USER GUIDE
APRIL 2025

ETHOS GROUP

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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.

Ethos Group HEXIS has integrated our credit, compliance, soft pull prequalification (QuickQualify) solutions into their platform. This brief guide will walk you through the consumer's experience getting prequalified and how to pull/view applicant's credit reports.

If you have any questions, please 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!

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.

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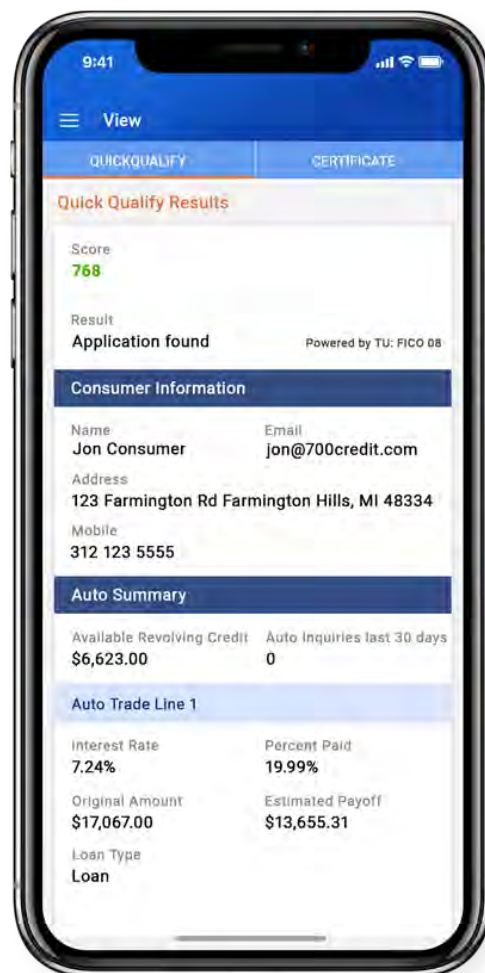
The **700Credit QuickMobile Dealer App** is offered at no charge and can be downloaded from the Apple and Android App Stores by searching for "**700Credit**" or by scanning the qr codes to the right.

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**.

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

700Credit & Ethos Group HEXIS Integration

Sending Consumers a Prequalification Link
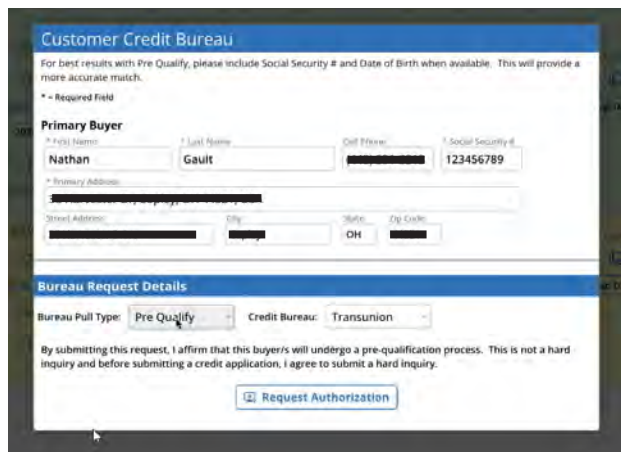
Starting in the HEXIS back-end platform, select the **'Showroom'** menu option in the left-hand navigation panel. The user is presented with a mass list of all customers in the platform. Once the desired consumer has been located, to send the prequalification link, select the **'Credit'** icon, as shown below.
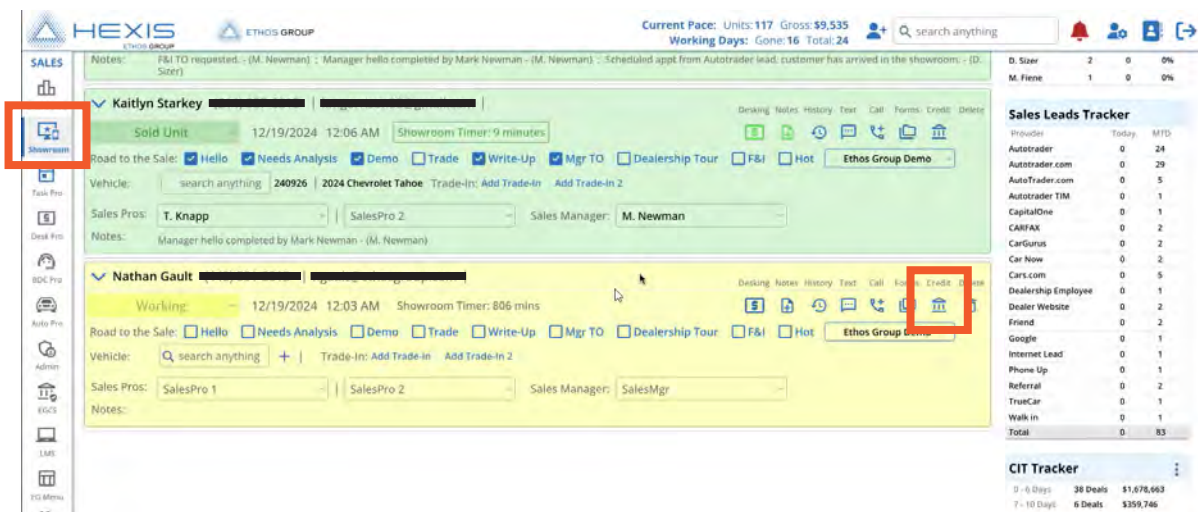
A pop-up window will appear. While the consumer's first/last name and phone number will be auto-populated into the form, the dealer will have to provide the SSN and address.

Next, under **'Bureau Request Details'** select **'Pre Qualify'** from the drop-down, as well as the desired bureau.

Once complete, select **'Request Authorization'** to send a prequalification link to the consumer's mobile phone number.

To the right, is an example of the text message/link the consumer receives to access the prequalification link.
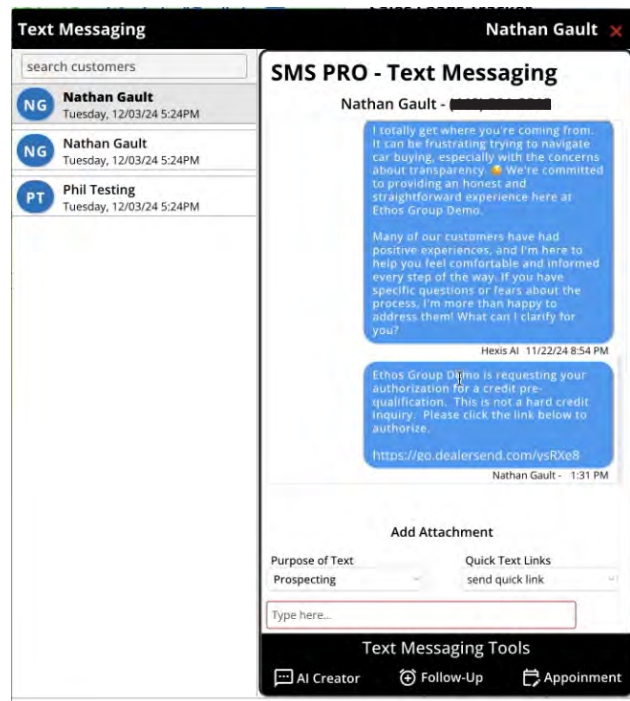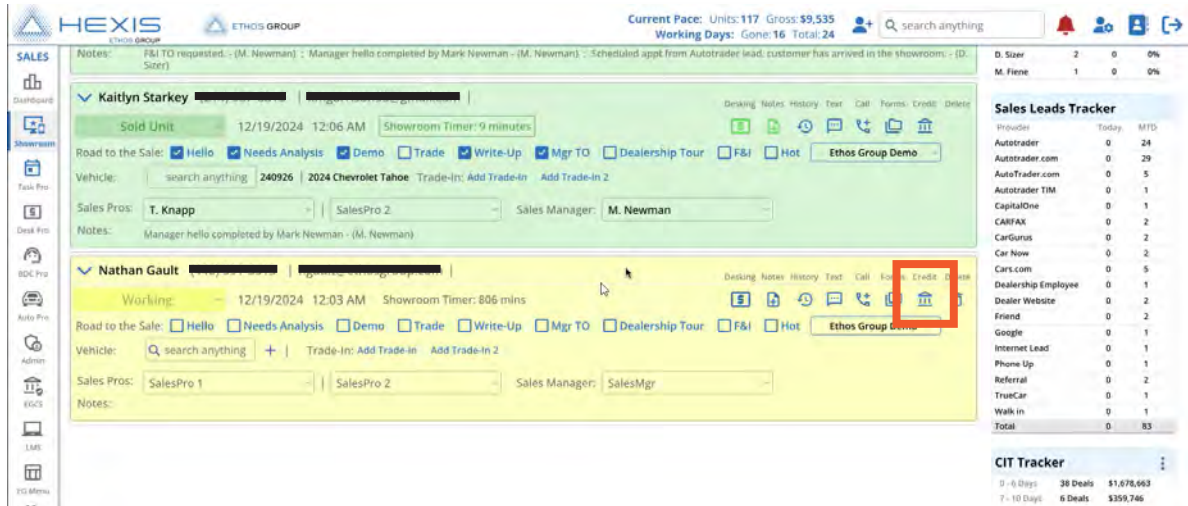
To the right is an example of the prequalification form. The form will be auto-populated with the information the dealer already included.

Once the consumer has reviewed/approved their personal information, agreed the terms and conditions, they can select **'Submit Authorization'**.

Viewing Prequalification Results

To view the prequalification results, select the **'Credit'** icon in the consumer's listing.

From the pop-up window, under the **'Previous Bureau Requests'** section, click the **'View'** icon attached to the latest prequalification.

700Credit's soft pull prequalification results will appear on screen in an iframe.

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

				Monthly Payment
Interest Rate: 17.52765%	Original Amount: $17,079.00	Original Terms: 73 Months	No of Late Payments: N/A	**$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

				Monthly Payment
Interest Rate: 4.66%	Original Amount: $16,045.00	Original Terms: 61 Months	No of Late Payments: 0	**$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

Pulling Credit
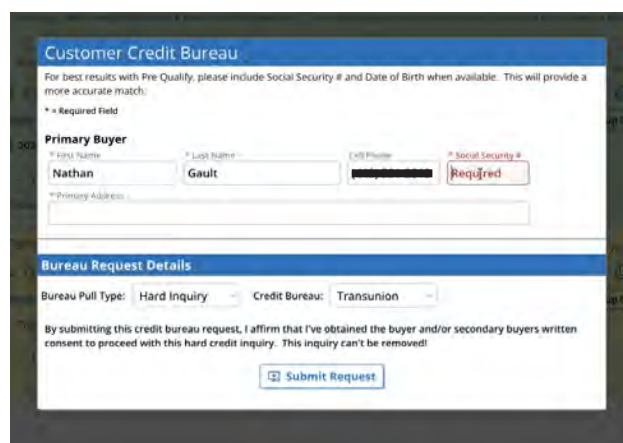
Starting in the HEXIS back-end platform, select the **'Showroom'** menu option in the left-hand navigation panel. The user is presented with a mass list of all customers in the platform. Once the desired consumer has been located, to pull credit, select the **'Credit'** icon, as shown below.
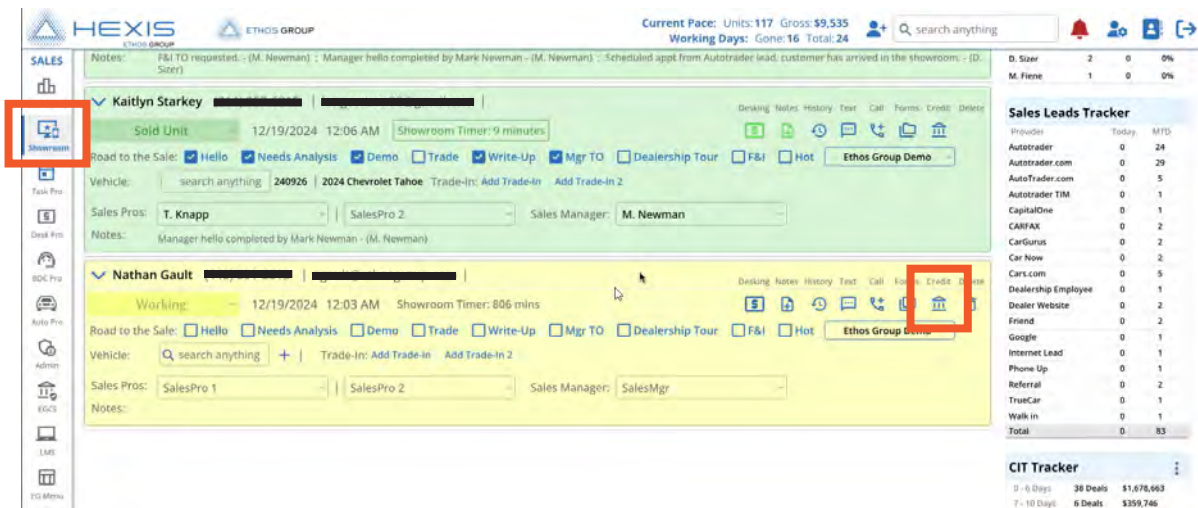
A pop-up window will appear. While the consumer's first/last name and phone number will be auto-populated into the form, the dealer will have to provide the SSN and address.
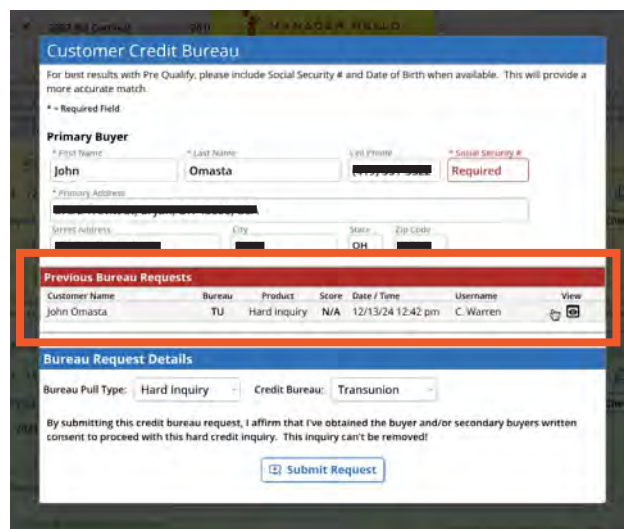
Next, under **'Bureau Request Details'** select **'Hard Pull'** from the drop-down, as well as the desired bureau.

Once complete, select **'Submit Request'**.

Once the user has submitted the hard inquiry, the pop-up window will update to include a new listing under the **'Previous Bureau Requests'** section.

To view the full credit application, select the **'View'** icon.
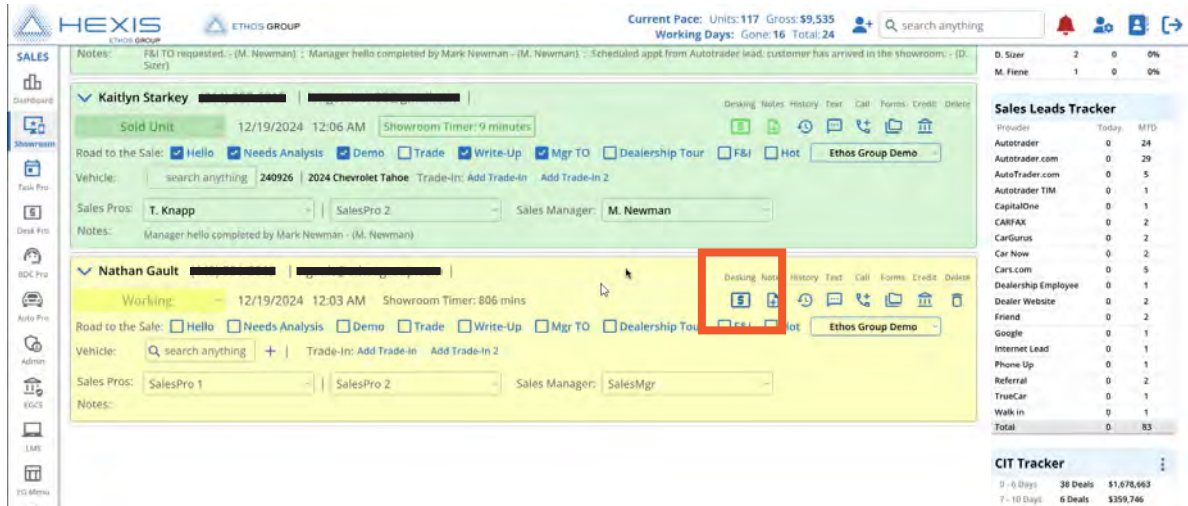

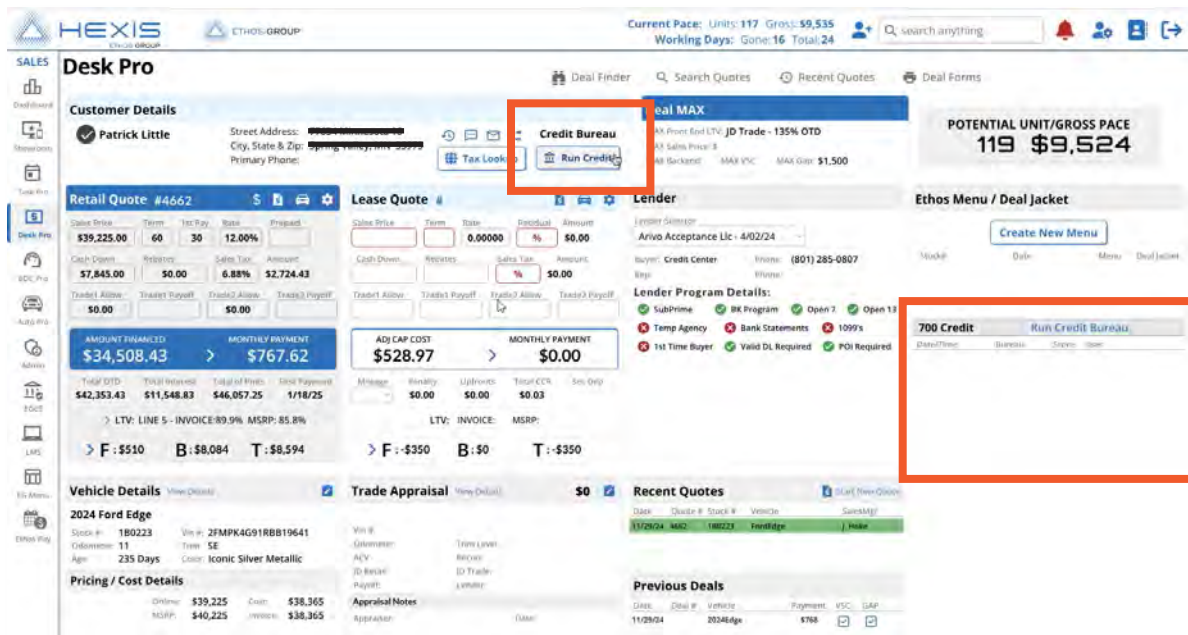700Credit's HTML credit report will then appear in an iframe on screen.

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Desking Tool Features

Users also have the option to pull credit/send a prequalification link within the **'Desking'** tool.

Locate the desired consumer from the **'Showroom'** list, and select the **'Desking'** icon, as shown below.

From the desking tool, users will click **'Run Credit'** (as shown below) and follow the same steps for both prequalification and a hard inquiry as shown in the previous sections. The desking tool will then log each prequal or hard inquiry in the bottom-right corner of the screen highlighted below.

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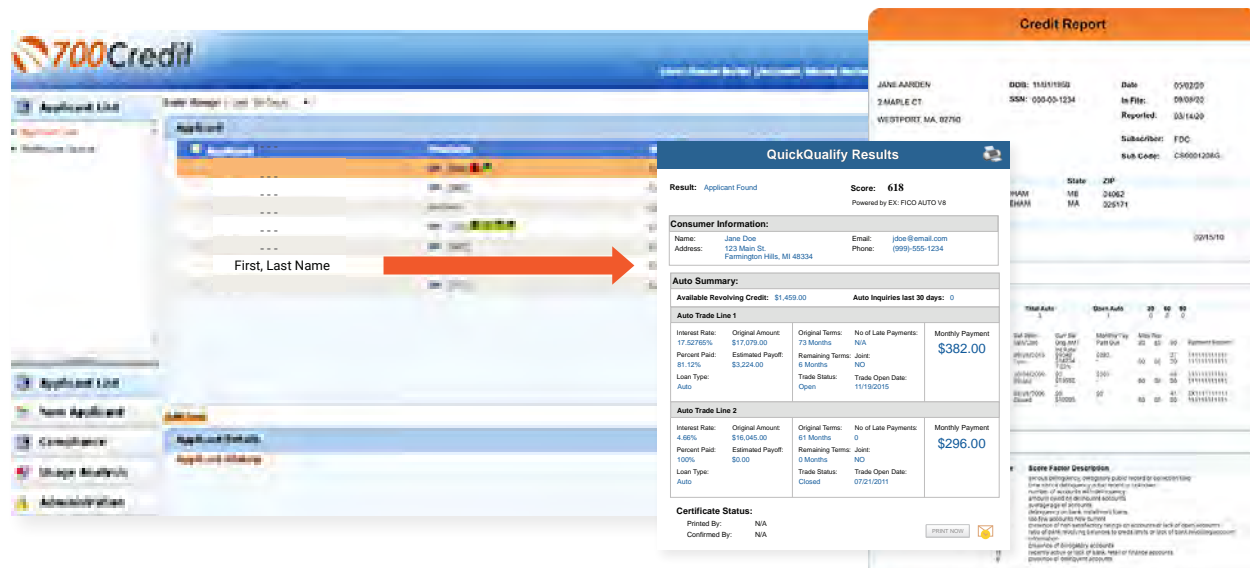
You should have received your username and password in a welcome email from our team. If you did not receive this email, or have misplaced it, please contact our support department at: **support@700credit.com** | **(886) 273-3848**.
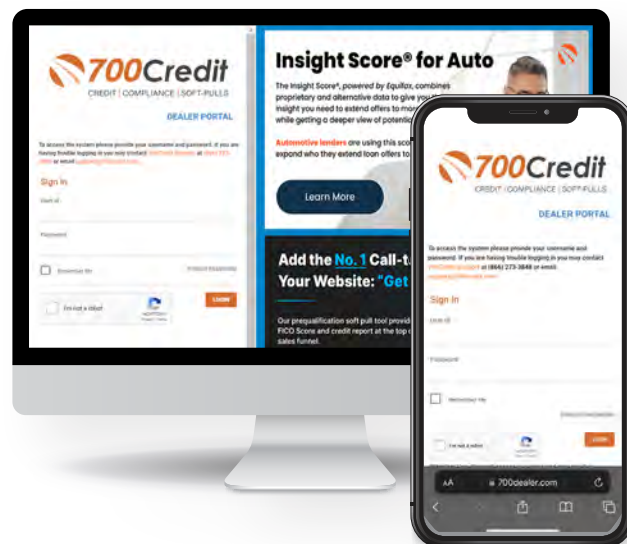
Viewing Your Leads

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 soft pull, prequalification results (QuickQualify), full credit report, red flag, and a link to their compliance dashboard.

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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%
RBPN Notices Delivered/Scheduled		**41**	**95%**

Current RBPN 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		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		0	
OFAC Resolved		0	

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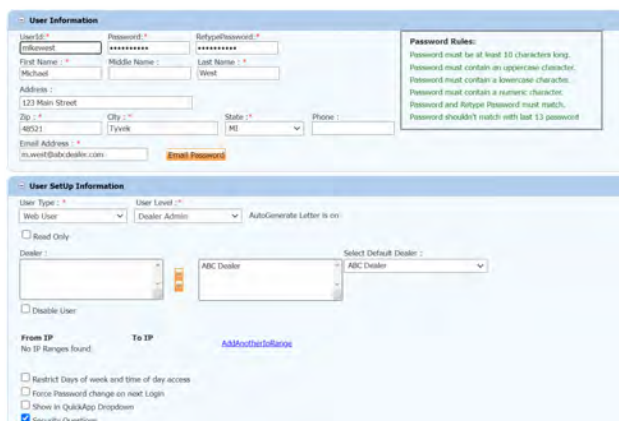
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Managing Users

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.

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

Creating a New User

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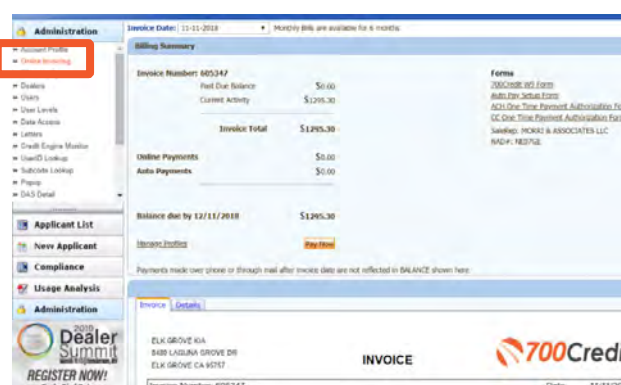
You can then fill in the new user information and make any changes in the setup necessary.

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.**