



# **USER GUIDE**

## **MARCH 2025**



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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 230+ 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.

### Compliance Solutions

We offer an array of products and services in a customized package for our dealerships, all of which work to automate your compliance practices and keep your dealership ready at all times for future audits. Our **Compliance Dashboard** is a complete monitoring solution, that is unique in the industry and helps you manage and stay on top of credit reporting and compliance from one single view. **Our compliance solutions include:**

- **Adverse Action Notices**
- **Risk-Based Pricing Notices**
- **OFAC Search**
- **Red Flag ID**
- **Privacy Notices**
- **Out of Wallet Questions**

### 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:

#### **QuickQualify (prequalification)**

QuickQualify is a powerful “*call-to-action*” for your dealership website. This application requires only 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.

#### **QuickScreen (prescreen)**

QuickScreen is a dealer-initiated soft pull solution that does not require a customer's SSN or DoB and does not impact their credit score. This solution can be integrated with many applications at your store, *giving you visibility into your customer's credit profile before you work a deal*, so you can work the right deal, right away.

## Identity Verification & Fraud Detection

We are here to protect your store through our all-encompassing Identity Verification and Fraud Detection platform which includes the following solutions:

### Identity Verification

Our platform is an automated solution that provides a summary table of results appended to each credit report. This vital service flags questionable information, focusing on high-risk applicants, social security numbers, driver's licenses and addresses. The 700Credit Identity Verification platform includes; OFAC Terrorist Search, ID Match, Synthetic Fraud, Military Lending Act (MLA), ID Verification, Red Flag, and Out of Wallet Questions (OOW).

### Synthetic ID Fraud

A solution that uses proprietary logic and unique combinations of available data, the high-risk fraud score looks at a consumer's credit behavior and credit relationships over time to uncover previously undetectable risks. Dealers are returned a risk score with score factors to help determine if a new customer application is likely associated with a synthetic identity.

### Income & Employment Verification

Combining the power of Experian's Verify™ product with The Work Number® from Equifax® and gain a more accurate understanding of a customer's financial standing. Dealers can now reduce risk and expand their coverage, offering lending decisions to a broader spectrum of consumers.

## 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.**

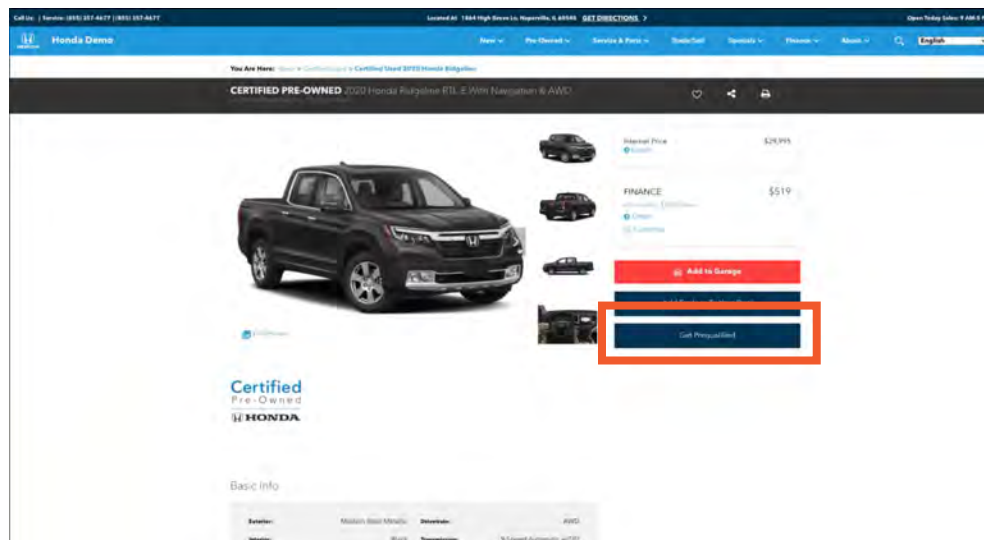
### In-Store

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.

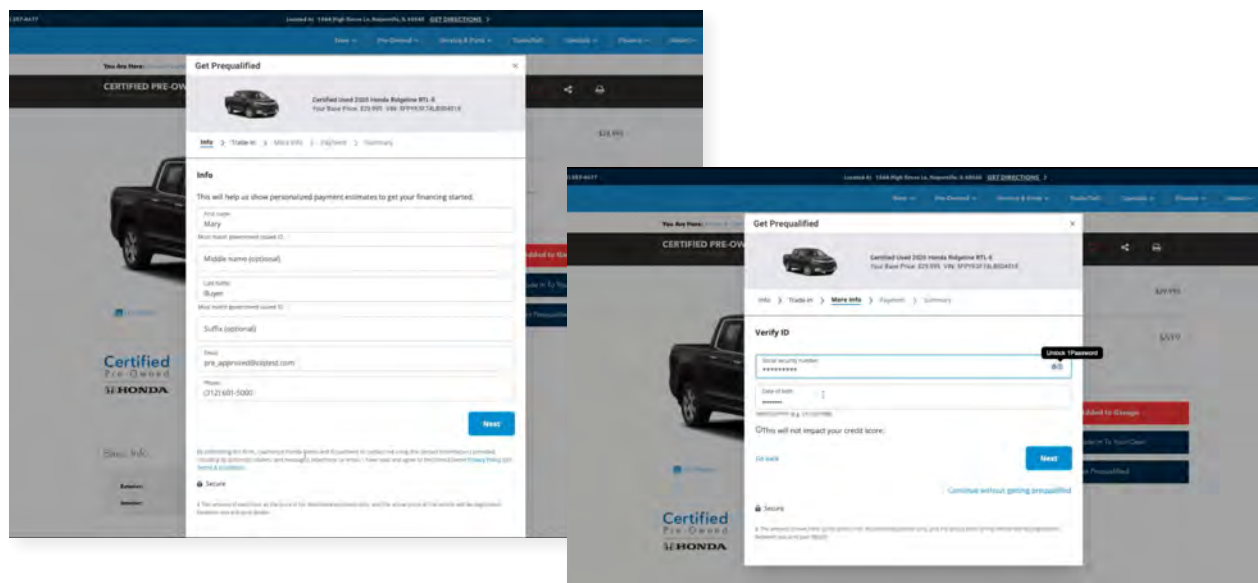
**Automatic by Cars Commerce has integrated our soft pull prequalification solution into their platform. This guide will walk you through the consumer's experience getting prequalified, and how dealers can view the prequalification results in the Automatic platform. If you have any questions, please feel free to reach out to our support desk at: (866) 273-3848 or email us at: [support@700Credit.com](mailto:support@700Credit.com).**

## Consumer Experience Getting Prequalified

Starting in the digital retailing platform, a consumer will locate the desired vehicle and open its VDP. Select the **'Get Prequalified'** button.

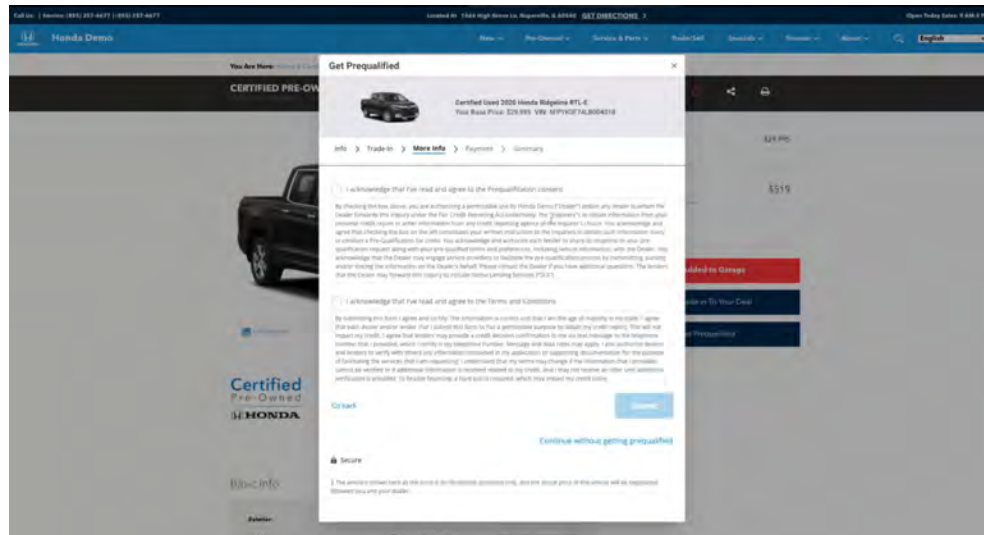


The consumer is presented a 5-step prequalification form, including information such as personal/contact, trade-in, and employment information. The consumer is also required to provide their SSN, however it will not have an effect on their credit if they are only prequalifying (step 3).

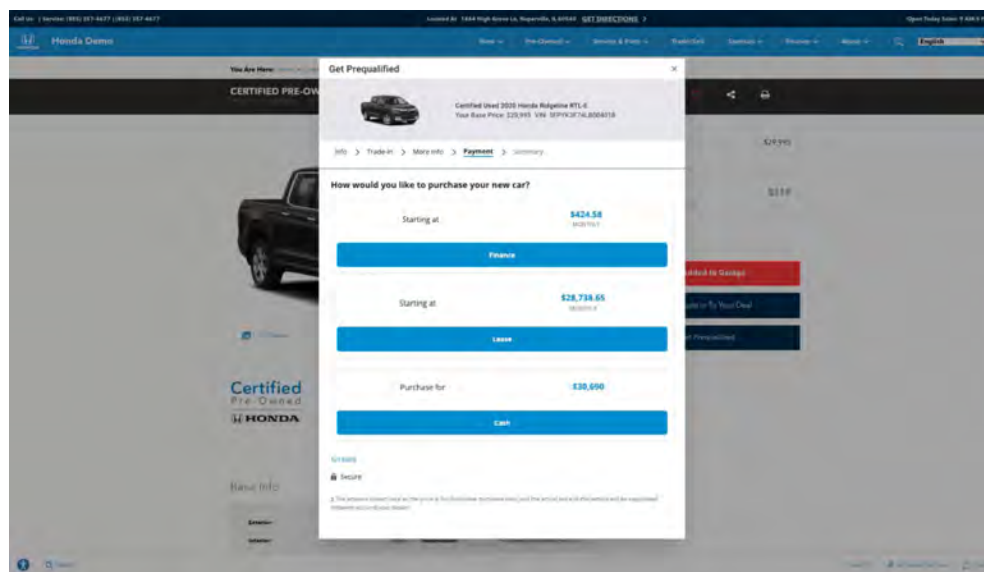


The consumer will need to agree to the terms and conditions.

Once acknowledged, click **'Submit'**.



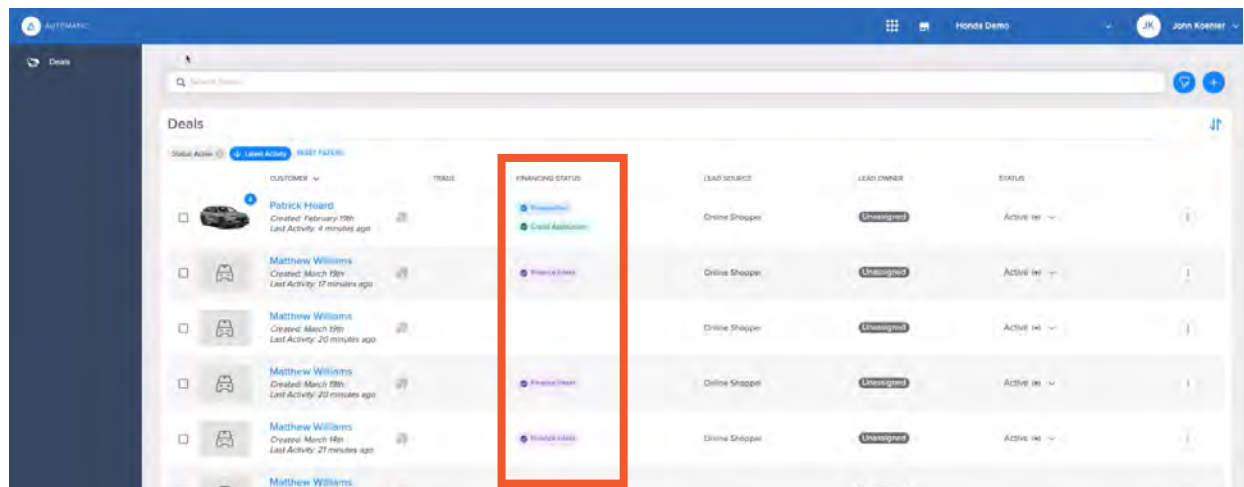
Once the consumer has completed the prequalification form, they are presented financing options if they want to move forward with purchasing and not only prequalification. The consumer can exit out of the prequalification form, and their lead information has been sent to Automatic's back-end platform.



## Viewing Prequalification Results in Automatic

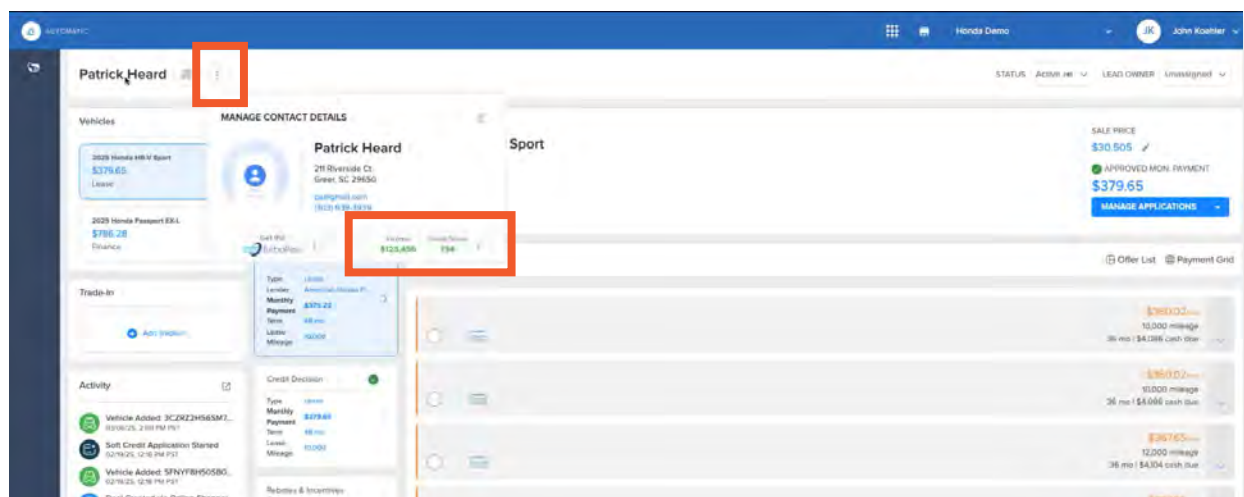
Dealers can view their prequalification lead data directly from the Automatic back-end. Once a dealer has logged in, they are presented a mass list of all deals within the system. Locate and open the desired applicant whose lead data you want to view.

**Note:** Dealers can also see which applicants have been prequalified by locating the blue **'Prequalified'** status under the **'Financing Status'** column (as circled below).



From the applicant's deal screen, locate and select the 3 dots next in the upper-left corner (as circled below).

From the drop-down, the dealer is directly presented the applicant's soft pull credit score. To open the QuickQualify report, click the arrow located next to the score (as circled below).





700Credit's soft pull prequalification report (QuickQualify) will appear in an iframe in a new window. From here, dealers can view both the soft pull results and full credit report, utilizing the tabs at the top of the iframe.

QUICKQUALIFY (SOFT REPORT)

QuickQualify Results

Result: **Approved** **Failed**

Score: **734**

Powered by **TRU** FICO Auto 88

Consumer Information:

Name: **Patrick Ward**

Email: **pat@ward.com**

Address: **211 Riverside Dr**

Home Phone: **203-628-1000**

Auto Summary:

Available Revolving Credit: **\$1,708.00**

Auto Inquiries last 30 days: **0**

Auto Trade Line 1 - JPMCC AUTO

Interest Rate: **9.97%**

Original Amount: **\$12,819.00**

Original Term: **60 Months**

No of Late Payments: **0**

Percent Paid: **79.91%**

Estimated Payoff: **\$2,819.56**

Remaining Term: **48 Months**

Trade Status: **NEI**

Date Reported: **10/01/2019**

Last Payment Date: **N/A**

Trade Status: **Open**

Monthly Payment: **\$255.00**

Auto Trade Line 2 - JPMCC

Interest Rate: **N/A**

Original Amount: **\$20,957.00**

Original Term: **60 Months**

No of Late Payments: **0**

Percent Paid: **100%**

Estimated Payoff: **\$0.00**

Remaining Term: **0 Months**

Trade Status: **NEI**

Date Reported: **08/20/2019**

Last Payment Date: **N/A**

Trade Status: **Closed**

Monthly Payment: **\$0.00**

QUICKQUALIFY (CREDIT REPORT)

CREDIT REPORT

For the purposes of this reporting only, you are the credit applicant, a soft pull is required

INTEREST & ID CARD

SSN: **XXX-XX-XXXX**

DOB: **MM/DD/YYYY**

DOB: **MM/DD/YYYY**

EMPLOYMENT

Employer: **WELLS FARGO**

Occupation: **MANAGER**

Start Date: **08/01/2017**

Date Reported: **08/01/2019**

Special Message

APR Month del: Credit report between 07/01 and 08/01 is del.

Score Summary

Score: **734**

Score Description: **734**

FICO Auto Summary

Trade

Account Name: **JPMCC**

Account Type: **Auto**

Trade Status: **Open**

Trade Date: **10/01/2019**

Trade Amount: **\$12,819.00**

Trade Status: **NEI**

Trades - Revolving Accounts

Account Name: **JPMCC**


Account Type: **Auto**

Trade Status: **Open**

Trade Date: **10/01/2019**

Trade Amount: **\$12,819.00**

Trade Status: **NEI**



support@700Credit.com | (866) 273-3848



## Introduction to QuickQualify

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

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

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

QuickQualify Results

Result: Applicant Found

Score: 618

Powered by EX: FICO AUTO V8

Consumer Information:

Name: Jane Doe

Email: jdoe@email.com

Address: 123 Main St.

Phone: (999)-555-1234

Farmington Hills, MI 48334

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

Percent Paid: 81.12%

Loan Type: Auto

Original Terms: 73 Months

Estimated Payoff: \$3,224.00

Remaining Terms: Joint: 6 Months

No of Late Payments: N/A

Trade Status: Open

Monthly Payment: \$382.00

Trade Open Date: 11/19/2015

Auto Trade Line 2

Interest Rate: 4.66%

Original Amount: \$16,045.00

Percent Paid: 100%

Loan Type: Auto

Original Terms: 61 Months

Estimated Payoff: \$0.00

Remaining Terms: Joint: 0 Months

No of Late Payments: 0

Trade Status: Closed

Monthly Payment: \$296.00

Trade Open Date: 07/21/2011

Certificate Status:

Printed By: N/A

Confirmed By: N/A

PRINT NOW

## Credit Report Option

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

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

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

Score Summary

EQUIFAX

FICO Auto V5F

750

experian

FICO AUTO V8

761

TransUnion

FICO Auto 08

780

Credit Report

700Credit Auto Summary

JANE ARDEN

DOB: 11/01/1950

2 MAPLE CT

WESTPORT, MA 02790

SSN: 000-00-1234

PREVIOUS ADDRESSES:

5 SILVER RDG

11 HIGH DAM RD

City: WINDHAM

State: ME

EMPLOYMENT:

EMPLOYER X

Score Summary

Score Card

Score

Code

Score Factor Description

FICO Risk V2

750

02

serious delinquency, derogatory public record or collection filed

National Risk Model

502

34

time source delinquency is too recent or unknown

Bankruptcy

625

K

amount owed on delinquent accounts

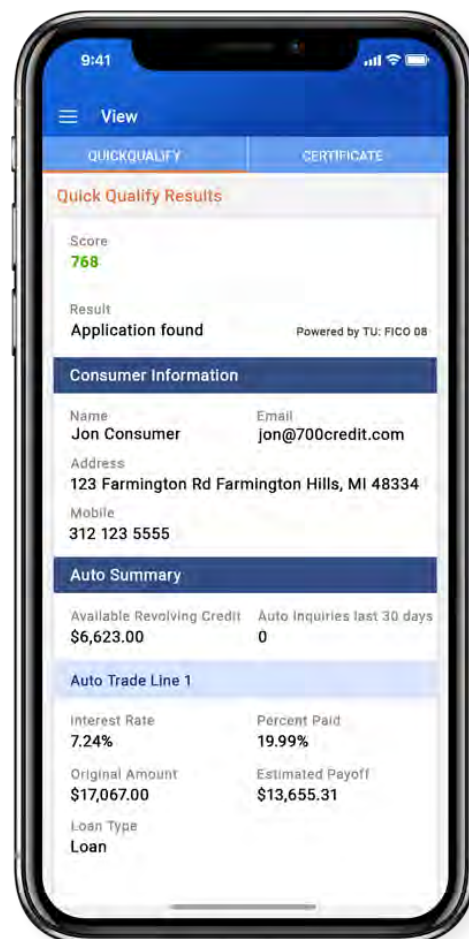
Above is an example of our HTML Credit Report. This image was split for display purposes but will normally provide dealers with a complete, single view.

## 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 (*QuickQualify and QuickScan*) from a single, safe platform. It protects your consumer's information with a **secure login screen** and available at anytime on your own mobile or tablet device. .

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



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

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

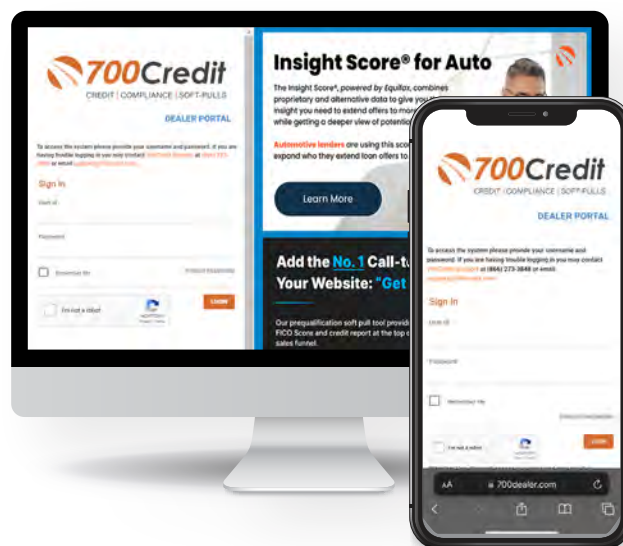
Contact our support team for assistance: **(866) 273-3848** or [support@700credit.com](mailto:support@700credit.com).



## Introduction to 700Dealer.com

All 700Credit dealers have exclusive access to their own personal credit portal hosted at [700Dealer.com](https://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.

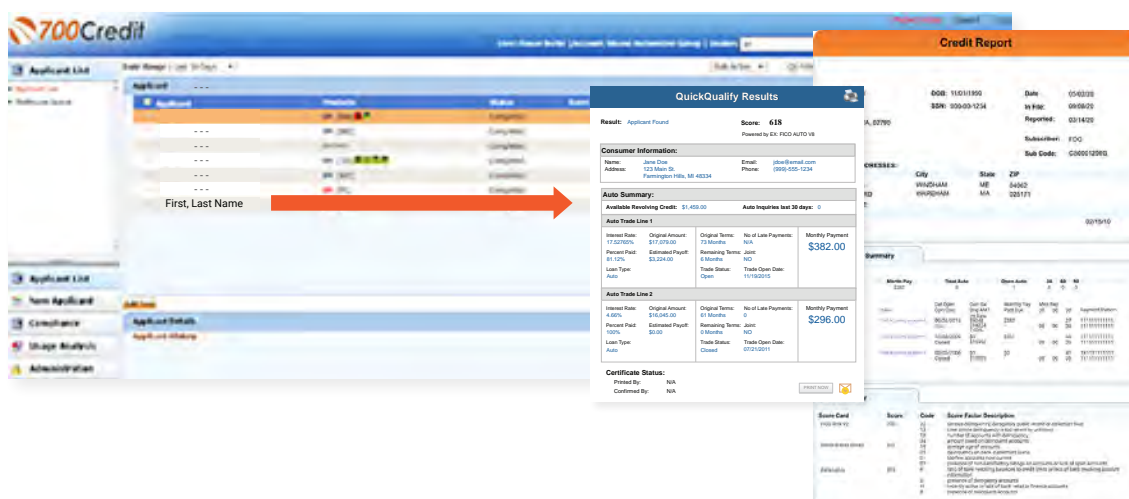
You should have received your username and password in a welcome email from our team. If you did not receive this email, or have misplaced it, please contact our support department at: [support@700credit.com](mailto:support@700credit.com) | (866) 273-3848.



## Viewing Your Leads

When you log in to 700Dealer.com, simply click on the **'Applicant List'** menu item in the left-hand column and you will see a list of all. You can select **'Date Range'** to view different timeframes.

By clicking on any name in the list, you can view their full credit report, red flag, and a link to their compliance dashboard. If a soft pull prequalification was run, you will see those results.



The screenshot shows the 700Credit Dealer Portal interface. On the left, there is a sidebar with menu items: Applicant List, Name Applicant, Compliance, Usage Analysis, and Administration. The main area displays a table of applicants. A red arrow points from the 'First, Last Name' column to a specific applicant's name. To the right, a 'Credit Report' is displayed, showing 'QuickQuality Results' for a specific applicant. The report includes consumer information, auto summary, and a detailed credit report with a score of 618.

**QuickQuality Results**  
Result: Applicant Passed Score: 618  
Powered by EQ FICO AUTO 18

**Consumer Information:**  
Name: John Doe Email: johndoe@700.com  
Address: 123 Main St, Springfield, MA 01104 Phone: (555) 555-1234

**Auto Summary:**  
Available Revolving Credit: \$1,450.00 Auto Inquiry last 30 days: 0

**Auto Trade Line 1:**  
Interest Rate: 17.99% Original Amount: \$17,000.00 No. of Late Payments: 0 Monthly Payment: \$382.00  
Percent Paid: 61.24% Estimated Payment: \$10,240.00 Remaining Term: 48 Months  
Loan Type: Auto Trade Status: Open Trade Open Date: 11/10/2015

**Auto Trade Line 2:**  
Interest Rate: 4.99% Original Amount: \$16,000.00 No. of Late Payments: 0 Monthly Payment: \$296.00  
Percent Paid: 100% Estimated Payment: \$0.00 Remaining Term: 0 Months  
Loan Type: Auto Trade Status: Closed Trade Open Date: 07/21/2011

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

**Credit Report**  
DOB: 11/01/1990 Date: 11/01/2015  
SSN: 000-00-1234 In File: 08/08/2015  
Reported: 02/14/2015  
Subscriber: FICO  
Sub Code: C00012010

**Summary**  
Table with columns: Account Type, Date, Status, Open Date, Days, 30, 60, 90, 120, 150, 180, 240, 360, 480, 600, 720, 840, 960, 1080, 1200, 1320, 1440, 1560, 1680, 1800, 1920, 2040, 2160, 2280, 2400, 2520, 2640, 2760, 2880, 3000, 3120, 3240, 3360, 3480, 3600, 3720, 3840, 3960, 4080, 4200, 4320, 4440, 4560, 4680, 4800, 4920, 5040, 5160, 5280, 5400, 5520, 5640, 5760, 5880, 6000, 6120, 6240, 6360, 6480, 6600, 6720, 6840, 6960, 7080, 7200, 7320, 7440, 7560, 7680, 7800, 7920, 8040, 8160, 8280, 8400, 8520, 8640, 8760, 8880, 9000, 9120, 9240, 9360, 9480, 9600, 9720, 9840, 9960, 10080, 10200, 10320, 10440, 10560, 10680, 10800, 10920, 11040, 11160, 11280, 11400, 11520, 11640, 11760, 11880, 12000, 12120, 12240, 12360, 12480, 12600, 12720, 12840, 12960, 13080, 13200, 13320, 13440, 13560, 13680, 13800, 13920, 14040, 14160, 14280, 14400, 14520, 14640, 14760, 14880, 15000, 15120, 15240, 15360, 15480, 15600, 15720, 15840, 15960, 16080, 16200, 16320, 16440, 16560, 16680, 16800, 16920, 17040, 17160, 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34440, 34560, 34680, 34800, 34920, 35040, 35160, 35280, 35400, 35520, 35640, 35760, 35880, 36000, 36120, 36240, 36360, 36480, 36600, 36720, 36840, 36960, 37080, 37200, 37320, 37440, 37560, 37680, 37800, 37920, 38040, 38160, 38280, 38400, 38520, 38640, 38760, 38880, 39000, 39120, 39240, 39360, 39480, 39600, 39720, 39840, 39960, 40080, 40200, 40320, 40440, 40560, 40680, 40800, 40920, 41040, 41160, 41280, 41400, 41520, 41640, 41760, 41880, 42000, 42120, 42240, 42360, 42480, 42600, 42720, 42840, 42960, 43080, 43200, 43320, 43440, 43560, 43680, 43800, 43920, 44040, 44160, 44280, 44400, 44520, 44640, 44760, 44880, 45000, 45120, 45240, 45360, 45480, 45600, 45720, 45840, 45960, 46080, 46200, 46320, 46440, 46560, 46680, 46800, 46920, 47040, 47160, 47280, 47400, 47520, 47640, 47760, 47880, 48000, 48120, 48240, 48360, 48480, 48600, 48720, 48840, 48960, 49080, 49200, 49320, 49440, 49560, 49680, 49800, 49920, 50040, 50160, 50280, 50400, 50520, 50640, 50760, 50880, 51000, 51120, 51240, 51360, 51480, 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85920, 86040, 86160, 86280, 86400, 86520, 86640, 86760, 86880, 87000, 87120, 87240, 87360, 87480, 87600, 87720, 87840, 87960, 88080, 88200, 88320, 88440, 88560, 88680, 88800, 88920, 89040, 89160, 89280, 89400, 89520, 89640, 89760, 89880, 90000, 90120, 90240, 90360, 90480, 90600, 90720, 90840, 90960, 91080, 91200, 91320, 91440, 91560, 91680, 91800, 91920, 92040, 92160, 92280, 92400, 92520, 92640, 92760, 92880, 93000, 93120, 93240, 93360, 93480, 93600, 93720, 93840, 93960, 94080, 94200, 94320, 94440, 94560, 94680, 94800, 94920, 95040, 95160, 95280, 95400, 95520, 95640, 95760, 95880, 96000, 96120, 96240, 96360, 96480, 96600, 96720, 96840, 96960, 97080, 97200, 97320, 97440, 97560, 97680, 97800, 97920, 98040, 98160, 98280, 98400, 98520, 98640, 98760, 98880, 99000, 99120, 99240, 99360, 99480, 99600, 99720, 99840, 99960, 100080, 100200, 100320, 100440, 100560, 100680, 100800, 100920, 101040, 101160, 101280, 101400, 101520, 101640, 101760, 101880, 102000, 102120, 102240, 102360, 102480, 102600, 102720, 102840, 102960, 103080, 103200, 103320, 103440, 103560, 103680, 103800, 103920, 104040, 104160, 104280, 104400, 104520, 104640, 104760, 104880, 105000, 105120, 105240, 105360, 105480, 105600, 105720, 105840, 105960, 106080, 106200, 106320, 106440, 106560, 106680, 106800, 106920, 107040, 107160, 107280, 107400, 107520, 107640, 107760, 107880, 108000, 108120, 108240, 108360, 108480, 108600, 108720, 108840, 108960, 109080, 109200, 109320, 109440, 109560, 109680, 109800, 109920, 110040, 110160, 110280, 110400, 110520, 110640, 110760, 110880, 111000, 111120, 111240, 111360, 111480, 111600, 111720, 111840, 111960, 112080, 112200, 112320, 112440, 112560, 112680, 112800, 112920, 113040, 113160, 113280, 113400, 113520, 113640, 113760, 113880, 114000, 114120, 114240, 114360, 114480, 114600, 114720, 114840, 114960, 115080, 115200, 115320, 115440, 115560, 115680, 115800, 115920, 116040, 116160, 116280, 116400, 116520, 116640, 116760, 116880, 117000, 117120, 117240, 117360, 117480, 117600, 117720, 117840, 117960, 118080, 118200, 118320, 118440, 118560, 118680, 118800, 118920, 119040, 119160, 119280, 119400, 119520, 119640, 119760, 119880, 120000, 120120, 120240, 120360, 120480, 120600, 120720, 120840, 120960, 121080, 121200, 121320, 121440, 121560, 121680, 121800, 121920, 122040, 122160, 122280, 122400, 122520, 122640, 122760, 122880, 123000, 123120, 123240, 123360, 123480, 123600, 123720, 123840, 123960, 124080, 124200, 124320, 124440, 124560, 124680, 124800, 124920, 125040, 125160, 125280, 125400, 125520, 125640, 125760, 125880, 126000, 126120, 126240, 126360, 126480, 126600, 126720, 126840, 126960, 127080, 127200, 127320, 127440, 127560, 127680, 127800, 127920, 128040, 128160, 128280, 128400, 128520, 128640, 128760, 128880, 129000, 129120, 129240, 129360, 129480, 129600, 129720, 129840, 129960, 130080, 130200, 130320, 130440, 130560, 130680, 130800, 130920, 131040, 131160, 131280, 131400, 131520, 131640, 131760, 131880, 132000, 132120, 132240, 132360, 132480, 132600, 132720, 132840, 132960, 133080, 133200, 133320, 133440, 133560, 133680, 133800, 133920, 134040, 134160, 134280, 134400, 134520, 134640, 134760, 134880, 135000, 135120, 135240, 135360, 135480, 135600, 135720, 135840, 135960, 136080, 136200, 136320, 136440, 136560, 136680, 136800, 136920, 137040, 137160, 137280, 137400, 137520, 137640, 137760, 137880, 138000, 138120, 138240, 138360, 138480, 138600, 138720, 138840, 138960, 139080, 139200, 139320, 139440, 139560, 139680, 139800, 139920, 140040, 140160, 140280, 140400, 140520, 140640, 140760, 140880, 141000, 141120, 141240, 141360, 141480, 141600, 141720, 141840, 141960, 142080, 142200, 142320, 142440, 142560, 142680, 142800, 142920, 143040, 143160, 143280, 143400, 143520, 143640, 143760, 143880, 144000, 144120, 144240, 144360, 144480, 144600, 144720, 144840, 144960, 145080, 145200, 145320, 145440, 145560, 145680, 145800, 145920, 146040, 146160, 146280, 146400, 146520, 146640, 146760, 146880, 147000, 147120, 147240, 147360, 147480, 147600, 147720, 147840, 147960, 148080, 148200, 148320, 148440, 148560, 148680, 148800, 148920, 149040, 149160, 149280, 149400, 149520, 149640, 149760, 149880, 150000, 150120, 150240, 150360, 150480, 150600, 150720, 150840, 150960, 151080, 151200, 151320, 151440, 151560, 151680, 151800, 151920, 152040, 152160, 152280, 152400, 152520, 152640, 152760, 152880, 153000, 153120, 153240, 153360, 153480, 153600, 153720, 153840, 153960, 154080, 154200, 154320, 154440, 154560, 154680, 154800, 154920, 155040, 155160, 155280, 155400, 155520, 155640, 155760, 155880, 156000, 156120, 156240, 156360, 156480, 156600, 156720, 156840, 156960, 157080, 157200, 157320, 157440, 157560, 157680, 157800, 157920, 158040, 158160, 158280, 158400, 158520, 158640, 158760, 158880, 159000, 159120, 159240, 159360, 159480, 159600, 159720, 159840, 159960, 160080, 160200, 160320, 160440, 160560, 160680, 160800, 160920, 161040, 161160, 161280, 161400, 161520, 161640, 161760, 161880, 162000, 162120, 162240, 162360, 162480, 162600, 162720, 162840, 162960, 163080, 163200, 163320, 163440, 163560, 163680, 163800, 163920, 164040, 164160, 164280, 164400, 164520, 164640, 164760, 164880, 165000, 165120, 165240, 165360, 165480, 165600, 165720, 165840, 165960, 166080, 166200, 166320, 166440, 166560, 166680, 166800, 166920, 167040, 167160, 167280, 167400, 167520, 167640, 167760, 167880, 168000, 168120, 168240, 168360, 168480, 168600, 168720, 168840, 168960, 169080, 169200, 169320, 169440, 169560, 169680, 169800, 169920, 170040, 170160, 170280, 170400, 170520, 170640, 170760, 170880, 171000, 171120, 171240, 171360, 171480, 171600, 171720, 171840, 171960, 172080, 172200, 172320, 172440, 172560, 172680, 172800, 172920, 173040, 173160, 173280, 173400, 173520, 173640, 173760, 173880, 174000, 174120, 174240, 174360, 174480, 174600, 174720, 174840, 174960, 175080, 175200, 175320, 175440, 175560, 175680, 175800, 175920, 176040, 176160, 176280, 176400, 176520, 176640, 176760, 176880, 177000, 177120, 177240, 177360, 177480, 177600, 177720, 177840, 177960, 1

## Compliance Dashboard

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

### Items supported on the dashboard include:

- Adverse Action Notices
- Risk-based Pricing Notices
- OFAC Search, Red Flag ID & Privacy Notices
- Out of Wallet Questions
- Our Compliance Dashboard also collects lead forms from our Credit Reporting and Soft Pull products

### Lead Summaries for:

- QuickQualify
- QuickApplication
- QuickScreen
- QuickScore
- QuickQualify Xpress

## How You Benefit

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

Adverse Action Letter Program Monitor		
	#	%
Total Applicants	43	
Letters Mailed	34	79%
Letters Queued to be Mailed	4	9%
Letters Printed Locally	0	0%
Applicants with No Letter Delivered	5	12%
<b>Adverse Letters Delivered/Scheduled</b>	<b>38</b>	<b>88%</b>
<a href="#">Current Adverse Action Setup</a> <a href="#">Request Setup Changes</a>		

Risk Based Pricing Notice Program Monitor		
	#	%
Total Applicants	43	
Notices Mailed	35	81%
Notices Queued to be Mailed	6	14%
Notices Emailed	0	0%
Notices Printed Locally	0	0%
Applicants with No Notice Delivered	2	5%
<b>RBPN Notices Delivered/Scheduled</b>	<b>41</b>	<b>95%</b>
<a href="#">Current RBPN Setup</a> <a href="#">Request Setup Changes</a>		

Red Flag Program Monitor		
Red Flag Alert Status		
	#	%
Total Applicants With Red Flag	38	46%
Red Flag Clear & Cautions	9	24%
Red Flag Alerts	29	76%
Alerts Unresolved	27	
Alerts Resolved	2	
<a href="#">Work on Unresolved</a>		
Consumer Alerts		
Fraud Victim and Security Alerts	1	
Active Duty Alerts	0	
ID Verifications		
	#	%
Complete	0	0%
Incomplete	42	100%
<a href="#">Work on Incompletes</a>		

Out of Wallet Authentication Program Monitor		
	#	%
Total Applicants	42/29	
Total Applicants with OOW Presented	42	100%
Applicants Passed	3	7%
Applicants Failed	0	0%
Authentication Abandoned	3	7%
Questions Unavailable	36	86%


OFAC Compliance		
OFAC Status		
	#	%
Total Applicants With OFAC	39	
OFAC Alerts	0	0%
OFAC Unresolved	0	
OFAC Resolved	0	



## Managing Users

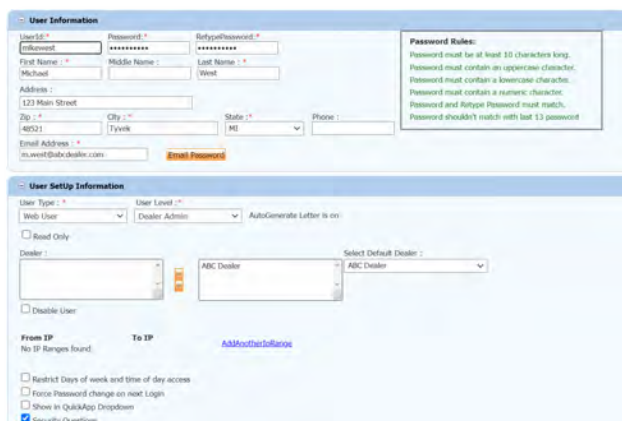
You can add, edit or delete users who have access to your customer, credit and lead information through the following process:

1. Log in to [700Dealer.com](http://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
cartercountydgcudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountydgc	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountydgcq	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountyyhucdl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountyyhuc	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cchyundaicpq	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
keystonechevyudl	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
keystonechevydic	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
keystonegbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>

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



**User Information**

User ID:  Password:  Retype Password:

First Name:  Middle Name:  Last Name:

Address:

City:  State:  Phone:

Email Address:

**User Setup Information**

User Type:  User Level:  AutoGenerate Letter is on: ☐

Read Only: ☐

Disable User: ☐

From IP:  To IP:

Restrict Days of week and time of day access: ☐

Force Password change on next Login: ☐

Show in QuickApp Dropdown: ☐

Security Questions: ☒

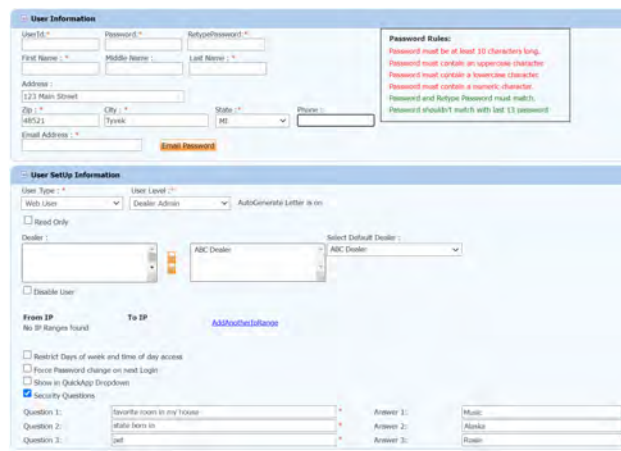
## Creating a New User



UserID	Name	User Level	User Type	Status	Dealer	City	State	Action
cartercountydgcudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountydgc	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountydgcq	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountyyhucdl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountyyhuc	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cchyundaicpq	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
keystonechevyudl	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
keystonechevydic	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
keystonegbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>

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

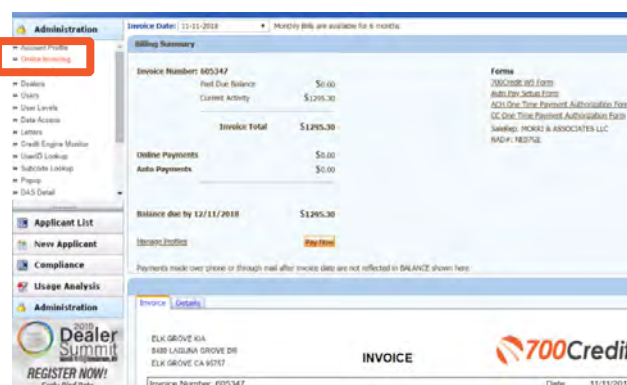
You can then fill in the new user information and make any changes in the setup necessary.



The screenshot shows two forms for creating a new user. The top form, 'User Information', includes fields for User ID, Password, Retype Password, First Name, Middle Name, Last Name, Address, Zip, City, State, Phone, and Email Address. A 'Password Rules' box specifies: Password must be at least 10 characters long, Password must contain an uppercase character, Password must contain a lowercase character, Password must contain a numeric character, Password and Retype Password must match, and Password shouldn't match with last 13 password. The bottom form, 'User Setup Information', includes fields for User Type, User Level, AutoGenerate Letter, Dealer, Select Default Dealer, From IP, To IP, Restrict Days of week and time of day access, Force Password change on next login, Show in QuickApp Dropdown, Security Questions, and Question 1, 2, 3 with their respective answers.

## Viewing Invoices

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



The screenshot shows the 'Administration' page with the 'Online Invoicing' tab selected in the left-hand menu. The main content area displays the 'Billing Summary' for Invoice Number 805347, dated 11-11-2018. The summary shows a Total Due Balance of \$1,295.30, with Online Payments of \$0.00 and Auto Payments of \$0.00. The balance is due by 12/11/2018. The page also includes a 'Forms' section with links to various documents and a 'Dealer Summit' logo at the bottom.