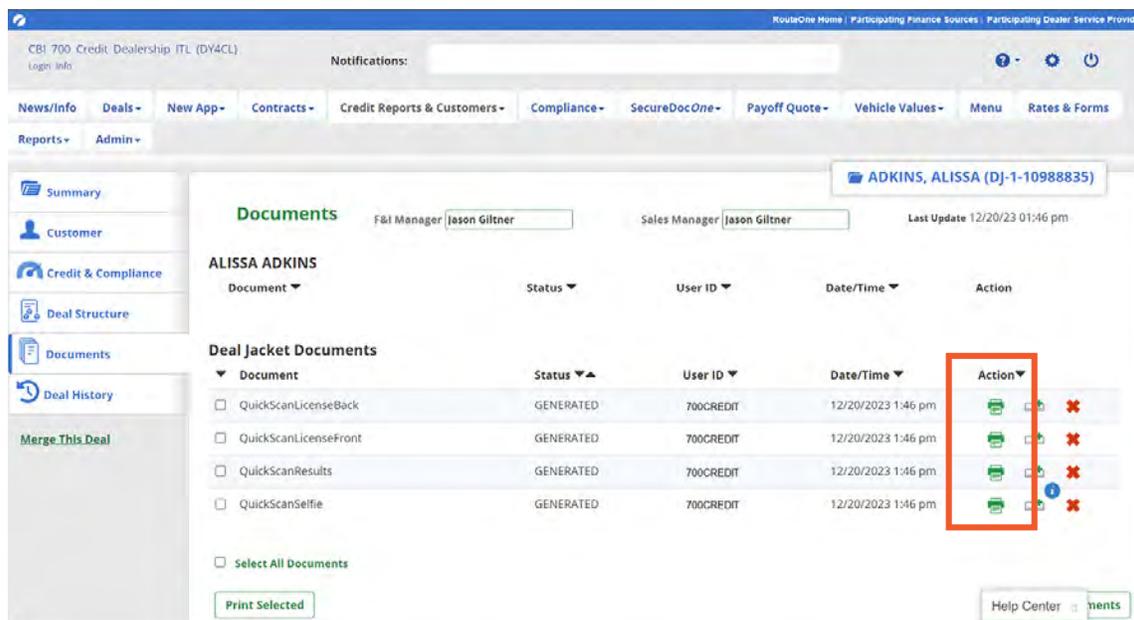
Deal Source	App Source	Applicant/CoApp	Credit App	Contract	F&I	Sales	Log
700 Credit Docs		ADKINS, ALISSA			Jason Giltner	Jason Giltner	12/20 1:46 pm

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

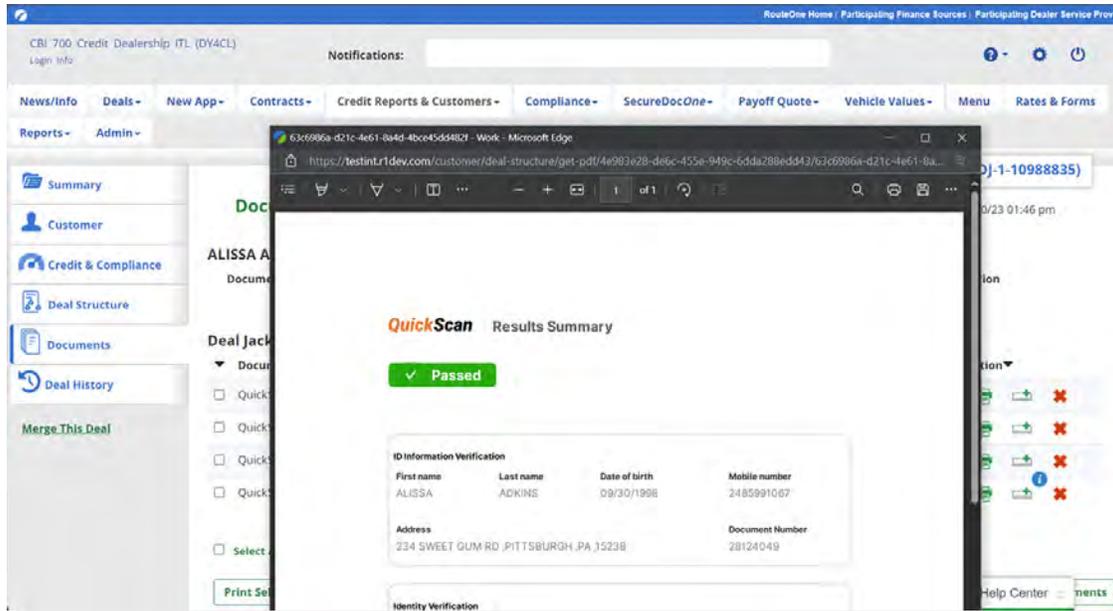


Inside the **“Deal Jacket Documents”** section, dealers will see a list of available documents to view: **“QuickScanLicenseBack, QuickScanResults, QuickScanLicenseFront and QuickScanSelfie”**.

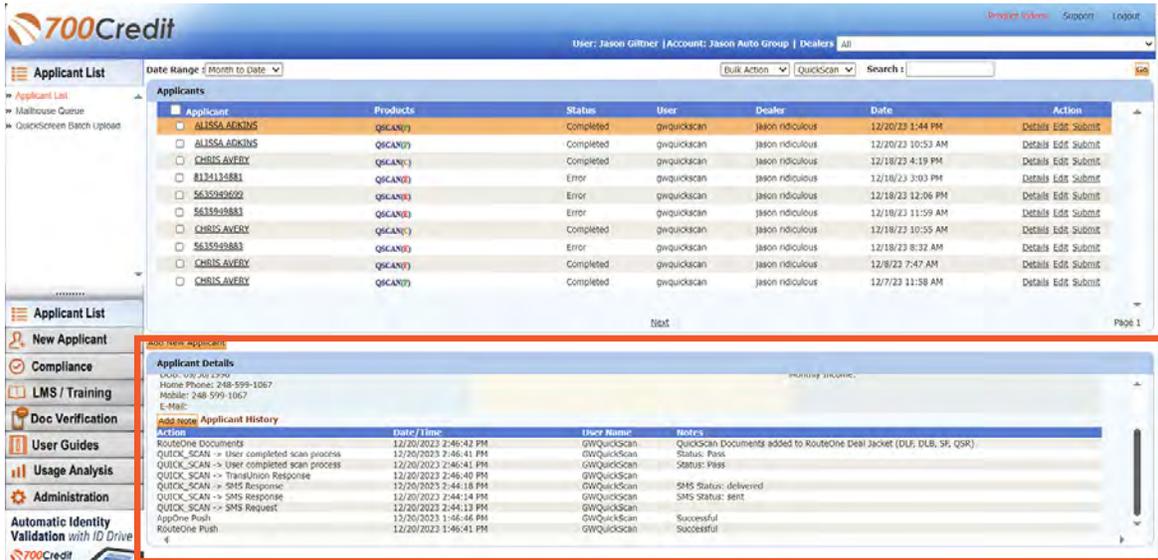
Click the green printer icon to open the document(s).



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



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.



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

DOB: 05/30/1990 Monthly Income:

Home Phone: 248-599-1067

Mobile: 248-599-1067

E-Mail:

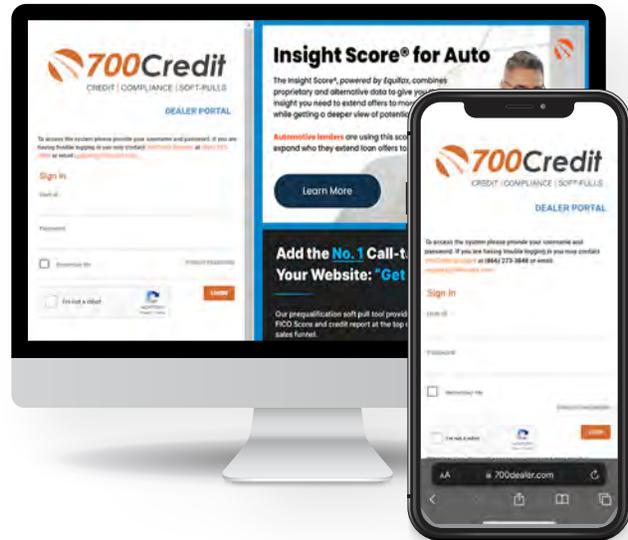
Add Note Applicant History

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

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.

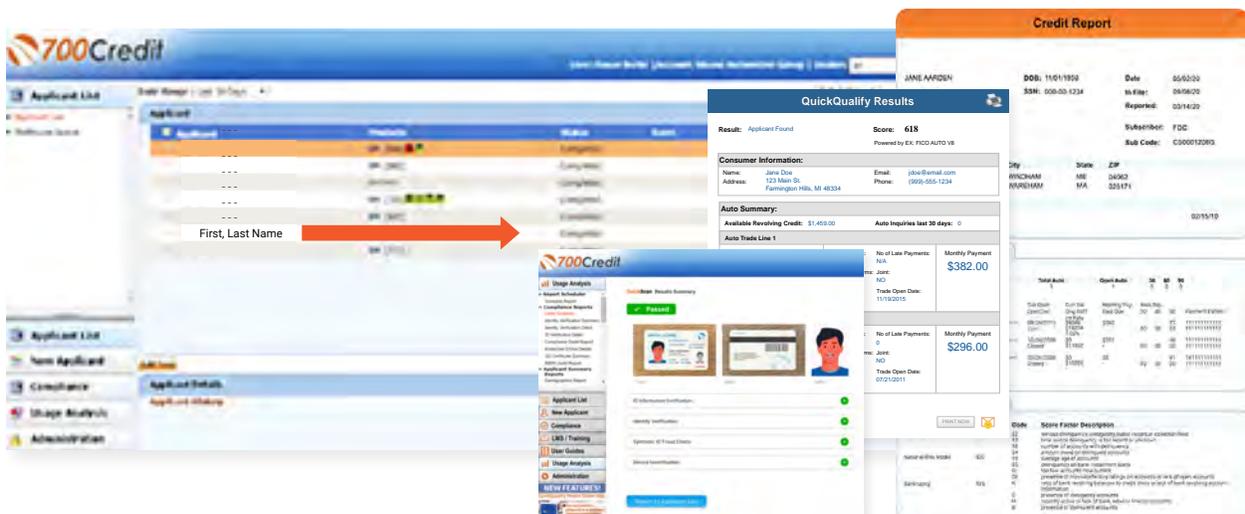
You should have received your username and password in a welcome email from our team. If you did not receive this email, or have misplaced it, please contact our support department at: support@700credit.com | (886) 273-3848.



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.



Managing Users

You can add, edit or delete users who have access to your customer, credit and lead information through the following process:

1. Log in to 700Dealer.com
2. Click on the “Users” link in the left-hand navigation bar
3. To edit a user’s credentials, click the “Edit” link on the right
4. To delete a user, click the “Delete” link on the right
5. To create a new user, click on the “Copy” link on the right.

UserID	Name	User Level	User Type	Status	Dealer	City	State	Action
cartercountydodgecuall	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydodge	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydodgepq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyyhucudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyyhucudc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cchyundaicpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
keystonechevyucdl	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevydc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonegbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy

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

User Information

User ID: [text] Password: [password] Confirm Password: [password]
 First Name: [text] Middle Name: [text] Last Name: [text]
 Address: [text]
 City: [text] State: [dropdown] Phone: [text]
 Email Address: [text] [Email Password](#)

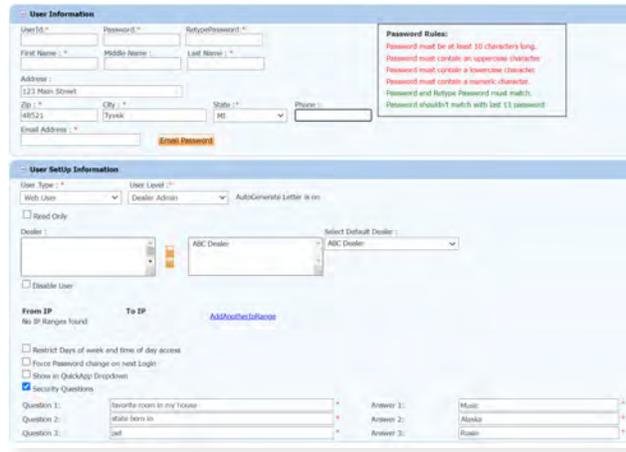
User Setup Information

User Type: [dropdown] User Level: [dropdown] AutoGenerate Letter: on
 Read Only
 Disable User
 Dealer: [dropdown] Select Default Dealer: [dropdown]
 Restrict Days of week and time of day access
 Force Password change on next Login
 Show in QuickApp Dropdown
 Security Questions

Creating a New User

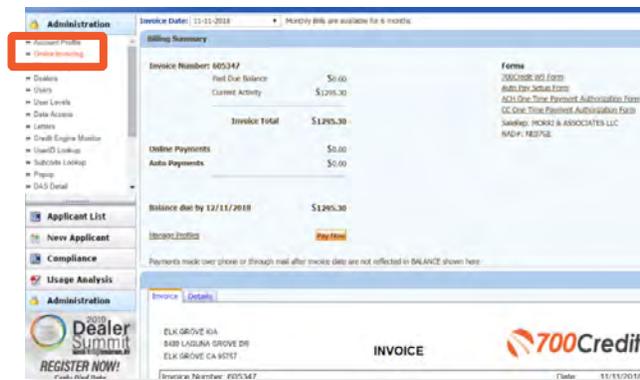
To create a new user, it is easiest to find a similar user id, and select the **“Copy”** action, as highlighted in the previous step.

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.



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.