



USER GUIDE
MARCH 2025

Gubagoo

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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.

Gubagoo has integrated our soft pull prequalification solution, QuickQualify, and mobile driver's license scanning solution, QuickScan into their platform. This brief guide will walk you through the various options consumer's have to get prequalified/send a QuickScan to their phone and dealers viewing this lead data information.

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.

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

WINDHAM

WAREHAM

ME

MA

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 since delinquency is too recent or unknown

Bankruptcy

625

K

amount owed on delinquent accounts

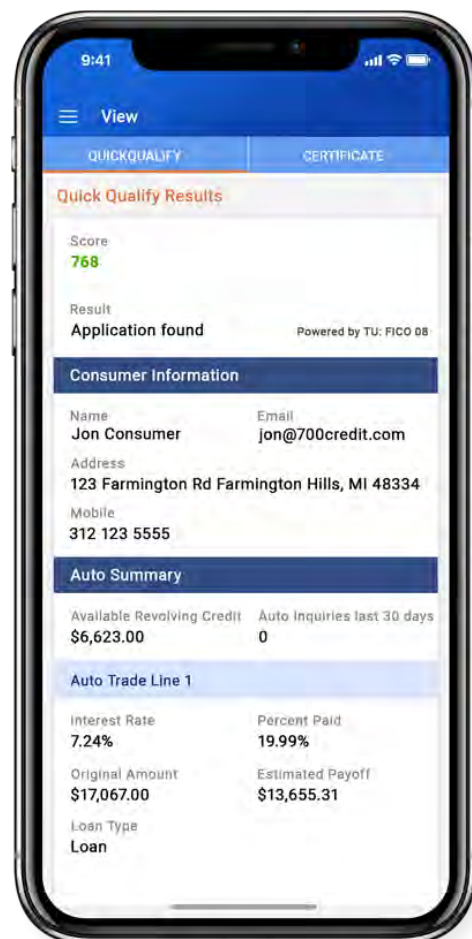
Above is an example of our HTML Credit Report. This image was split for display purposes but will normally provide dealers with a complete, single view.

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.



700Credit/Gubagoo Prequalification Integration

Consumer Experience

This portion of the “**700Credit Prequalification Integration**” section, will focus on the *consumer’s experience* in getting prequalified. There are multiple ways in which a consumer can get prequalified through the Gubagoo platform:

- **Virtual Retailing (VR) Payments Step**
- **Vehicle Detail Page (VDP)**
- **GLive (Customers Deal Page)**
- **Shop by Credit Score** (*future enhancement*)

1. Virtual Retailing (VR) Payments Step

The prequalification can be accessed by selecting the “**Credit Score**” filter in the Virtual Retailing (VR) Payments step and selecting “**Get Pre-qualified**”.

The screenshot displays the Gubagoo Virtual Retailing (VR) Payments Step interface. On the left, a car listing for a 2024 Mitsubishi Mirage is shown. The main content area on the right is titled "Select your payment" and features a dropdown menu with the following options: "640-659 Credit", "620-639", "601-619", "Below 600", "Get Pre-Qualified", and "Enter custom credit score". The "640-659 Credit" option is currently selected and highlighted by a red box. Below the dropdown, there are fields for "Finance", "Cash", and "Lease", each with a corresponding payment amount and term. The "Finance" section shows a payment of \$373/mo for 72 months at 11.31% APR. The "Cash" section shows a payment of \$397/mo for 66 months at 11.31% APR. The "Lease" section shows a payment of \$422/mo for 60 months at 11.31% APR. A "Get Pre-Qualified" button is visible next to the "Cash" section. The page also includes a "Request Test Drive" button at the top right and a "Call for Lease payments" button at the bottom right.

Filling out the Get Pre-Qualified form will present the consumer with their credit score range.

Note: Currently, the Gubagoo pre-qualification tools do not provide the consumer with their actual score, only the range.

The image displays two mobile device screens side-by-side, illustrating the Gubagoo pre-qualification process.

Left Screen (Form): The screen is titled "Get Pre-Qualified" with a green checkmark icon. Below the title, it states: "There's no impact to your credit score and you'll see actual monthly payments tailored to you." The form includes input fields for:

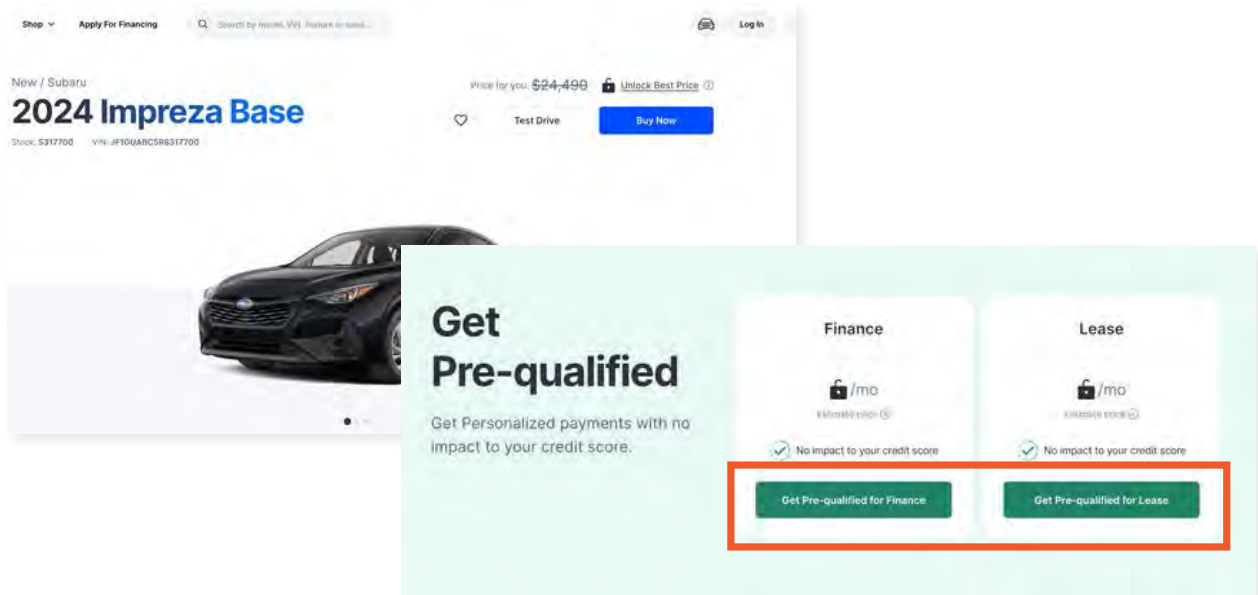
- First name (placeholder: Enter first name)
- Last name (placeholder: Enter last name)
- Phone (placeholder: Enter phone)
- Email (placeholder: Enter email)
- Street Address (placeholder: Enter street address)
- Apt. #, Suite etc. (placeholder: Enter Apt. #)

 A green banner below the form states: "Secure and won't affect your credit score". At the bottom is a blue button labeled "Get Pre-Qualified". Fine print at the very bottom reads: "By clicking 'Get Pre-Qualified' I authorize Gubagoo Inc. to contact me by phone, SMS, and e-mail. I have read and agree to the Credit Application Disclosure and Consent, Terms of Service and Privacy Policy."

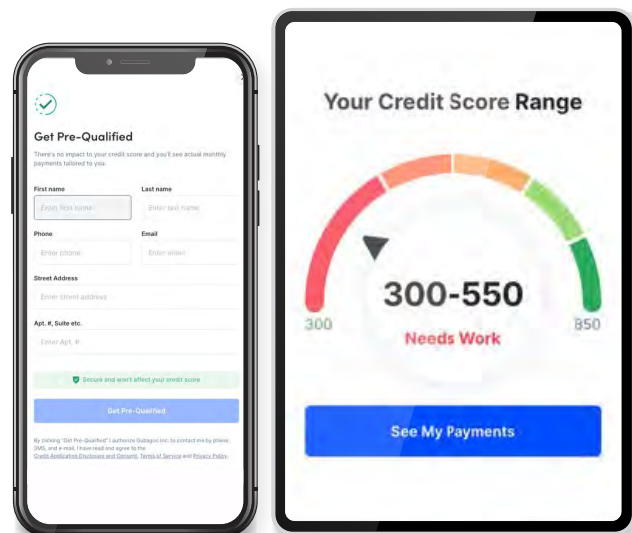
Right Screen (Result): The screen is titled "Your Credit Score Range". It features a semi-circular gauge with a color gradient from red (300) to green (850). A black arrow points to the range "300-550". Below the gauge, the text "Needs Work" is displayed in red. At the bottom is a blue button labeled "See My Payments".

2. Vehicle Detail Page (VDP)

The latest Gubagoo VDP has a new **“Get Pre-Qualified”** widget with CTA's that launch the same 700Credit soft pull, prequalification form as above.



Just as the process described previously, filling out the Get Pre-Qualified form will present the consumer with their credit score range.



3. GLive

When a consumer performs a soft credit pull in either the VDP or Virtual Retailing, the corresponding session card in the **GLive Customer Deals** page will indicate what the customer's range is.

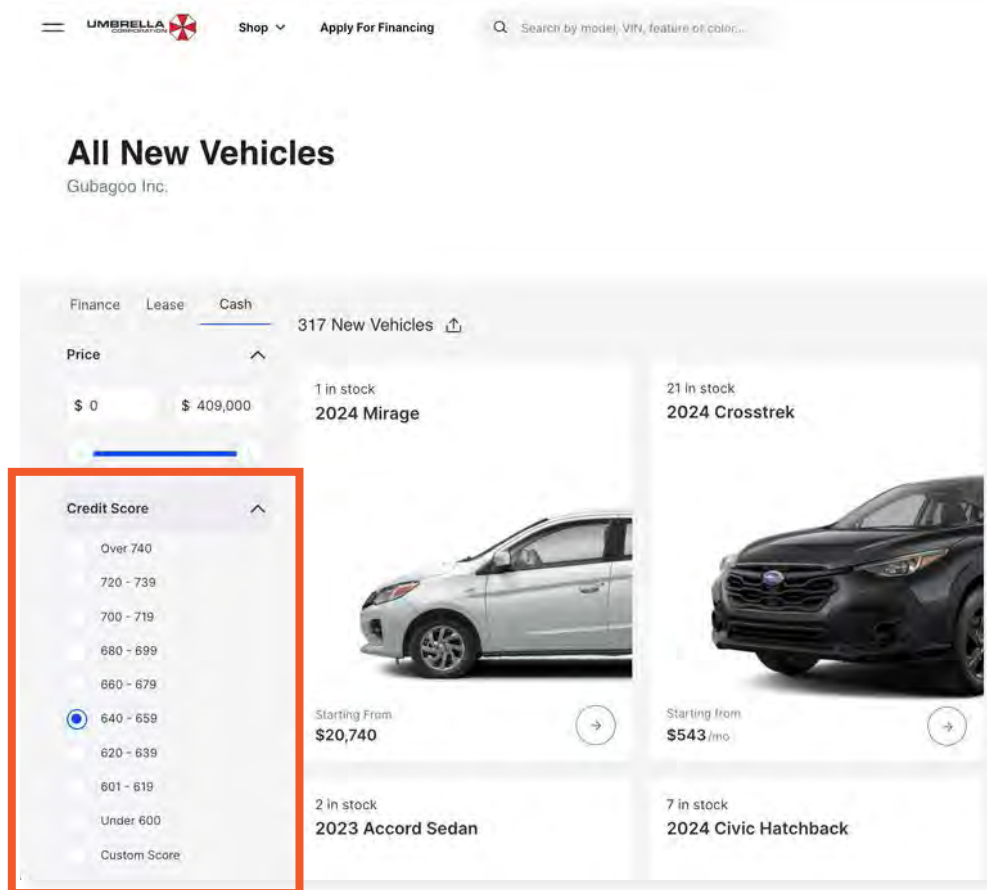
The screenshot displays the 'GLive Customer Deals' interface for a 2024 Mitsubishi Mirage. The deal is valued at \$18,360. Key details include a \$343/month finance rate, a 72-month term, and a 7.99% APR. The deal is associated with Wells Fargo Bank. A table at the bottom lists payment types and their corresponding values:

Payment Type	Finance
Term	72 months
Lender	Wells Fargo Bank
APR	7.99%
Down Payment	\$2,000
Credit Soft Pull	740*

A red box highlights the 'Credit Soft Pull' entry in the table, and an orange arrow points from the 'Credit Soft Pull' entry in the table to the 'Credit Soft Pull' entry in the table.

4. Shop By Credit Score (Future Enhancement)

A future enhancement slated to be released in Q1 of 2024 is our **Shop By Credit Score feature**. This feature will allow consumers to select their credit score range as a filter in Showroom, and in return see payments based off of that credit score range.



As a part of this feature, consumers will be able to select “**Get Pre-qualified**” from the filter and fill out the same form as shown previously. They will then see payments based on the credit score range returned by the pre-qualification.

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.

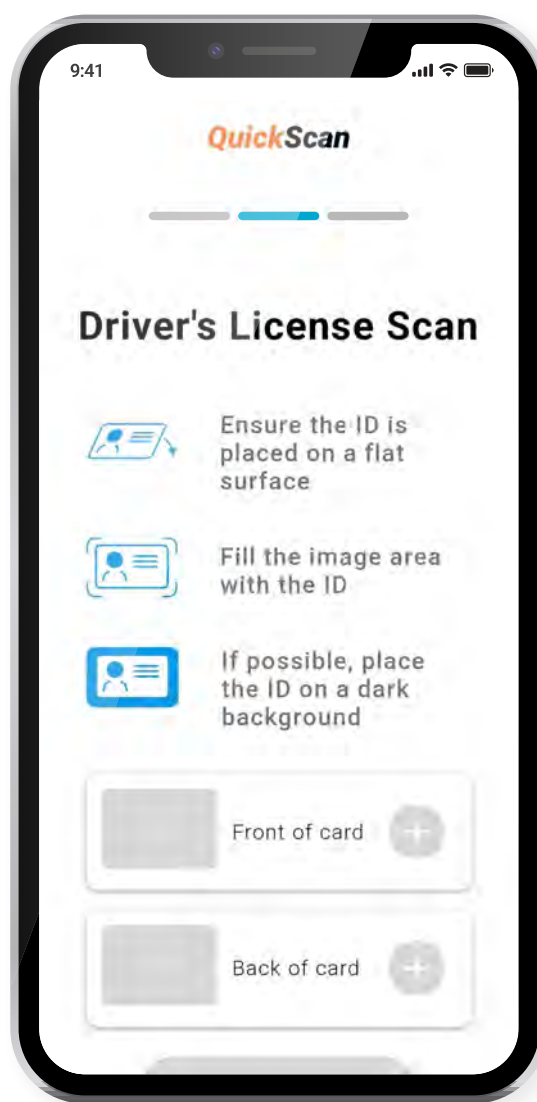
Although it can be used in-store, QuickScan can be particularly helpful when used to verify the identities of online car buyers.

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

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.

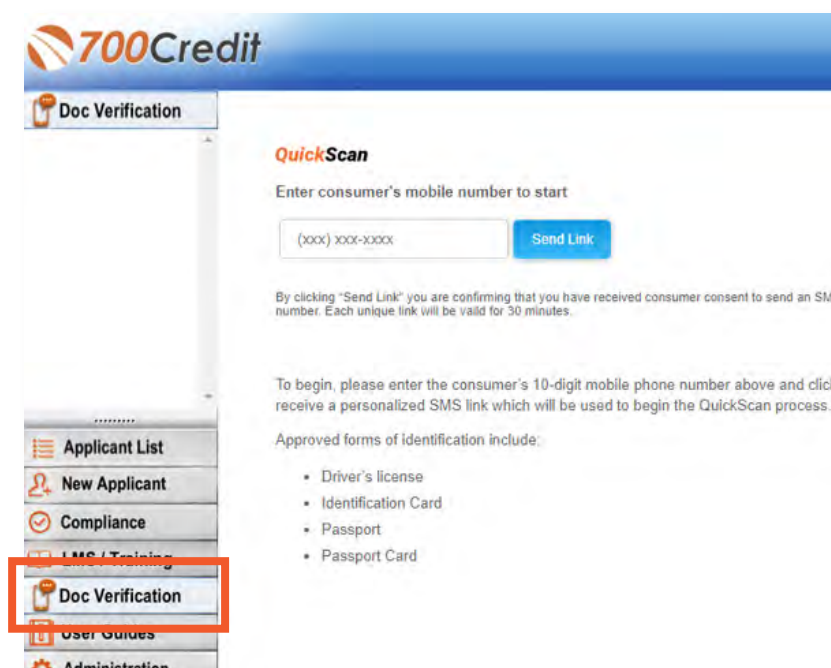


Initiating a QuickScan

Option One: 700Dealer.com

Dealer logs into 700Dealer.com and selects the “**Document Verification**” 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.



700Credit

Doc Verification

QuickScan

Enter consumer's mobile number to start

(xxx) xxx-xxxx [Send Link](#)

By clicking "Send Link" you are confirming that you have received consumer consent to send an SMS number. Each unique link will be valid for 30 minutes.

To begin, please enter the consumer's 10-digit mobile phone number above and click to receive a personalized SMS link which will be used to begin the QuickScan process.

Approved forms of identification include:

- Driver's license
- Identification Card
- Passport
- Passport Card

Applicant List

New Applicant

Compliance

LMS / Training

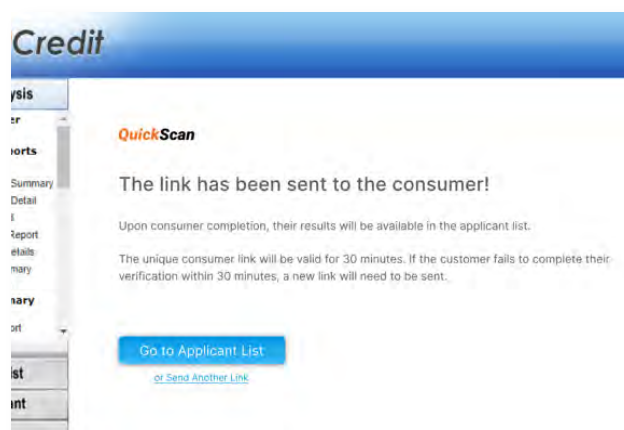
Doc Verification

User Guides

Administration

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.



Credit

QuickScan

The link has been sent to the consumer!

Upon consumer completion, their results will be available in the applicant list.

The unique consumer link will be valid for 30 minutes. If the customer fails to complete their verification within 30 minutes, a new link will need to be sent.

[Go to Applicant List](#)

[or Send Another Link](#)

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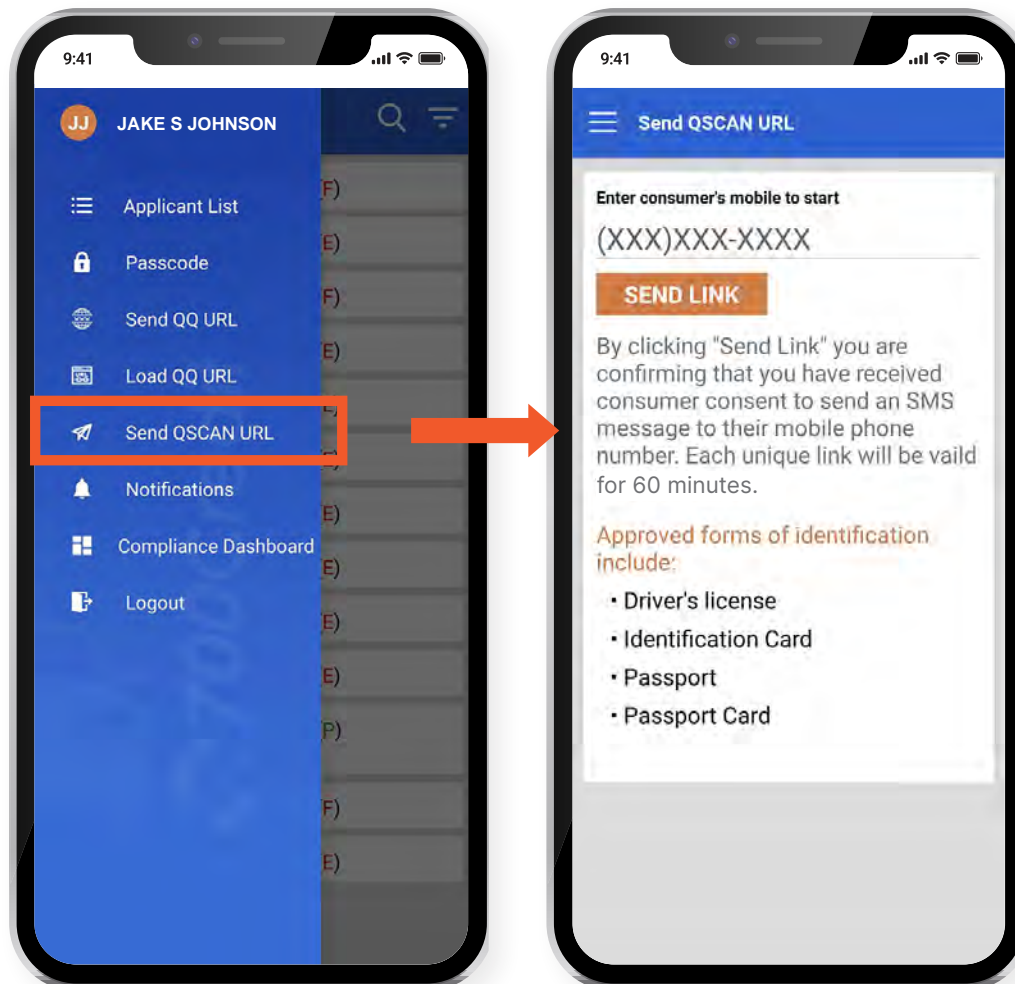
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Option Two: QuickMobile App

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

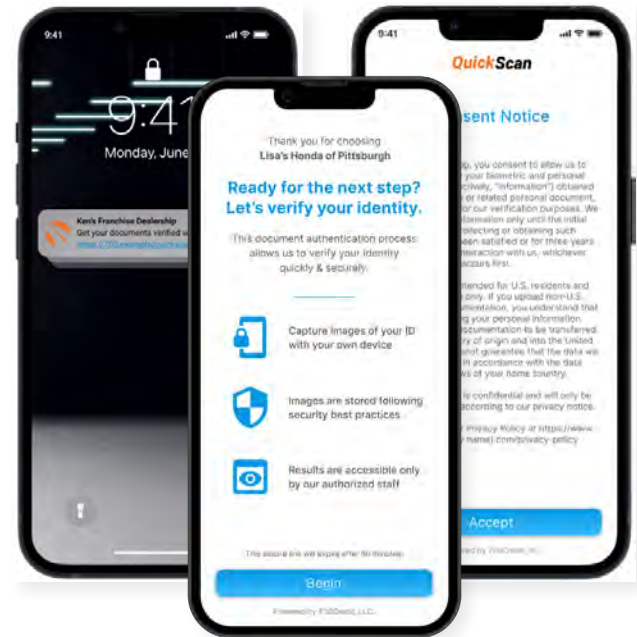
Enter the consumer's mobile number, and click **"Send Link"**.



Consumer Experience

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

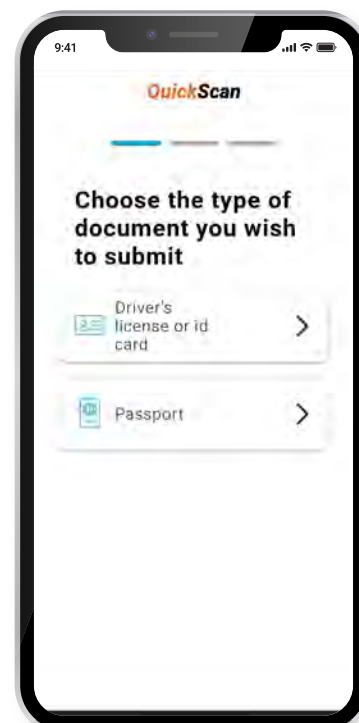
In order to proceed, the consumer must open the link and accept the terms and conditions.



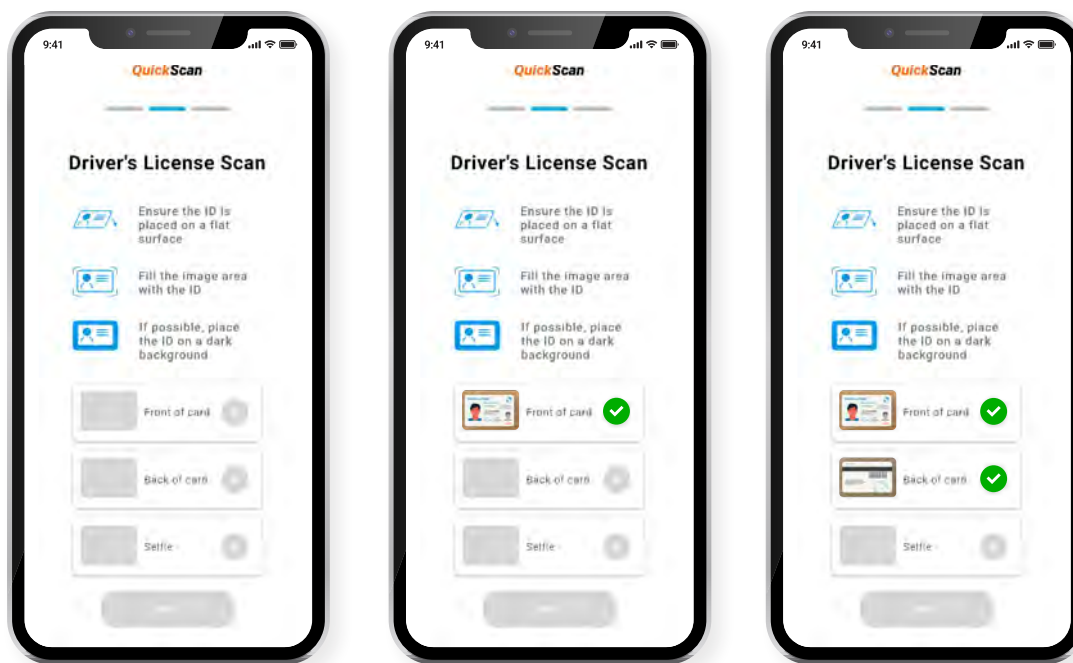
The consumer selects the type of document to be captured.

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

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

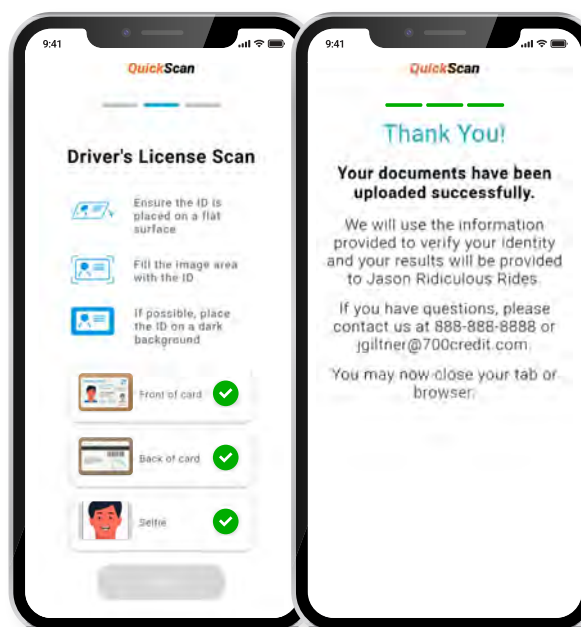


The consumer will be taken through the process uploading the 3 required images: front and back of document, and a selfie image. Click on the “+” attached to each image tab to open the drop-down and access the mobile phone’s camera.



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

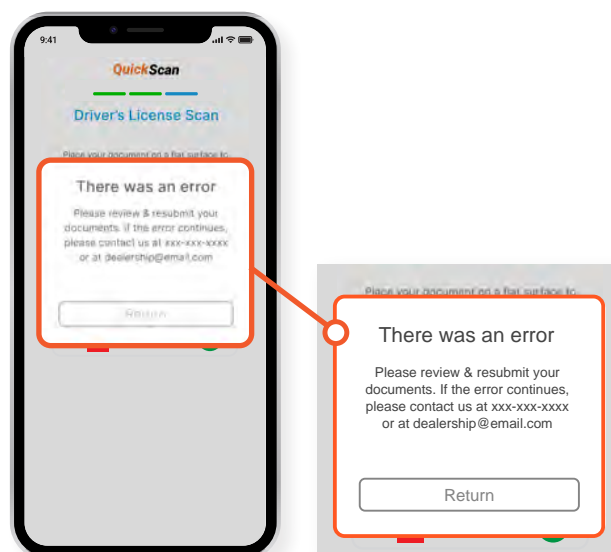
The dealer’s unique contact information will be displayed as the contact reference for the customer.



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

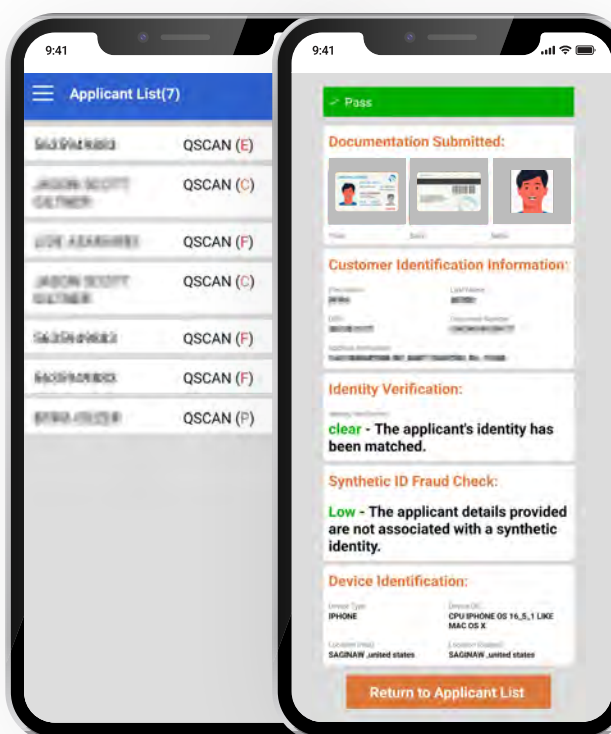
Hit “**Return**” to be redirected back to the beginning of the QuickScan process where the user is able to try again.

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.

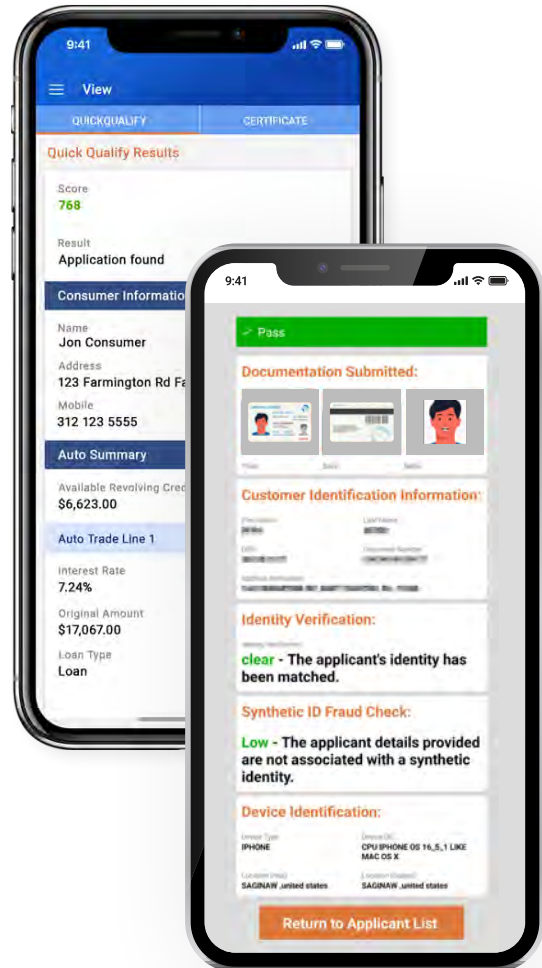


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The **700Credit QuickMobile Dealer App** is offered at no charge and can be downloaded from the Apple and Android App Stores by searching for “**700Credit**” or by scanning the qr codes to the right.

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.



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.

The screenshot displays a 'ID Information Verification' window with a green status indicator in the top right corner. It contains the following fields and values:

First Name	Last Name	Date Of Birth	Mobile Number
John	Consumer	mm/dd/yyyy	(xxx) xxx-xxxx
Address		Document Number	
12345 Anywhere Ave Apt 123 City Name, ST 12345		1234567891011121314	

(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. The device identification section is for informational purposes only and is not checked for fraud at this time.

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 15.4.1	Anywhere, USA	Anywhere, USA


(6) DMV Verification

The DMV Verification feature will connect to certain state DMV agencies and verify the various pieces of information on the license:

1. Document Number
2. First Name
3. Last Name
4. Date of Birth
5. Address
6. Expiration Date


There is an indicator for each of these on the QuickScan report:

DMV Verification 					
Doc. Number	First Name	Last Name	Date of Birth	Address	Exp. Date
Match ✓	Match ✓	Match ✓	Match ✓	Match ✓	Match ✓

DMV Verification 					
Doc. Number	First Name	Last Name	Date of Birth	Address	Exp. Date
No Match ✗	No Match ✗	No Match ✗	No Match ✗	No Match ✗	No Match ✗

(7) OFAC Check

The OFAC feature in QuickScan runs an OFAC check on the individual and returns all information if there is a hit.


OFAC Check 
Pass - No match found


Example Interface


QuickScan Results Summary

Caution

Reason for Caution:
DMV Verification Failed


Front


Back


Selfie

ID Information Verification

First name	Middle name	Last name	Date of birth	Mobile number
CHRIS		AVERY	03/16/1973	5635949883
Address			Document Number	Expiration Date
228 SPRING ST SENOIA, GA 30276			1127828017	03/16/2070

DMV Verification

Doc. Number	First Name	Last Name	Date of Birth	Address	Exp. Date
No Match	No Match	No Match	No Match	No Match	No Match

Identity Verification

Clear - The applicant identity has been matched.

Synthetic ID Fraud Check

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

OFAC Check

Pass - No match found

Device Identification

Device type	Device OS	Location (real)	Location (stated)
ANDROID	ANDROID 10	MUSCATINE, united states	

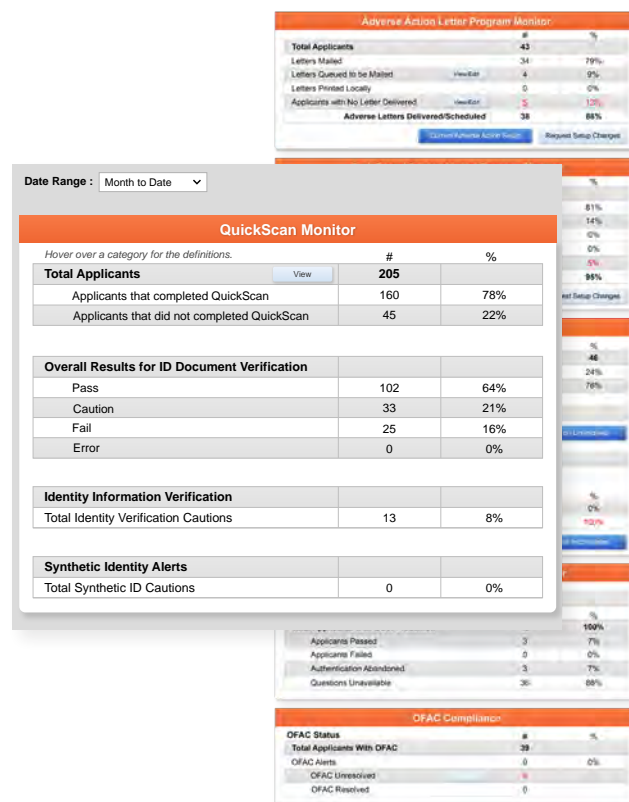
Close

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.

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

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



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.

DMV Verification failed.



Ask for additional information, ex. utility bill.

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.

OFAC Check returned a match



Additional verification recommended.

DMV-Lookup

The following table represents the states that are currently participating in our DMV-Lookup feature.

Jurisdiction	Authorized	Unauthorized	Jurisdiction	Authorized	Unauthorized
AL	X		MT	X	
AR	X		NC	X	
AZ	X		ND	X	
CA		X	NE	X	
CO	X		NH	X	
CT	X		NJ	X	
DC	X		NM	X	
DE	X		NV	X	
FL	X		NY		X
GA	X		OH	X	
HI	X		OK	X	
IA	X		OR	X	
ID	X		PA		X
IL	X		RI	X	
IN	X		SC	X	
KS	X		SD	X	
KY	X		TN	X	
LA		X	TX	X	
MA	X		UT		X
MD	X		VA	X	
ME	X		VT	X	
MI	X		WA	X	
MN		X	WI	X	
MO	X		WV	X	
MS	X		WY	X	

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.

Consumers Sending a QuickScan Link

Once a consumer has decided to purchase a vehicle, they will be walked through the purchasing experience (within the VR Payments Step). Included in this process, users will be required to upload their driver's license and selfie images using their mobile phone.

To send the process to themselves, users will enter their phone number, and click "send link". They will then be walked through the rest of the required steps on their personal phone.

The screenshot displays a web interface for purchasing a vehicle. On the left, a sidebar lists vehicle details for a 2024 Jeep Compass, including its MSRP, selling price, and financing options. The main content area is titled 'Upload your documents to prepare for delivery' and shows progress for 'Driver's License' (Pending) and 'Insurance' (Completed). A 'Request Test Drive' button is visible at the bottom right.

Awesome Product ... Request Test Drive Hannah Gubagoo

2024 Jeep Compass

Selling price \$35,000

\$712/mo (k)

Payments \$3,000 down / 72 mo / 5.38% APR

Incentives / selected / \$500 off

Trade-in / None Selected

Upload your documents to prepare for delivery

Driver's License (Optional)

Make sure your Driver's License is not expired and valid in the State or state your destination is located within

Driver License Scan

Pending

Resend link

Insurance (Optional)

Must provide coverage must identify the vehicle by VIN, and the vehicle registration must be noted on the policy

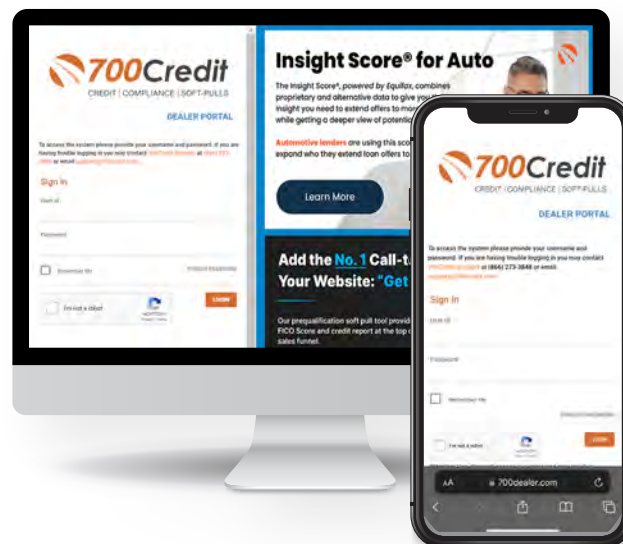
EDF, PDF, PNG, etc. max 10MB

Upload

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.

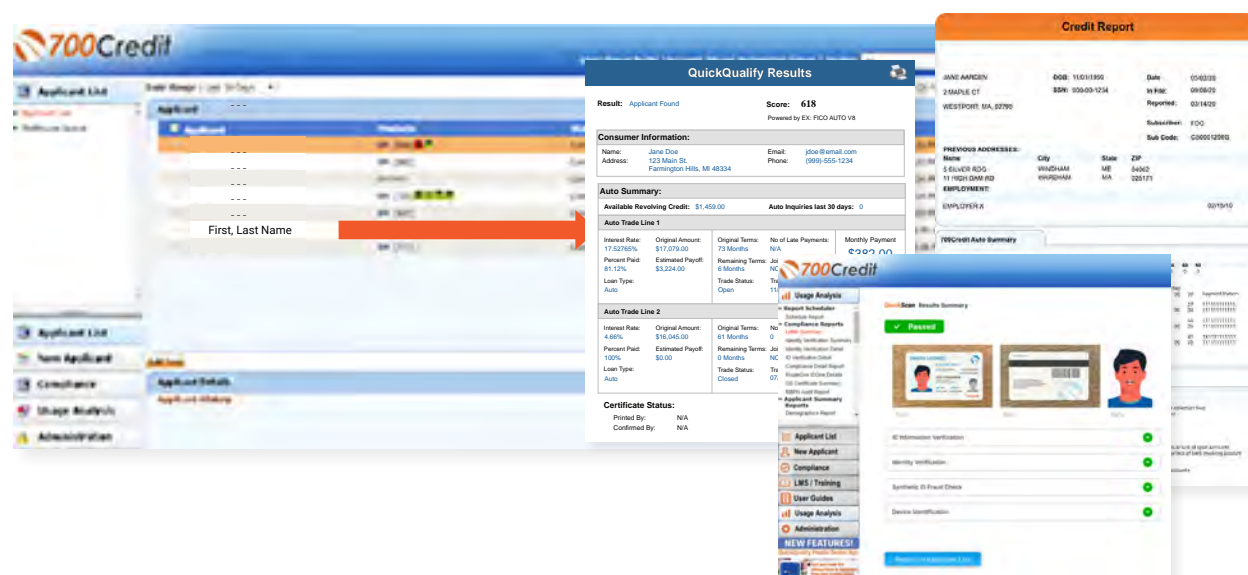
You should have received your username and password in a welcome email from our team. If you did not receive this email, or have misplaced it, please contact our support department at: support@700credit.com | (886) 273-3848.



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.



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

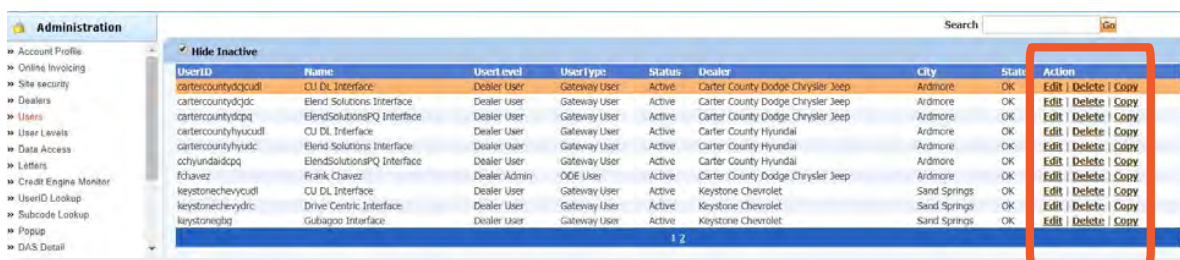
- Ensure compliance processes are being followed
- Identify immediately when/where you are out of compliance
- Easily print audit reports
- Single and multi-point rooftop views

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%
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	6	14%
Notices Emailed	0	0%
Notices Printed Locally	0	0%
Applicants with No Notice Delivered	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	27	
Alerts Resolved	2	
Work on Unresolved		
Consumer Alerts		
	#	%
Fraud Victim and Security Alerts	1	
Active Duty Alerts	0	
ID Verifications		
	#	%
Complete	0	0%
Incomplete	42	100%
Work on Incomplete		
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

Dealers with the appropriate authorization can add, edit and/or delete customers and their credit/lead information with the following simple process:

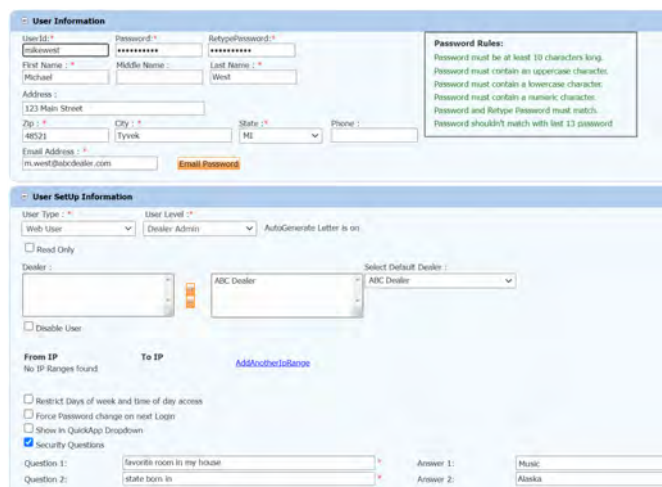
1. Log in to your 700Dealer.com platform using your provided credentials.
2. Click on the “Users” link in the left-hand navigation Administration panel.
3. If editing a user’s credentials, click the “Edit” link attached to the user’s “Action” column.
4. To delete a user, click the “Delete” link.
5. If creating a new user, click on the “Copy” link.



User ID	Name	User Level	User Type	Status	Dealer	City	State	Action
cartercountydcouid	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcidc	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcidp	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountythyuid	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountythyidc	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountythyidp	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
keystonechevyuid	CJ DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevyidc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevyidp	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy

If you need to alter the information of an applicant's pre-existing profile, select “Edit” attached to the user's listing. From their information profile, dealers can make the desired changes.

Once complete, save the profile before exiting out.



User Information

User ID: Password: Retype Password:

First Name: Middle Name: Last Name:

Address:

City: State: Zip: Phone:

Email Address: [Email Password](#)

Password Rules:
 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.
 Password shouldn't match with last 13 password.

User Setup Information

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

☐ Read Only

Dealer: Select Default Dealer:

☐ Disable User

From IP: To IP: [Add Another IP Range](#)

☐ Restrict Days of week and time of day access
☐ Force Password change on next Login
☐ Show In QuickApp Dropdown

☒ Security Questions

Question 1: Answer 1:

Question 2: Answer 2:

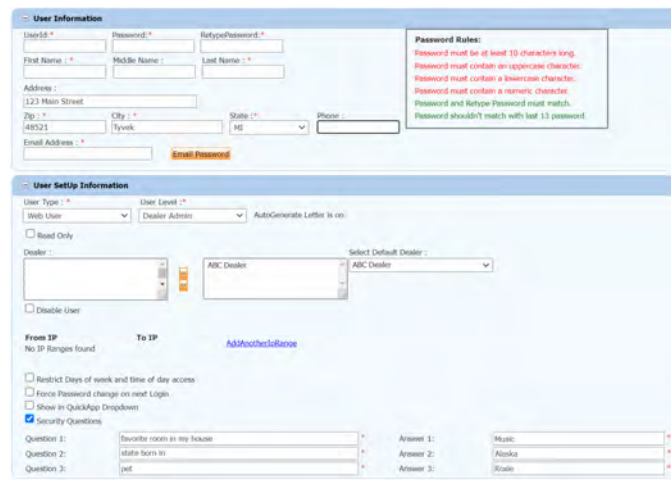
Creating a New User



UserID	Plame	UserLevel	UserType	Status	Dealer	City	State	Action
cartercountydqcdi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydqdc	Elend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydqcpq	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyhucudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyhucudc	Elend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cchyundaicdpq	Elend 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
keystonechevyudl	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevydic	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonestg	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 from the "Users" mass list, and select the "Copy" action, as highlighted above.

You can then fill in the new user's information into the user profile, as well as make any necessary changes.



User Information

UserID: * Password: * Retype Password: *

First Name: * Middle Name: * Last Name: *

Address: * 123 Main Street

Zip: * 48521 City: * Tyvek State: * MI Phone: *

Email Address: * Small Password

Password Rules:

- 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.
- Password shouldn't match with last 13 password.

User Setup Information

User Type: * Web User * Dealer Admin * AutoGenerate Letter is on:

☐ Read Only ☐ Disable User

Dealer: * ABC Dealer * Select Default Dealer: * ABC Dealer *

From IP: * No IP Ranges found To IP: * Add Another Range

☐ Restrict Days of week and time of day access

☐ Force Password change on next Login

☐ Show in QuickApp Dropdown

☒ Security Questions

Question 1: * Describe road in my house * Answer 1: * Miami *

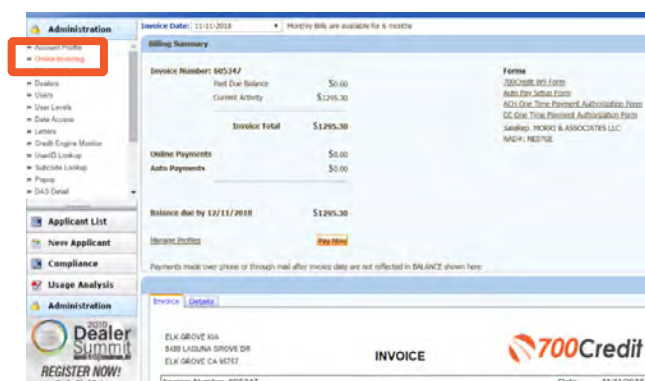
Question 2: * state born to * Answer 2: * Alaska *

Question 3: * jet * Answer 3: * Maine *

Viewing Invoices

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

Locate and select the desired invoice to open its details and view the billing summary.



Administration

- Account Profile
- Online Invoicing
- Site security
- Dealers
- User Levels
- Data Access
- Letters
- Credit Engine Monitor
- UserID Lookup
- Subcode Lookup
- Popup
- DAS Detail

Invoice Details

Invoice Number: 005347

Invoice Total: \$1295.30

Online Payments: \$0.00

Auto Payments: \$0.00

Balance due by 12/11/2018: \$1295.30

Form

700Credit, Inc. 1000
Auto (for Sales Dept)
ACU One Time Payment Auto Insurance Policy
CC One Time Payment Auto Insurance Policy
Lending: MORGAN & ASSOCIATES LLC
INDH - REGIST

700Credit

INVOICE

ELK GROVE 60A
8400 LAGUNA GROVE DR
ELK GROVE CA 95757

Invoice Number: 005347

Date: 11/11/2018