



USER GUIDE

APRIL 2025



TABLE OF CONTENTS

Welcome to 700Credit	3
Credit Report Solutions	3
Compliance Solutions	3
Soft Pulls	3
QuickQualify (prequalification).....	3
QuickScreen (prescreen)	3
Identity Verification & Fraud Detection.....	4
Identity Verification	4
Synthetic ID Fraud	4
Income & Employment Verification	4
Driver's License Authentication Solutions	4
Mobile Scanner	4
In-Store	4
Introduction to QuickQualify	5
Credit Report Option	5
QuickMobile App (Dealer Mobile App)	6
700Credit/DealerFi Prequalification Integration	7
Consumers Getting Prequalified.....	7
Viewing Lead Data in the Back-End.....	8
Introduction to 700Dealer.com.....	10
Viewing Your Leads	10
Compliance Dashboard	11
How You Benefit.....	11
Managing Users.....	12
Creating a New User	12
Viewing Invoices	13

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 21,000 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.

DealerFi has integrated our soft pull prequalification solution, QuickQualify, into their platform. This brief guide will walk you through the consumer's experience getting prequalified and how dealers view the lead data in the DealerFi back-end. 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.

Introduction to QuickQualify

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

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

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

QuickQualify Results

Result: Applicant Found **Score:** 618
Powered by EX: FICO AUTO V8

Consumer Information:

Name:	Jane Doe	Email:	jdoe@email.com
Address:	123 Main St. Farmington Hills, MI 48334	Phone:	(999)-555-1234

Auto Summary:

Available Revolving Credit:	\$1,459.00	Auto Inquiries last 30 days:	0
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Auto Trade Line 1

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

Auto Trade Line 2

Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	Monthly Payment
4.66%	\$16,045.00	61 Months	0	\$296.00
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
100%	\$0.00	0 Months	NO	
Loan Type:	Trade Status:	Trade Open Date:		
Auto	Closed	07/21/2011		

Certificate 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 V8F **Experian** FICO AUTO V8 **TransUnion** FICO Auto 08

700Credit Auto Summary

JANE ARDEN DOB: 11/01/1950
2 MAPLE CT
WESTPORT, MA 02790
SSN: 000-00-1234

PREVIOUS ADDRESSES:

Name	City	State
5 SILVER RDG	WINDHAM	ME
11 HIGH DAM RD	WAREHAM	MA

EMPLOYMENT:
EMPLOYER X

700Credit Auto Summary

Total Bal	Month Pay	Total Auto	Open Auto	30	60	90
\$5048	\$382	3	1	0	0	0

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 since delinquency is too recent or unknown
		35	number of accounts with delinquency
		36	amount owed on delinquent accounts
		37	average age of accounts
		38	delinquency on late installment loans
		39	low fair accounts now current
		40	presence of non-satisfactory ratings on accounts or lack of open accounts
		41	ratio of bank revolving balances to credit limits or lack of bank revolving account information
		42	presence of derogatory accounts
		43	monthly active or lack of bank, retail or finance accounts
		44	presence of delinquent accounts

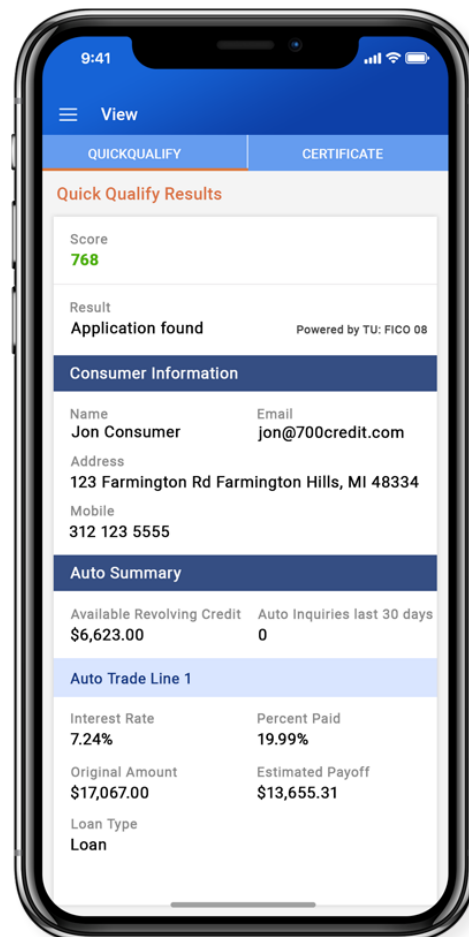
Above is an example of our HTML Credit Report. This image was split for display purposes but will normally provide dealers with a complete, single view.

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 (*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.

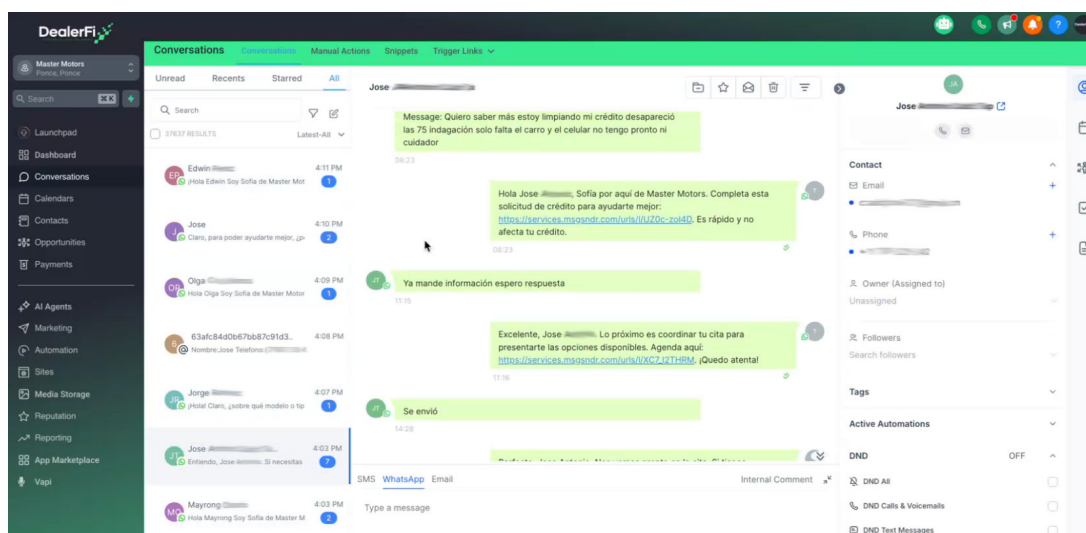


700Credit/DealerFi Prequalification Integration

DealerFi utilizes a chat platform within their back-end to communicate with consumers and direct them to the 700Credit prequalification form. The channels of communication supported by DealerFi include SMS, WhatsApp, email, FB messenger, and Instagram DM's.

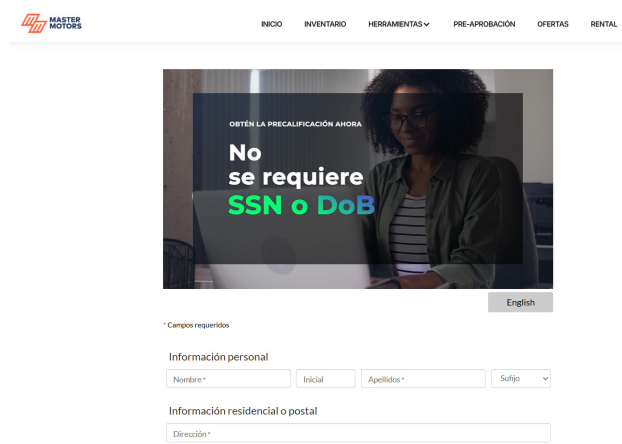
Consumers Getting Prequalified

Starting in the home dashboard, the dealer below has received a notification in their '**Conversations**' page, as a consumer has reached out showing interest in a vehicle via WhatsApp. Powered by AI, the DealerFi system will automatically respond to the consumer, providing a direct link to the prequalification form.



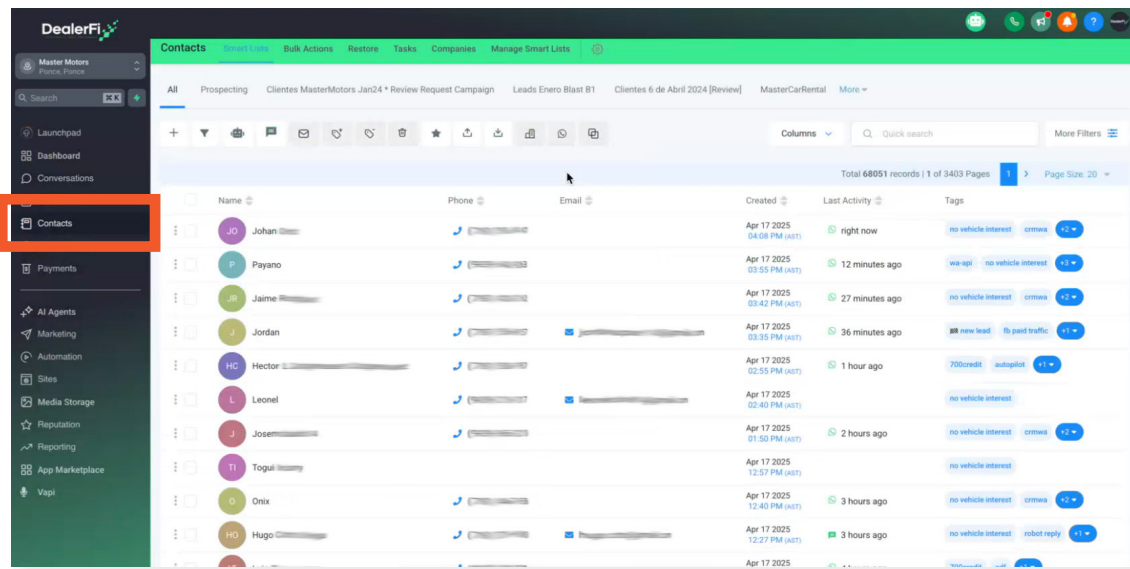
After clicking the link, the consumer is brought to the dealership's website, where they are presented the prequalification form to fill out. They will provide their first/last name, address, phone number and email. They will agree to the terms and conditions and then submit the application.

After submitting the application, the consumer is provided a message letting them know their information has been submitted to the dealership and a salesperson will be reaching out shortly.

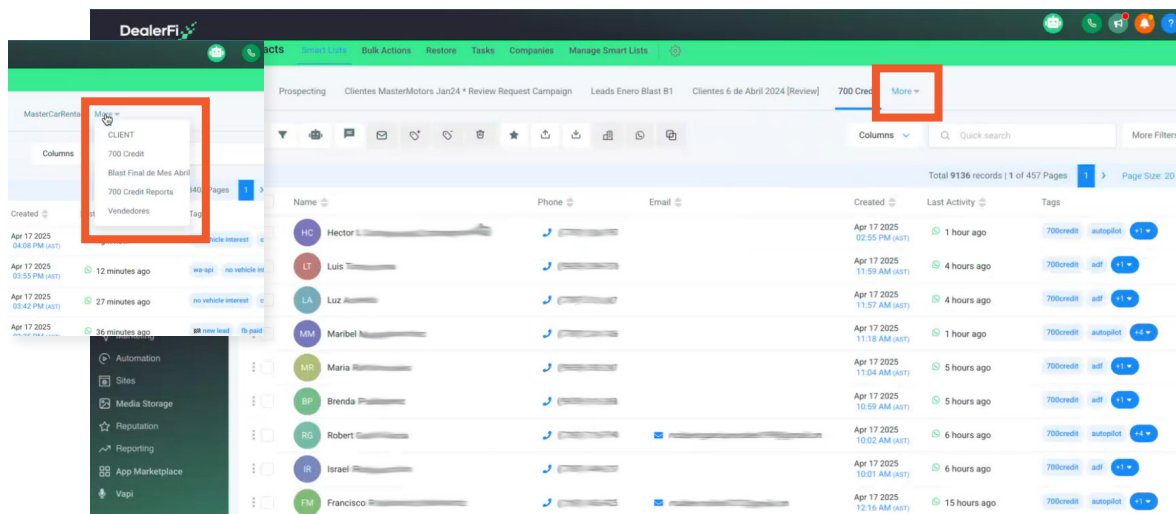


Viewing Lead Data in the Back-End

From the home dashboard of DealerFi, select the **'Contacts'** menu item in the left-hand navigation panel. The dealer is provided a mass list of all contacts in the system.

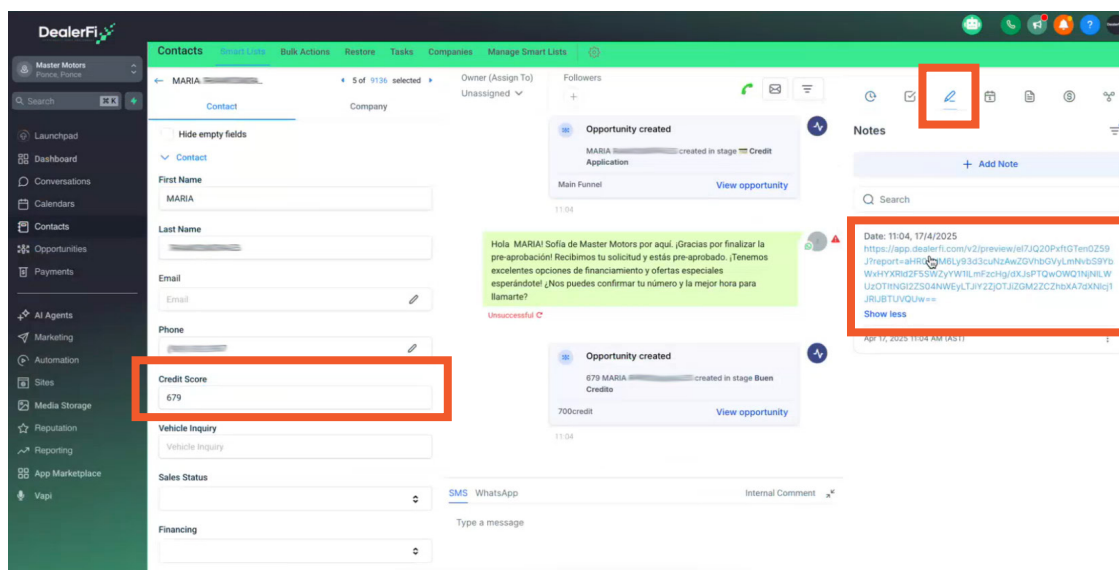


To filter the list to only 700Credit prequalification leads, click **'More'** (as shown below), and from the drop-down menu select **'700Credit'**. From the filtered list, locate and select the contact whose prequalification results you want to view.



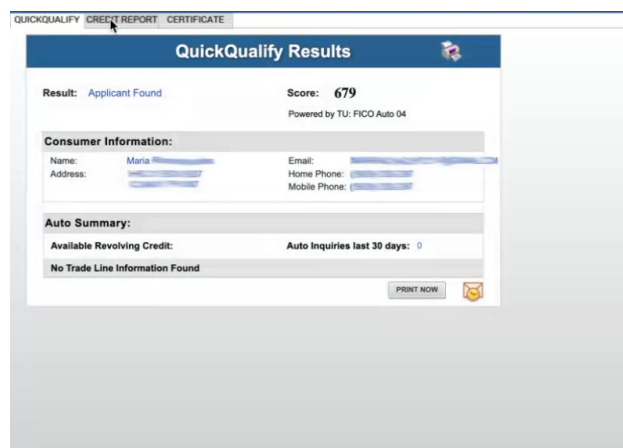
The contact's messages with the dealer will appear on screen. Dealers can quickly view the prequalification FICO score of the applicant, located to the left of the messages under the contact information (as shown below).

To view 700Credit's QuickQualify results, select the **'Notes'** icon, located to the right of the chat (as shown below), then select the provided link.



700Credit's QuickQualify report will appear on screen in a new window.

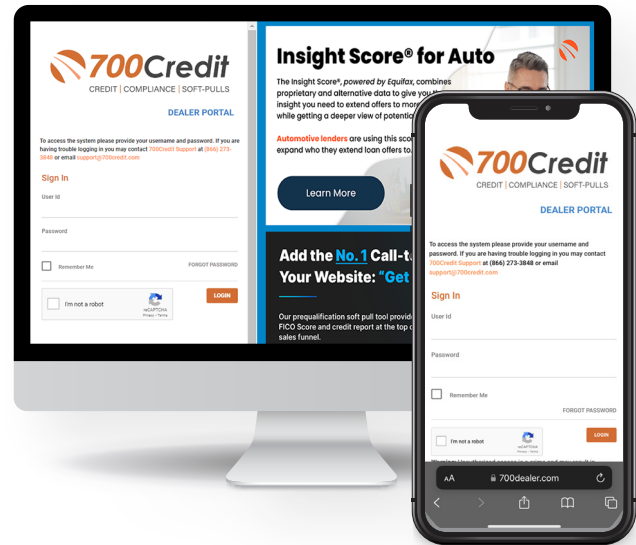
From here, dealers can utilize the tabs at the top of the results to pan between the soft pull prequalification results and full credit report.



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.

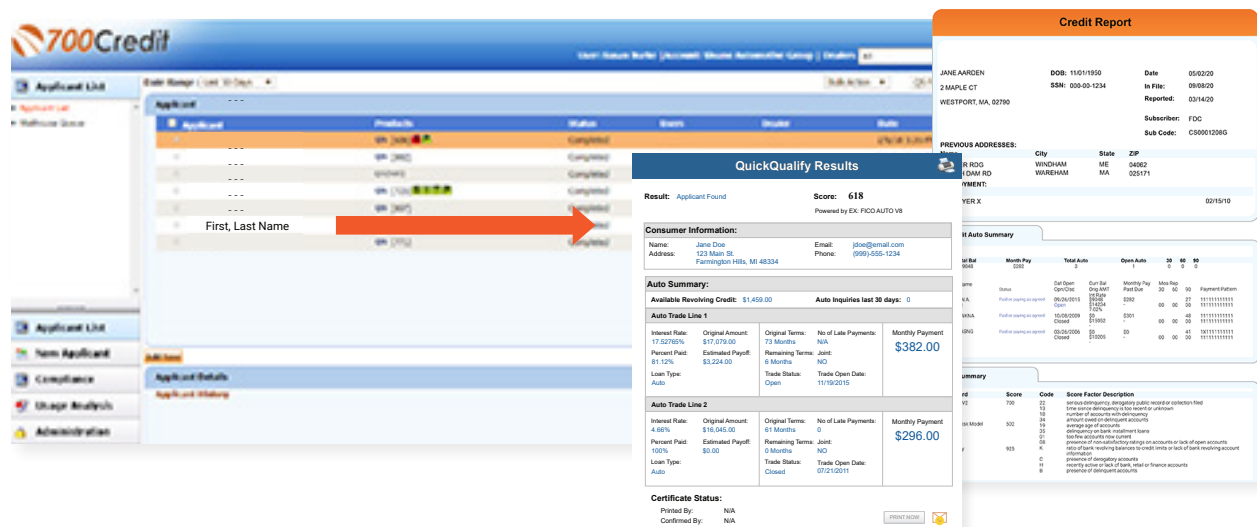
You should have received your username and password in a welcome email from our team. If you did not receive this email, or have misplaced it, please contact our support department at: support@700credit.com | (886) 273-3848.



Viewing Your Leads

After logging into your 700Dealer.com portal, locate/select the **"Applicant List"** menu item in the left-hand navigation panel where you will be presented with a mass list of all applicants in the platform. Select **"Date Range"** to filter the list and 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 QuickQualify was run, you will also see the soft pull, prequalification results.



Applicant List

Applicant	Product	Status	Score	Trade	Auto
First, Last Name	Auto (2000)	Completed	618	Auto	Auto
	Auto (2000)	Completed	618	Auto	Auto
	Auto (2000)	Completed	618	Auto	Auto
	Auto (2000)	Completed	618	Auto	Auto

Credit Report

Applicant Information:

Name: Jane Doe | Email: jdoe@email.com | Phone: (999) 555-1234
Address: 123 Main St, Farmington Hills, MI 48334

Auto Summary:

Auto Trade Line	Original Amount	Original Terms	No of Late Payments	Monthly Payment
Auto Trade Line 1	\$17,070.00	72 Months	N/A	\$382.00
Auto Trade Line 2	\$16,045.00	61 Months	0	\$296.00

Score Factor Description:

Score Factor	Score	Code	Description
1	100	12	Interest rate, payment history, reported collection items
2	100	12	Interest rate, payment history, reported collection items
3	100	12	Interest rate, payment history, reported collection items
4	100	12	Interest rate, payment history, reported collection items
5	100	12	Interest rate, payment history, reported collection items
6	100	12	Interest rate, payment history, reported collection items
7	100	12	Interest rate, payment history, reported collection items
8	100	12	Interest rate, payment history, reported collection items
9	100	12	Interest rate, payment history, reported collection items
10	100	12	Interest rate, payment history, reported collection items

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 View/Edit	4	9%
Letters Printed Locally	0	0%
Applicants with No Letter Delivered View/Edit	5	12%
Adverse Letters Delivered/Scheduled	38	88%
Current Adverse Action Setup Request Setup Changes		

Risk Based Pricing Notice Program Monitor		
	#	%
Total Applicants	43	
Notices Mailed	35	81%
Notices Queued to be Mailed View/Edit	6	14%
Notices Emailed	0	0%
Notices Printed Locally	0	0%
Applicants with No Notice Delivered View/Edit	2	5%
RBP Notices Delivered/Scheduled	41	95%
Current RBP Setup Request Setup Changes		

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 View/Edit	27	
Alerts Resolved	2	
Work on Unresolved		
Consumer Alerts		
Fraud Victim and Security Alerts View	1	
Active Duty Alerts View	0	
ID Verifications		
	#	%
Complete	0	0%
Incomplete View/Edit	42	100%
Work on Incompletes		

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 View/Edit	0	
OFAC Resolved	0	

Managing Users

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

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

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	Edit Delete Copy
cartercountydgc	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcpq	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyyhucdl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyyhuc	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cchyundaicpq	Blend Solutions PQ 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

First Name: [Text] Middle Name: [Text] Last Name: [Text]
 Address: [Text]
 City: [Text] State: [Text] Zip: [Text] Phone: [Text]
 Email Address: [Text]

User Setup Information

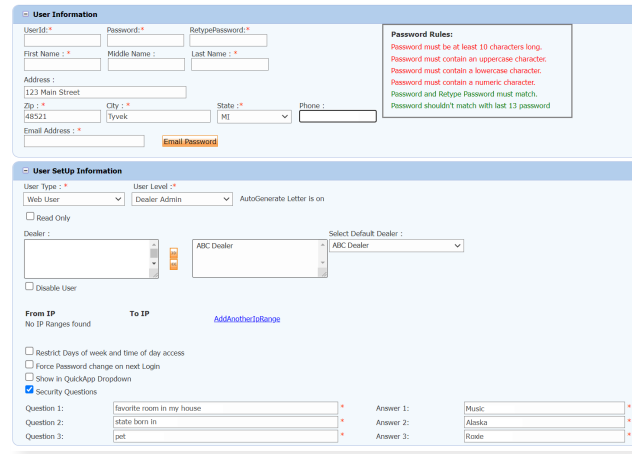
User Type: [Text] User Level: [Text]
 Dealer: [Text] Select Default Dealer: [Text]
 Password Rules: [Text]
 Security Questions: [Text]

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	Edit Delete Copy
cartercountydgc	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcpq	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyyhucdl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyyhuc	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cchyundaicpq	Blend Solutions PQ 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

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.

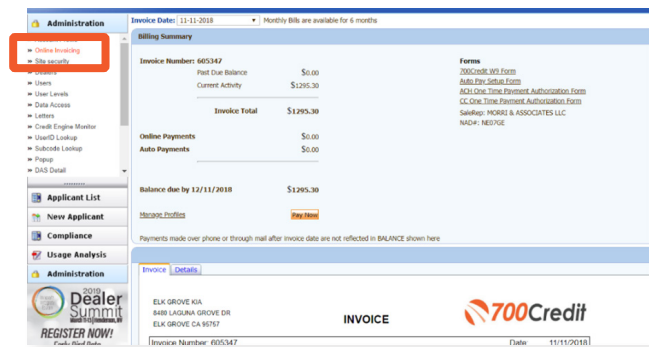
You can then fill in the new user information and make any changes in the setup necessary.



The image shows two stacked forms. 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 'Copy Password' button is visible. A 'Password Rules' box on the right specifies: Password must be at least 10 characters long, must contain an uppercase character, a lowercase character, and a numeric character, and must not match the last 13 passwords. The bottom form, 'User Setup Information', includes fields for User Type (Web User, Dealer Admin), User Level, AutoGenerate Letter, Dealer, Select Default Dealer, and checkboxes for Read Only, Disable User, Restrict Days and time of day access, Force Password change on next Login, Show in QuickApp Dropdown, and Security Questions. Security questions and answers are provided at the bottom.

Viewing Invoices

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



The image shows the 700Credit online invoicing interface. On the left is a navigation menu with 'Online Invoicing' highlighted. The main area displays a 'Billing Summary' for Invoice Number 605347, dated 11-11-2018. The summary shows a Past Due Balance of \$0.00, Current Activity of \$1295.30, and an Invoice Total of \$1295.30. It also lists Online Payments and Auto Payments as \$0.00. The balance due by 12/11/2018 is \$1295.30. Below the summary is a 'Forms' section with links to 700Credit Terms, Make Your Online Loan, and NACHA Online Payment Authorization Form. At the bottom, there is an 'Invoice' section with the dealer's name, address, and phone number, and a '700Credit' logo.

You should have been sent your 700Dealer.com login credentials in one of our welcome emails to you.

If you cannot locate your credentials or have any questions, you may send us an email or give us a call at the following: Support: (866) 273-3848 (Option 4) or support@700Credit.com.