



# **USER GUIDE**

## **APRIL 2025**



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## Welcome to 700Credit

700Credit is the leading provider of credit reports, compliance solutions, soft pull products, identity theft and driver's license authentication platforms for automotive, RV, Powersports and Marine dealers in the US. Our product and service offerings include credit reports, prescreen and prequalification platforms, OFAC compliance, Red Flag solutions, 2022 Safeguards protection, Synthetic ID Fraud Detection, score disclosure, Risk-Based Pricing and Adverse Action notices, identity verification, and mobile and in-store driver's license authentication solutions. With over 22,000 direct dealer clients, and 230+ software partners, we look forward to becoming your trusted credit and compliance vendor.

### Credit Report Solutions

We are the largest authorized reseller of credit reports from all three leading national credit companies, **Experian, Equifax and TransUnion**. All 700Credit clients receive their— choice of report format (HTML, enhanced, TTY or Merged Format), score, and ancillary products.

### Compliance Solutions

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

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

### Soft Pulls

The term “*soft pull*” refers to an action where a soft inquiry is made on a consumer's credit file using name and address only. Soft pull solutions **do not require a customer's SSN or DoB** and have **no impact on a customer's credit profile**. We have several soft pull solutions to choose from and help you engage consumers and speed the sales process, including:

#### QuickQualify (prequalification)

QuickQualify is a powerful “*call-to-action*” for your dealership website. This application requires only the consumer's name and address (*no SSN or DoB*) and provides dealers with a FICO® score and full credit report. Generate **3 to 4 times the leads** over a typical lead form and empower your sales team with the data they need to discuss qualified payment options.

#### QuickScreen (prescreen)

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

## Identity Verification & Fraud Detection

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

### Identity Verification

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

### Synthetic ID Fraud

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

### Income & Employment Verification

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

## Driver's License Authentication Solutions

Protect your store with the industry's most advanced data capture and driver's license authentication solutions for automotive retailers today. We have **two platforms** for dealer's to authenticate customers – *both remotely and in-store*.

### Mobile Scanner

Our document authentication platform, QuickScan, provides dealerships real-time confirmation of the legitimacy of a customer's driver's license and identity. This platform can be used in-store, as well as remotely when verifying the identities of online car buyers and leads. **Includes DMV validation and Deal Jacket integration.**

### In-Store

ID Drive provides dealers with the most comprehensive physical driver's license scanning solution for automotive dealers today. This platform combines our prescreen and prequalification platforms, as well as our suite of Identity Verification tools (*Red Flag and Synthetic Fraud detection*) to deliver fast, accurate results.

**OttoMoto has integrated our credit, compliance and soft pull, prequalification solutions into their platform. This brief guide will walk you through the consumer's experience with getting prequalified and/or applying for financing, how to pull/view credit (including our push feature) and prequal reports, and sending application links to consumers from within OttoMoto. If you have any questions, please feel free to reach out to our support desk at (866) 273-3848 or email us at: [support@700Credit.com](mailto:support@700Credit.com).**

## 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				
<b>Consumer Information:</b>				
Name:	Jane Doe	Email:	jdoe@email.com	
Address:	123 Main St. Farmington Hills, MI 48334	Phone:	(999)-555-1234	
<b>Auto Summary:</b>				
Available Revolving Credit: \$1,459.00		Auto Inquiries last 30 days: 0		
<b>Auto Trade Line 1</b>				
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	
<b>Auto Trade Line 2</b>				
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	
<b>Certificate Status:</b>				
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																																																									
<b>EQUIFAX</b>		<b>EXPERIAN</b>		<b>TRANSUNION</b>																																																					
FICO Auto V5F		FICO AUTO V8		FICO Auto 08																																																					
750		761		780																																																					
<b>Credit Report</b>																																																									
<b>700Credit Auto Summary</b>																																																									
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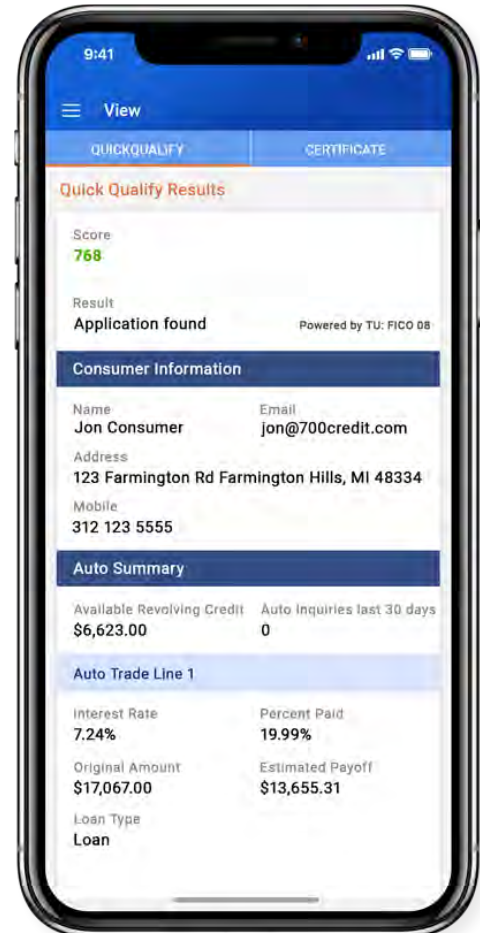
Above is an example of our HTML Credit Report. This image was split for display purposes but will normally provide dealers with a complete, single view.

## QuickMobile App (Dealer Mobile App)

Dealers are also able to receive immediate access to QuickScan lead information through the 700Credit **QuickMobile App**.

Specifically designed for dealers to manage their soft pull leads (*QuickQualify and QuickScan*) from a single, safe platform. It protects your consumer's information with a **secure login screen** and available at anytime on your own mobile or tablet device. .

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



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

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

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

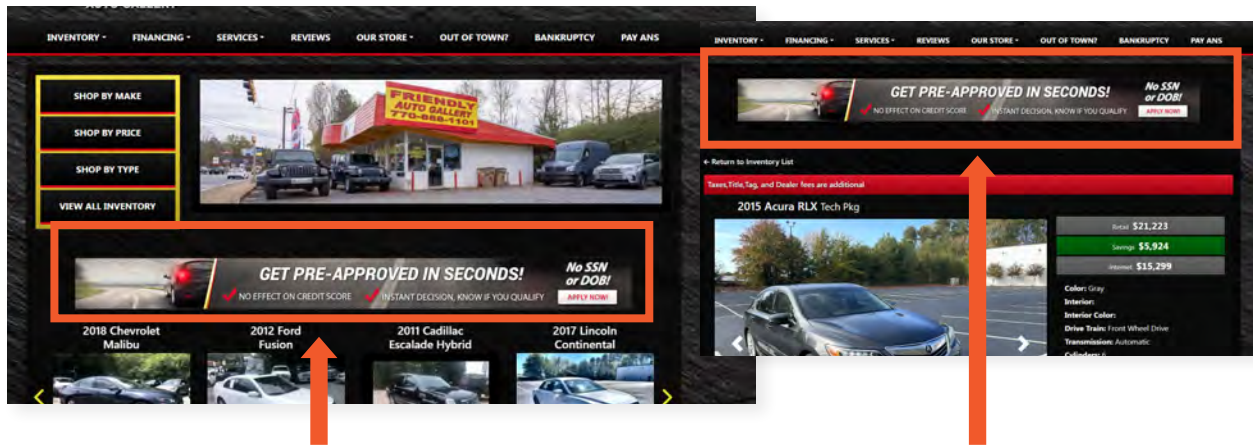


## Consumer Experience with OttoMoto

### Consumer Accessing the Prequalification Form

Consumers are able to get prequalified through OttoMoto's platform in two ways; the **first option being via prequalification banners and buttons on a dealership website.**

If accessing the 700Credit prequalification form through a dealership website, locate and select one of the **"Get Prequalified/Pre-Approved"** banners or buttons placed around the site.



PREQUALIFICATION BANNER ON HOMEPAGE

PREQUALIFICATION BANNER IN VDP

By selecting a prequalification banner or button, the user will be re-directed to 700Credit's prequalification video and form.

They will be prompted to provide the following information:

1. First and Last Name
2. Address, City, State, ZIP
3. Phone Number
4. Email Address

Once complete, agree to the terms and conditions and click **"Submit"**. The user is then notified they have been preapproved and that a representative will be in contact with them soon.



The second option consumers have is via QR code and their mobile phone. Dealers may place these QR codes in various places around the dealership, including their desks or even directly on the vehicles.

These multiple points of integration make the process simple and efficient for consumer's both in- and out-of-store.



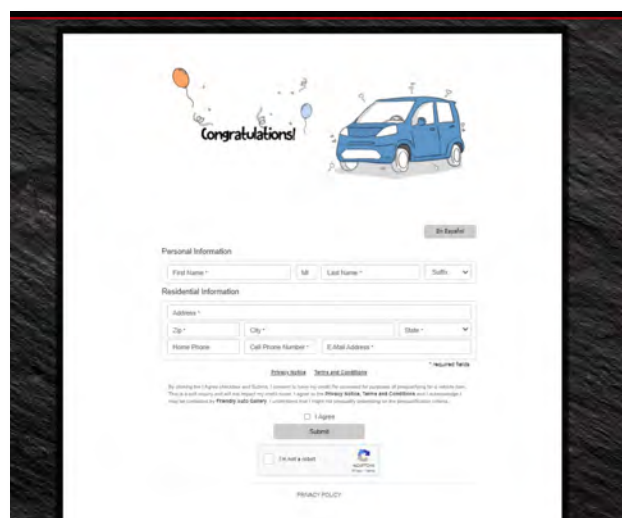
If accessing the 700Credit prequalification form via a QR code, the user will simply scan the code with their phone and be automatically brought to the form, following the same steps as those who accessed via the VDP.

The user's mobile phone will be redirected automatically to 700Credit's prequalification form.

They will be prompted to provide the following information:

1. First and Last Name
2. Address, City, State, ZIP
3. Phone Number
4. Email Address

Once complete, agree to the terms and conditions and click **"Submit"**.



The user is then notified they have been preapproved and that a representative will be in contact with them soon.



## Consumer Applying for Financing

Just as there are two places in which a consumer can get prequalified, OttoMoto also includes two places in which a consumer can apply for financing and start the buying process on a vehicle.

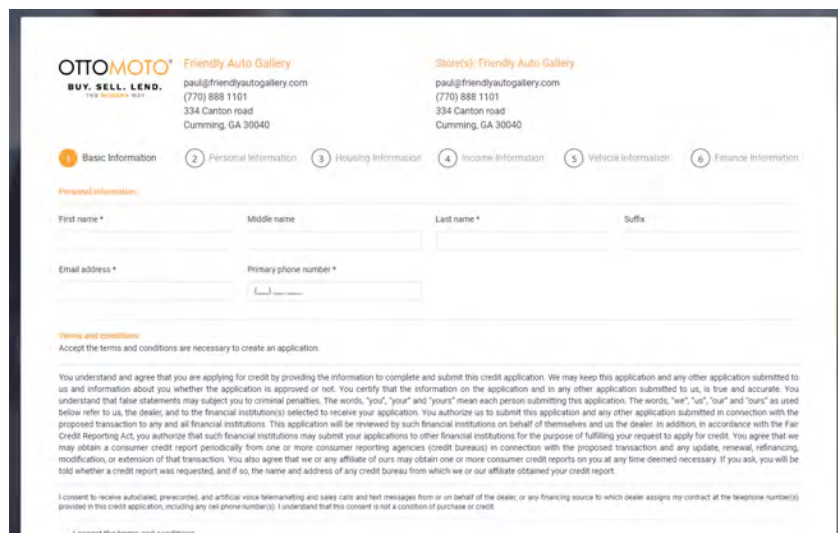
**Consumers can chose between locating the credit app on the dealership website, or utilizing the QR codes placed out by the dealers.**

On a dealership website, locate the **"Financing"** tab in the navigation panel, and select **"Apply Online"** from the drop-down.



If utilizing the QR code, the user will simply scan the code with their phone.

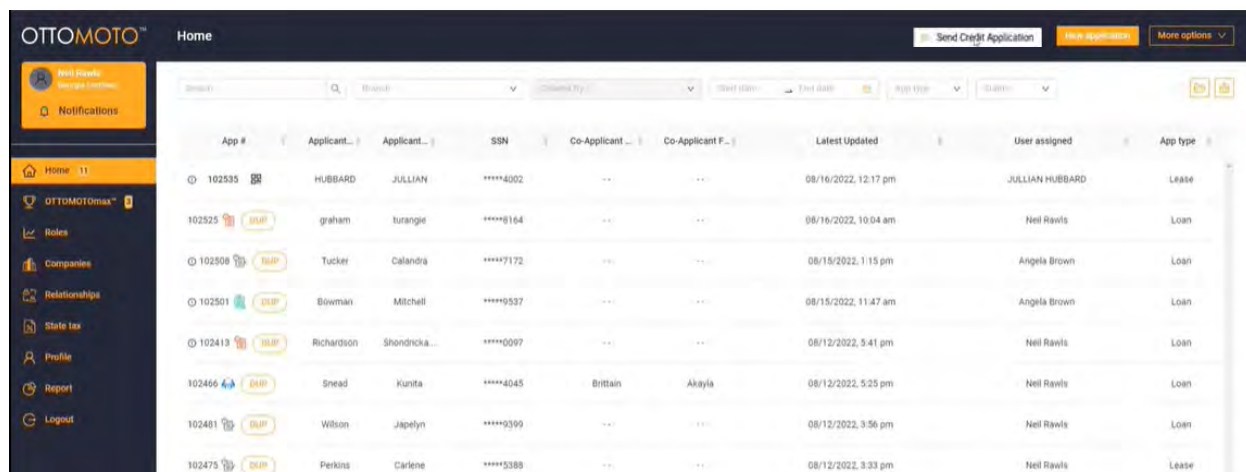
Through both of these processes, upon clicking **"Apply Online"** or **scanning the code**, the user will be automatically redirected to OttoMoto's online credit application. From here, they will be prompted through a series of steps to complete their financing application.



## OttoMoto's Back-End Portal

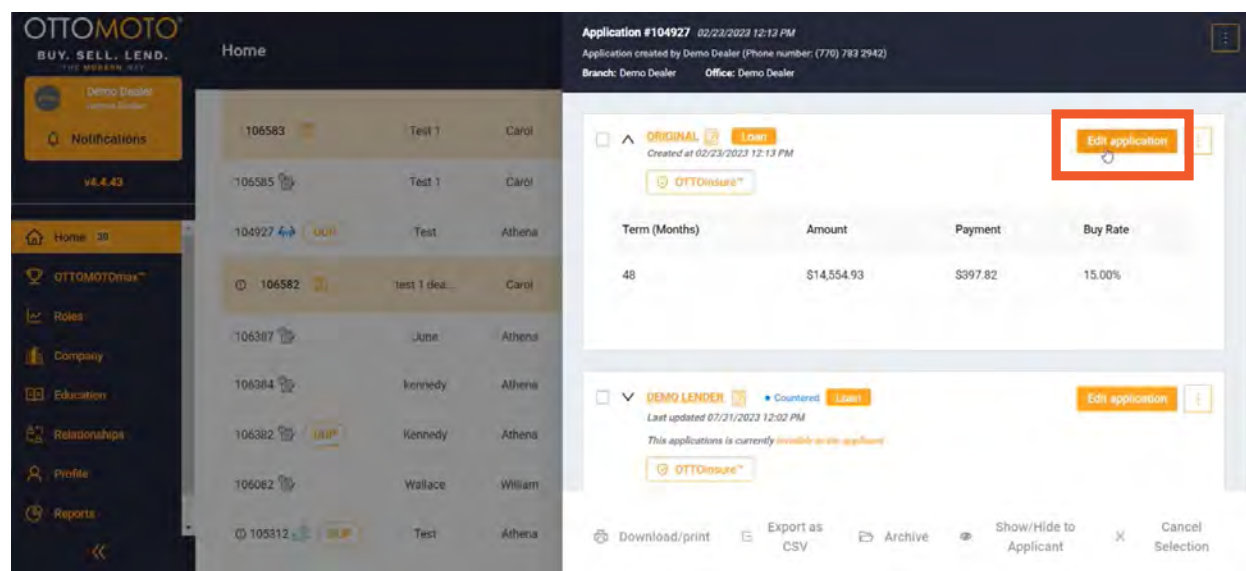
### Viewing Prequalification Lead Information

Beginning in the home dashboard, dealers will be presented a full list of deals within the system. Locate and select the consumer whose prequalification information you want to view.



App #	Applicant...	Applicant...	SSN	Co-Applicant ...	Co-Applicant F...	Latest Updated	User assigned	App type
102535	HUBBARD	JULLIAN	****4202	...	...	08/16/2022, 12:17 pm	JULLIAN HUBBARD	Lease
102525	graham	turange	****8164	...	...	08/16/2022, 10:04 am	Neil Rawls	Loan
102508	Tucker	Calandra	****7172	...	...	08/15/2022, 1:15 pm	Angela Brown	Loan
102501	Bowman	Mitchell	****9537	...	...	08/15/2022, 11:47 am	Angela Brown	Loan
102413	Richardson	Shondricka...	****0097	...	...	08/12/2022, 5:41 pm	Neil Rawls	Loan
102466	Snead	Kunita	****4045	Britain	Akayla	08/12/2022, 5:25 pm	Neil Rawls	Loan
102401	Wilson	Japelyn	****9399	...	...	08/12/2022, 3:56 pm	Neil Rawls	Loan
102475	Perkins	Carlene	****3388	...	...	08/12/2022, 3:33 pm	Neil Rawls	Lease

A slide-out window will appear on screen. Click **Edit Application** to open the consumer's deal profile.



**Application #104927** 02/23/2023 12:13 PM  
Application created by Demo Dealer (Phone number: (770) 783 2942)  
Branch: Demo Dealer Office: Demo Dealer

**ORIGINAL** Loan  
Created at 02/23/2023 12:13 PM

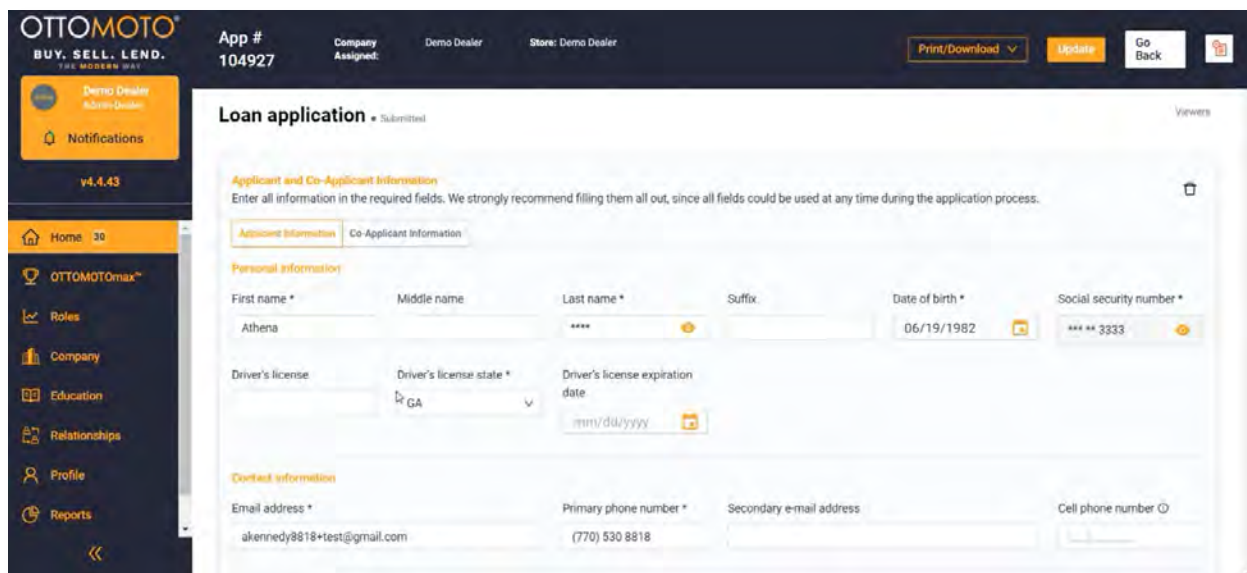
Term (Months)	Amount	Payment	Buy Rate
48	\$14,554.93	\$397.82	15.00%

**DEMO LENDER** Countered Loan  
Last updated 07/21/2023 12:02 PM  
This application is currently available to the applicant

**Edit application**

Download/print Export as CSV Archive Show/Hide to Applicant Cancel Selection

The dealer will be presented with the consumer's credit profile.



**OTTOMOTO**  
BUY. SELL. LEND.  
THE MODERN WAY

App # 104927 Company Assigned: Demo Dealer Store: Demo Dealer

Print/Download Update Go Back

**Loan application** Submitted

**Applicant and Co-Applciant Information**  
Enter all information in the required fields. We strongly recommend filling them all out, since all fields could be used at any time during the application process.

**Personal information**

First name \* Middle name Last name \* Suffix Date of birth \* Social security number \*

Athena \*\*\*\* 06/19/1982 \*\*\* \*\* 3333

Driver's license Driver's license state \* Driver's license expiration date

GA mm/dd/yyyy

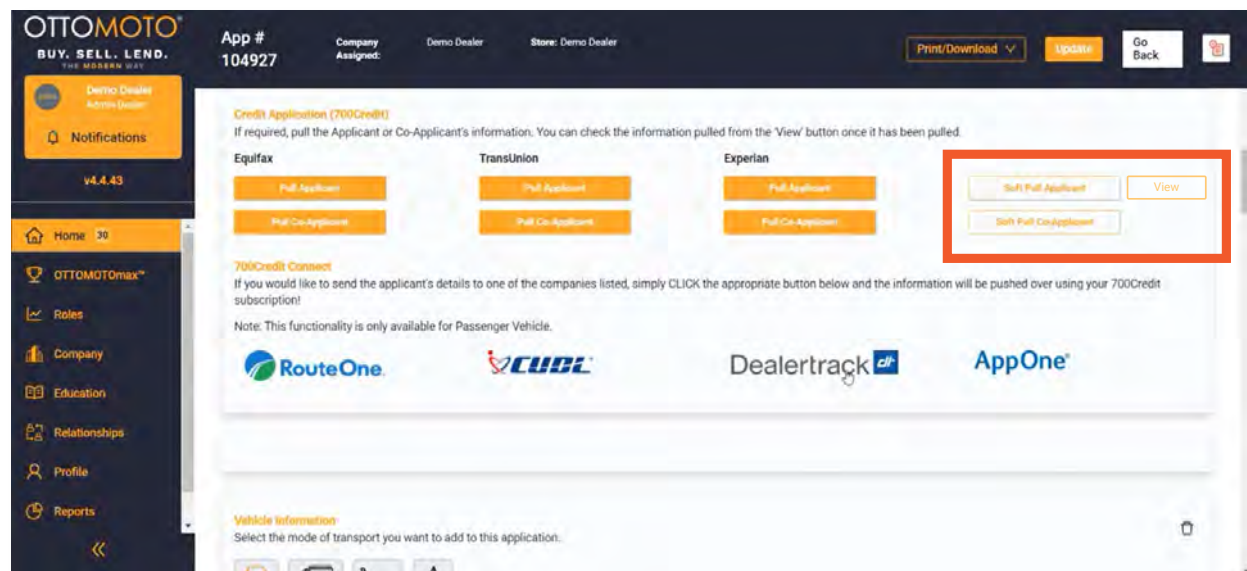
**Contact information**

Email address \* Primary phone number \* Secondary e-mail address Cell phone number

akennedy8818+test@gmail.com (770) 530 8818

Scroll down in the profile to find the **"Credit Application (700Credit)"** section.

Within this section, dealers are able to view any previously pull credit reports from any of the three major bureaus, as well as the consumer's prequal results. Select the **"View"** button, located next to the **"Soft Pull Applicant"** button, as circled below.



**OTTOMOTO**  
BUY. SELL. LEND.  
THE MODERN WAY

App # 104927 Company Assigned: Demo Dealer Store: Demo Dealer

Print/Download Update Go Back

**Credit Application (700Credit)**  
If required, pull the Applicant or Co-Applciant's information. You can check the information pulled from the 'View' button once it has been pulled.

**Equifax** **TransUnion** **Experian**

Soft Pull Applicant Pull Applicant Pull Co-Applciant

Soft Pull Applicant Pull Applicant Pull Co-Applciant

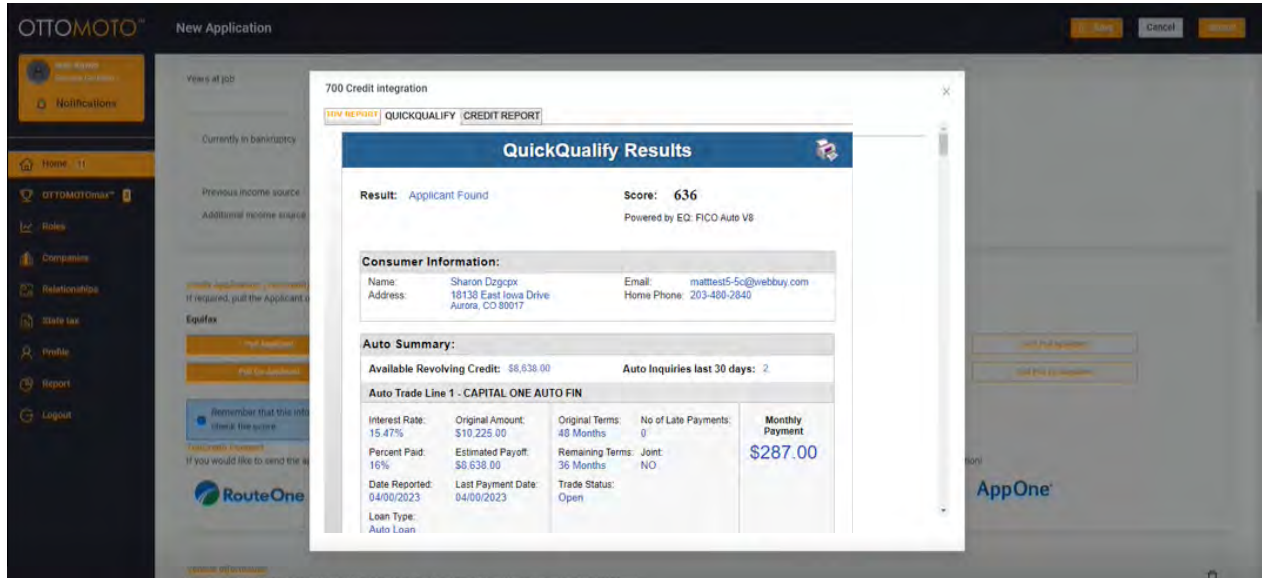
Soft Pull Applicant Pull Applicant Pull Co-Applciant

**700Credit Connect**  
If you would like to send the applicant's details to one of the companies listed, simply CLICK the appropriate button below and the information will be pushed over using your 700Credit subscription!  
Note: This functionality is only available for Passenger Vehicle.

**RouteOne** **CUBI** **Dealertrack** **AppOne**

**Vehicle Information**  
Select the mode of transport you want to add to this application.

700Credit's soft pull, prequalification results (QuickQualify) will now appear in an iframe on screen.

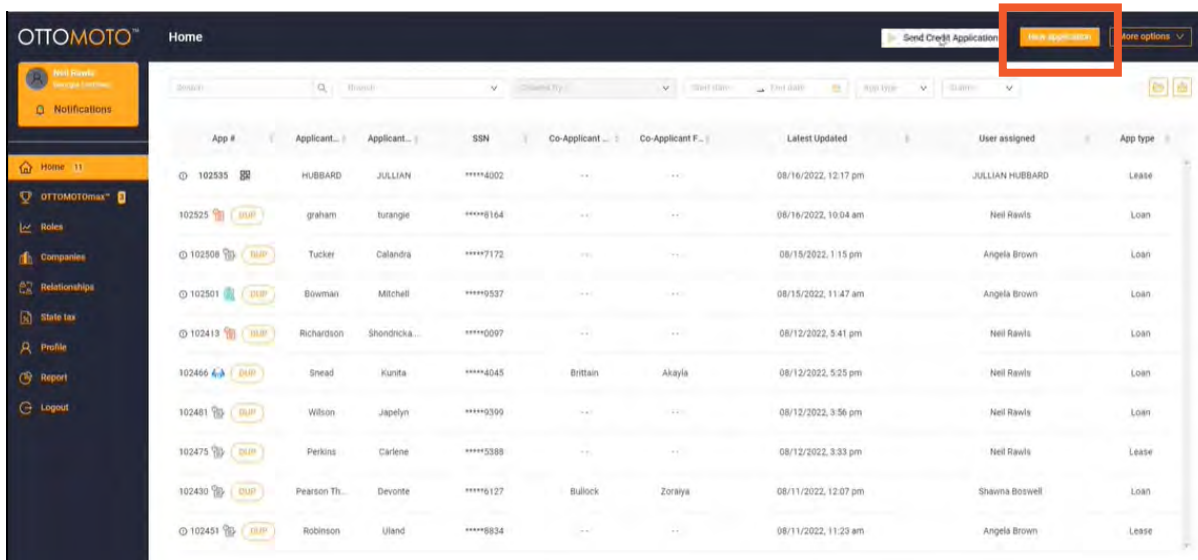


The screenshot shows the OTTOMOTO New Application interface. A modal window titled "700 Credit Integration" is open, displaying "QuickQualify Results". The modal includes tabs for "NEW REPORT", "QUICKQUALIFY", and "CREDIT REPORT". The results show a "Result: Applicant Found" with a "Score: 636" powered by EQ FICO Auto V8. Below this is "Consumer Information" for Sharon Dzgcpx, 18138 East Iowa Drive, Aurora, CO 80017, with email mattheis5-5c@webbuy.com and home phone 203-486-2840. The "Auto Summary" section shows "Available Revolving Credit: \$8,638.00" and "Auto Inquiries last 30 days: 2". It also lists "Auto Trade Line 1 - CAPITAL ONE AUTO FIN" with details: Interest Rate 15.47%, Original Amount \$10,225.00, Original Terms 48 Months, No of Late Payments 0, Monthly Payment \$287.00, Percent Paid 16%, Estimated Payoff \$8,638.00, Remaining Terms 36 Months, Joint NO, Date Reported 04/00/2023, Last Payment Date 04/00/2023, Trade Status Open, and Loan Type Auto Loan.

## Pulling Credit within OttoMoto

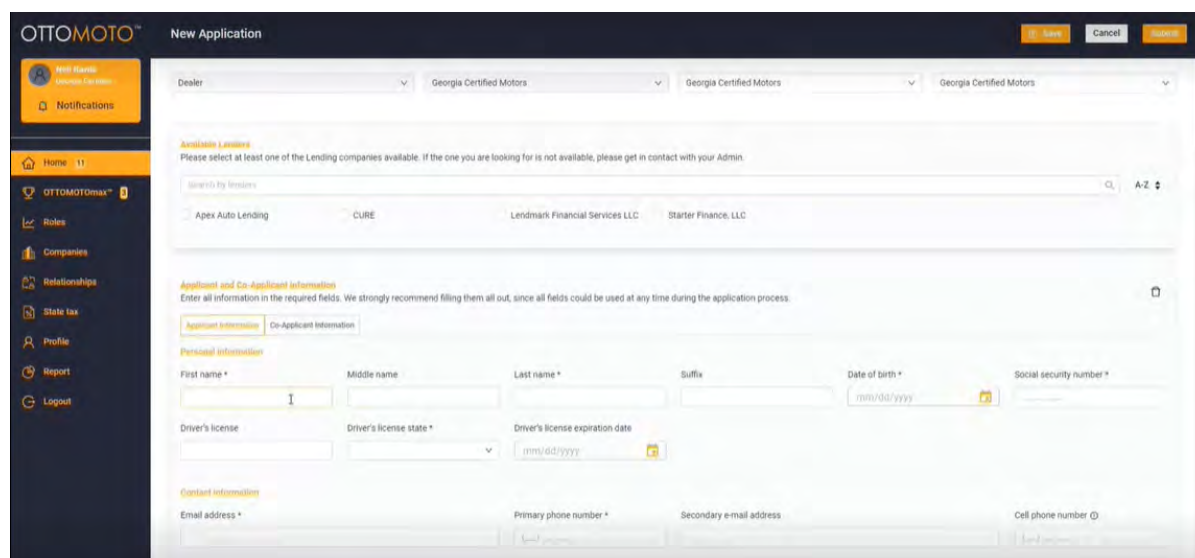
Beginning in the home dashboard, dealers will be presented a full list of deals within the system.

Locate the yellow **"New Application"** button in the top-right corner.



App #	Applicant...	Applicant...	SSN	Co-Applicant...	Co-Applicant F...	Latest Updated	User assigned	App type
102535	HUBBARD	JULIAN	****8002	--	---	06/16/2022, 12:17 pm	JULIAN HUBBARD	Lease
102525	graham	turange	****8164	--	---	06/16/2022, 10:04 am	Neil Rawls	Loan
102508	Tucker	Calandra	****7172	---	---	06/16/2022, 1:15 pm	Angela Brown	Loan
102501	Bowman	Mitchell	****9537	---	---	06/15/2022, 11:47 am	Angela Brown	Loan
102419	Richardson	Shondricka...	****0097	--	---	06/12/2022, 5:41 pm	Neil Rawls	Loan
102466	Sneed	Kunta	****4045	Brittain	Akayla	06/12/2022, 5:25 pm	Neil Rawls	Loan
102481	Wilson	Japelyn	****3399	--	---	06/12/2022, 3:56 pm	Neil Rawls	Loan
102475	Perkins	Carlene	****3388	--	---	06/12/2022, 3:33 pm	Neil Rawls	Lease
102430	Pearson Th...	Devonte	****6127	Bullock	Zoraya	06/11/2022, 12:07 pm	Shawna Boswell	Loan
102451	Robinson	Uland	****8834	--	---	06/11/2022, 11:23 am	Angela Brown	Lease

The dealer is presented with the new application form and are prompted to fill in the consumer's information; name, address, DoB, SSN, driver's license information, and contact information. The dealer is also able to include job history and/or bankruptcy information.



**OTTO MOTO™** New Application

Dealer: Georgia Certified Motors

**Available Lenders**  
Please select at least one of the Lending companies available. If the one you are looking for is not available, please get in contact with your Admin.

Search by lenders: CL A-Z

Apex Auto Lending CURE Lendmark Financial Services LLC Starter Finance, LLC

**Applicant and Co-Applicant information**  
Enter all information in the required fields. We strongly recommend filling them all out, since all fields could be used at any time during the application process.

**Applicant information**

First name \* Middle name Last name \* Suffix Date of birth \* Social security number \*

Driver's license Driver's license state \* Driver's license expiration date

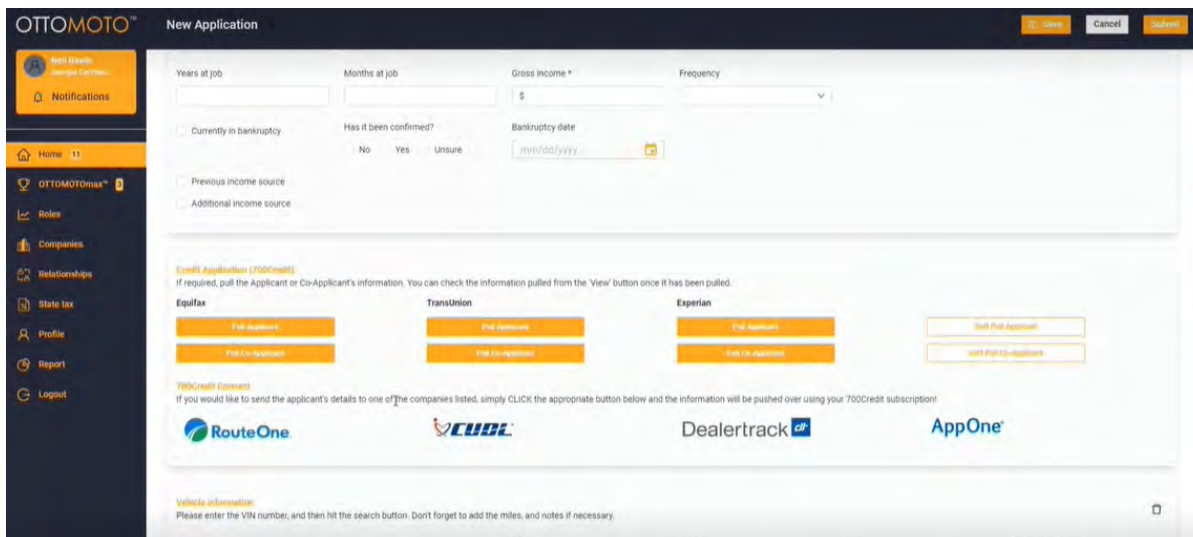
**Contact information**

Email address \* Primary phone number \* Secondary e-mail address Cell phone number \*

Once the consumer's information has been completed, the dealer will scroll down to the **"Credit Application (700Credit)"** section.

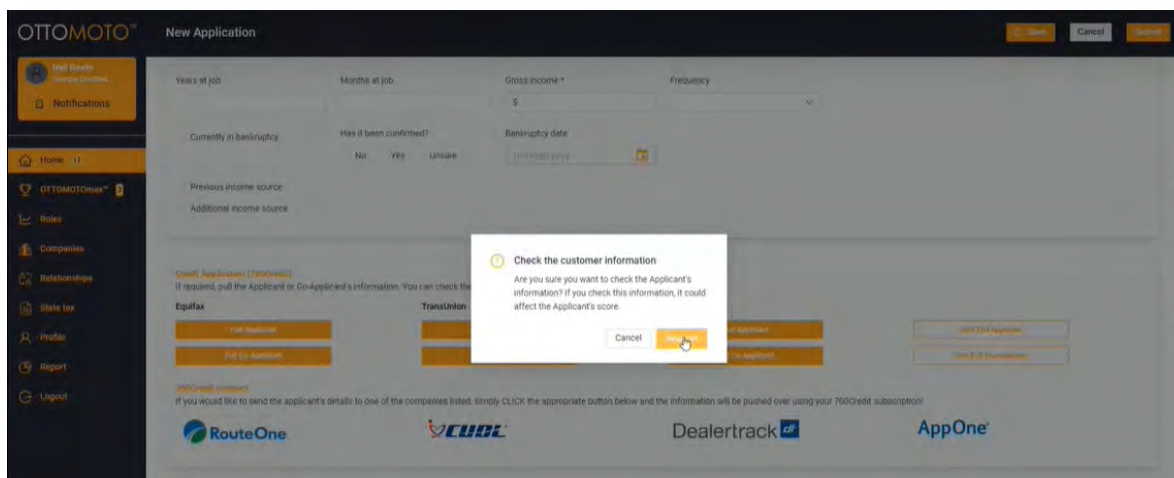
Within this section, the dealer is able to choose from 3 options for pulling their credit; Equifax, Experian and TransUnion. Under each of these bureau's columns there is a **"Pull Applicant"** and **"Pull Co-Applicant"** button (in the case the dealer included co-applicant information in the previous step).

Select bureau and whose credit you want to pull from.



The screenshot shows the OTTOMOTO New Application form. The left sidebar contains navigation links: Home, OTTOMOTOmax, Roles, Companies, Relationships, State tax, Profile, Report, and Logout. The main form area is titled "New Application" and contains fields for Years at job, Months at job, Gross income, Frequency, Currently in bankruptcy, Has it been confirmed?, Bankruptcy date, Previous income source, and Additional income source. Below these fields is the "Credit Application (700Credit)" section, which includes instructions and buttons for pulling credit from Equifax, TransUnion, and Experian. The buttons are labeled "Pull Applicant" and "Pull Co-Applicant". At the bottom of the form, there is a "Vehicle information" section with a VIN number field and a search button.

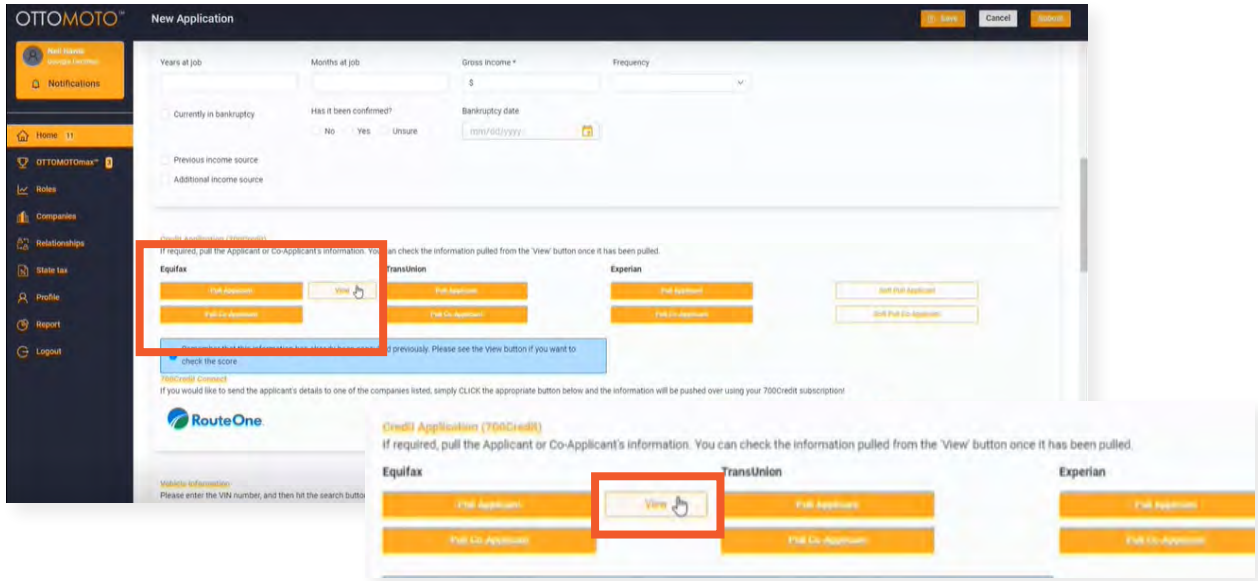
A pop-up will appear asking the dealer to check the information they included in the applicant's form, as the information included could affect the customer's credit score. Click **"Request"** once you are sure the information is correct and accurate.



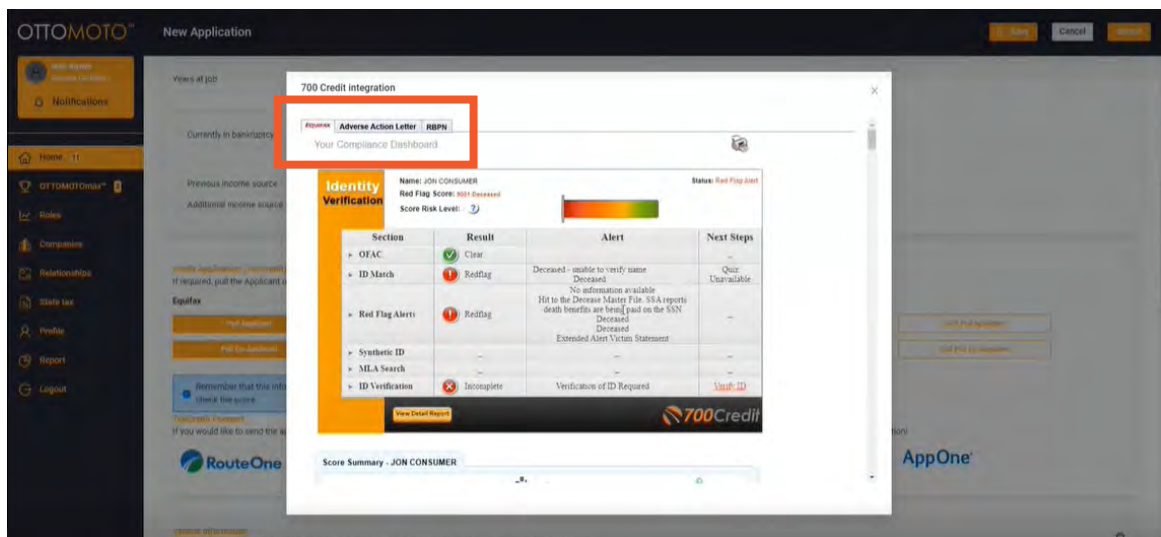
The screenshot shows the OTTOMOTO New Application form with a pop-up dialog box. The dialog box is titled "Check the customer information" and contains the text: "Are you sure you want to check the Applicant's information? If you check this information, it could affect the Applicant's score." The dialog box has "Cancel" and "Request" buttons. The background form is dimmed, showing the same fields as the previous screenshot.

The dealer will be returned to the **“Credit Application (700Credit)”** section. There will now be a **“View”** button visible, located next to whichever button the dealer chose to pull credit from, as shown below.

Click **“View”**.



700Credit’s HTML credit report will now appear in an iframe on screen. From here, dealers can view the consumer’s full credit file, adverse action letter, and RBPN by utilizing the tabs in the top-left corner of the iframe. The link to their compliance dashboard is right below these tabs, and dealers can print this application by selecting the printer icon in the top-right corner, all circled below.

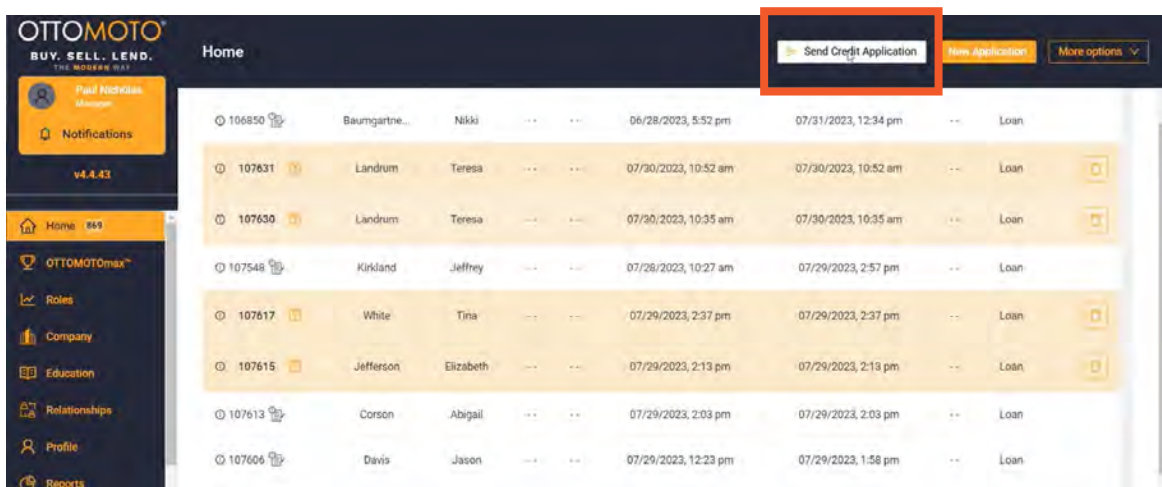


## Dealer-Initiated Credit Request (Soft & Hard Pull)

Within the OttoMoto platform, dealers are able to send direct links to consumers, requesting them to complete both a soft pull, prequalification form, and full credit application for financing.

To request the completion of forms from the platform's backend, the dealer will begin in the home dashboard of OttoMoto, where they are immediately provided with a mass list of leads currently in the system.

Locate the **"Send Credit Application"** button in the top-right corner of the screen, as circled below.

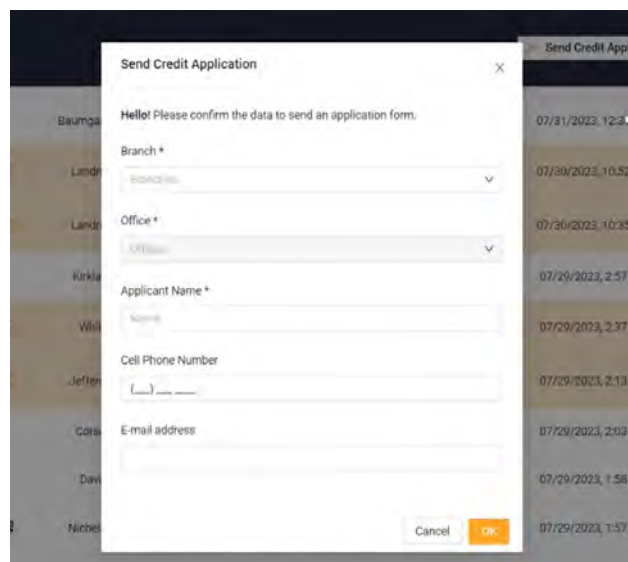


A pop-up window will appear, prompting the dealer to provide the following information:

1. Branch Name
2. Office Name
3. Applicant's Name
4. Applicant's Phone Number
5. Applicant's Email Address

Once completed, the consumer will receive a notification from the dealership, requesting the application to be completed, with a link to the form.

Once they have completed, their lead information will appear in the back-end.



Send Credit Application

Hello! Please confirm the data to send an application form.

Branch \*

Office \*

Applicant Name \*

Cell Phone Number

E-mail address

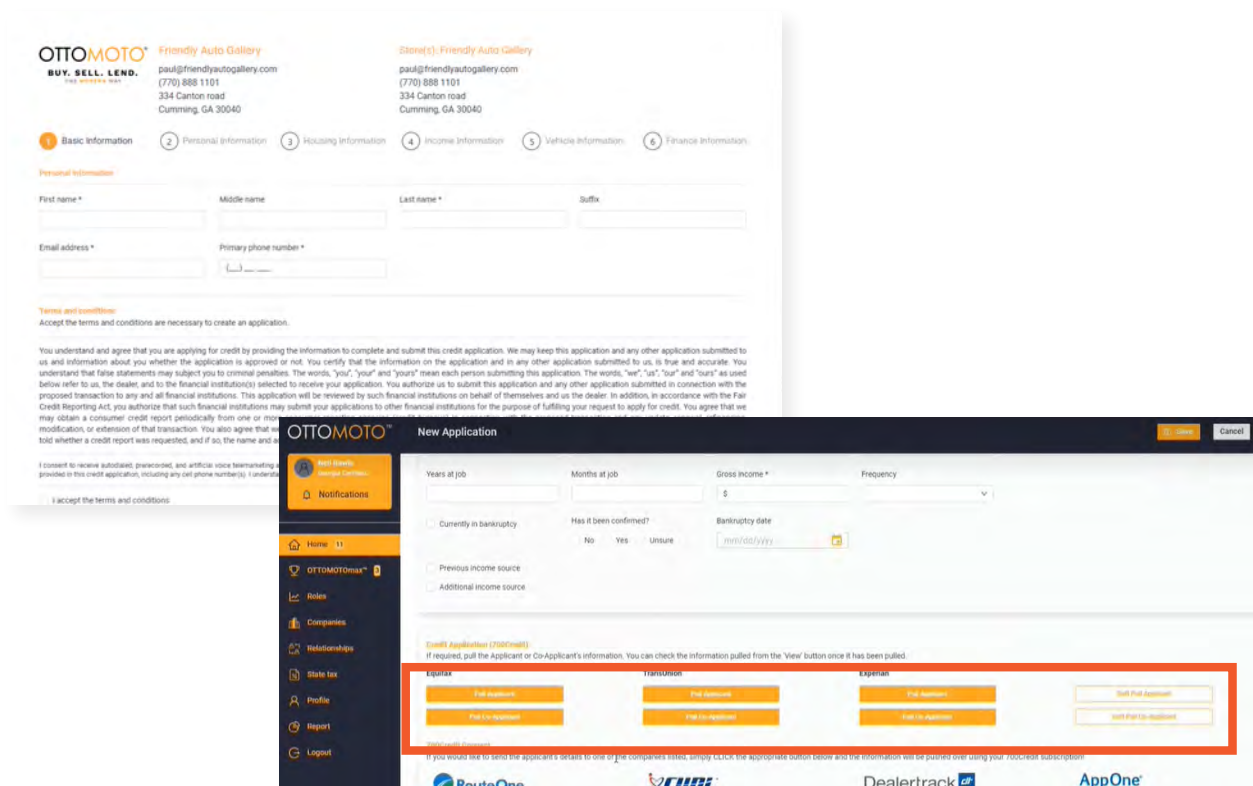
Cancel OK

Once completed, the consumer will receive a notification from the dealership, including a link to their online full credit application.

Depending on how far through the application a consumer makes it, will decipher if a dealer is now able to pull a hard or soft pull on the consumer.

Since the application is divided into six parts, the consumer only needs to complete section one (*first/last name, email address, and phone number*) **and** agree to the terms and conditions for the dealer to be able to perform a soft pull.

If the entire form has been completed by the consumer, the dealer has access to pull a full credit file.



**OTTOMOTO** Friendly Auto Gallery  
BUY, SELL, LEND.  
paul@friendlyautogallery.com  
(770) 888 1101  
334 Canton road  
Cumming, GA 30040

Store(s): Friendly Auto Gallery  
paul@friendlyautogallery.com  
(770) 888 1101  
334 Canton road  
Cumming, GA 30040

1 Basic Information 2 Personal Information 3 Housing Information 4 Income Information 5 Vehicle Information 6 Finance Information

**Personal Information**

First name \* Middle name Last name \* Suffix

Email address \* Primary phone number \*

**Terms and conditions**  
Accept the terms and conditions necessary to create an application.

You understand and agree that you are applying for credit by providing the information to complete and submit this credit application. We may keep this application and any other application submitted to us and information about you whether the application is approved or not. You certify that the information on the application and in any other application submitted to us is true and accurate. You understand that false statements may subject you to criminal penalties. The words, "you", "your" and "yours" mean each person submitting this application. The words, "we", "us", "our" and "ours" as used below refer to us, the dealer, and to the financial institution(s) selected to receive your application. You authorize us to submit this application and any other application submitted in connection with the proposed transaction to any and all financial institutions. This application will be reviewed by such financial institutions on behalf of themselves and us the dealer. In addition, in accordance with the Fair Credit Reporting Act, you authorize that such financial institutions may submit your applications to other financial institutions for the purpose of fulfilling your request to apply for credit. You agree that we may obtain a consumer credit report periodically from one or more credit reporting agencies for the purpose of reviewing your application, and we agree that we will not use the information for any other purpose. You also agree that we will not use the information for any other purpose. You also agree that we will not use the information for any other purpose.

I consent to receive automated, prerecorded, and artificial voice telephoning and/or text messaging (including any cell phone number(s)) I understand.

I accept the terms and conditions

**OTTOMOTO** New Application

Years at job Months at job Gross income \* Frequency

Currently in bankruptcy Has it been confirmed? Bankruptcy date

Previous income source Additional income source

**Credit Application (700credit)**  
If required, pull the Applicant or Co-Applicant's information. You can check the information pulled from the 'View' button once it has been pulled.

Equifax	TransUnion	Experian	
End session	End session	End session	Get Full Address
Full Co-Applicant	Full Co-Applicant	Full Co-Applicant	Full Co-Applicant

If you would like to send the applicant's details to one of the companies below, simply click the appropriate button below and the information will be passed over using your 700Credit subscription.

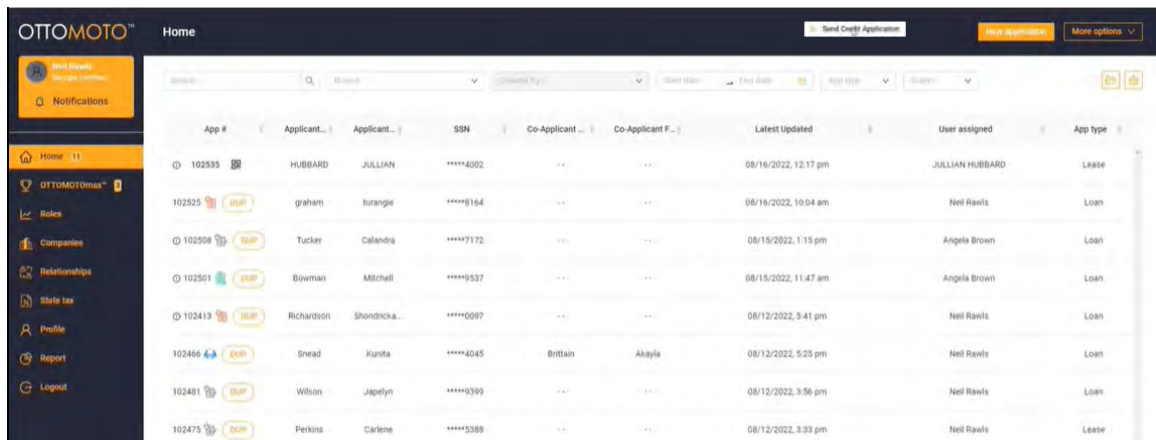
RouteOne CUBE Dealertrack AppOne

## Pushing Credit App Information to RouteOne, Dealertrack, CUDL & AppOne

The OttoMoto platform now has the ability to push credit application information over to RouteOne, Dealertrack, CUDL & AppOne.

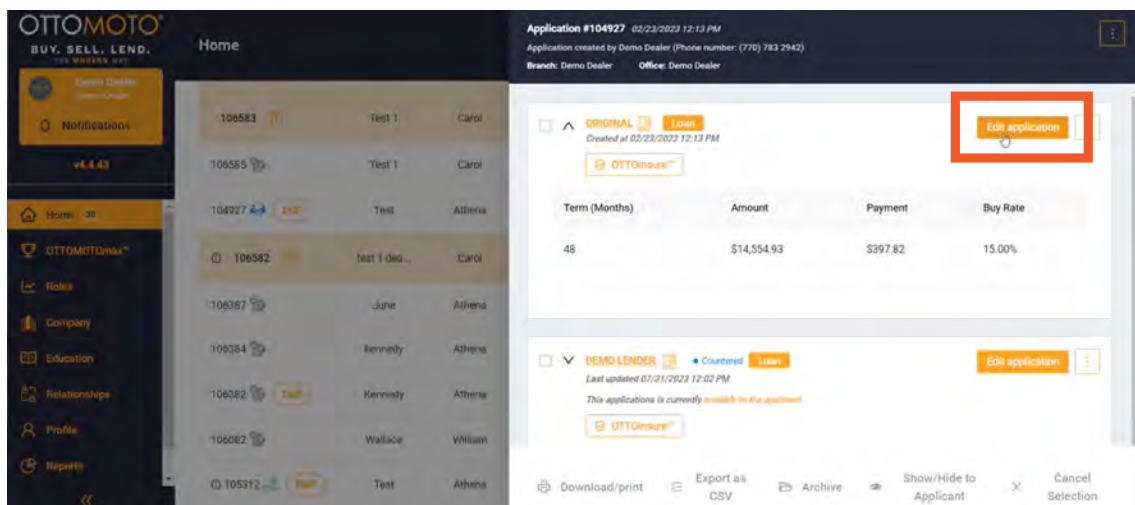
**The purpose/benefit of pushing this credit information is it saves dealers from double entries.** Rather than compiling information into your OttoMoto platform, and then again in another (possibly larger) lending platform - dealers are able to push all the credit information into that second portal with a single click.

To begin, starting in the home dashboard, the dealer is presented with a mass list of a leads currently residing in the OttoMoto platform. Locate and select the desired consumer whose information you want to push.



App #	Applicant...	Applicant...	SSN	Co-Applicant...	Co-Applicant F...	Latest Updated	User assigned	App type
102535	HUBBARD	JULIAN	****4202	...	...	08/16/2022, 12:17 pm	JULIAN HUBBARD	Lease
102525	graham	turange	****8164	...	...	08/16/2022, 10:04 am	Neil Rawls	Loan
102508	Tucker	Calandra	****7172	...	...	08/15/2022, 1:15 pm	Angela Brown	Loan
102501	Bowman	Mitchell	****9537	...	...	08/15/2022, 11:47 am	Angela Brown	Loan
102419	Richardson	Shondricka...	****0097	...	...	08/12/2022, 5:41 pm	Neil Rawls	Loan
102466	Snead	Kunta	****4045	Brittain	Akayla	08/12/2022, 5:25 pm	Neil Rawls	Loan
102481	Wilson	Japelyn	****3399	...	...	08/12/2022, 3:56 pm	Neil Rawls	Loan
102475	Perkins	Carlene	****3388	...	...	08/12/2022, 3:33 pm	Neil Rawls	Lease

A slide-out window will appear on screen. Click **"Edit Application"** to open the consumer's deal profile.



Application #104927 02/23/2023 12:13 PM			
Application created by Demo Dealer (Phone number: (770) 783 2942)			
Branch: Demo Dealer Office: Demo Dealer			
105583	Test 1	Carol	
105585	Test 1	Carol	
104927	Test 1	Athena	
106582	test 1 dea...	Carol	
106387	June	Athena	
106384	Kennedy	Athena	
106382	Kennedy	Athena	
106082	Wallace	William	
105312	Test	Athena	

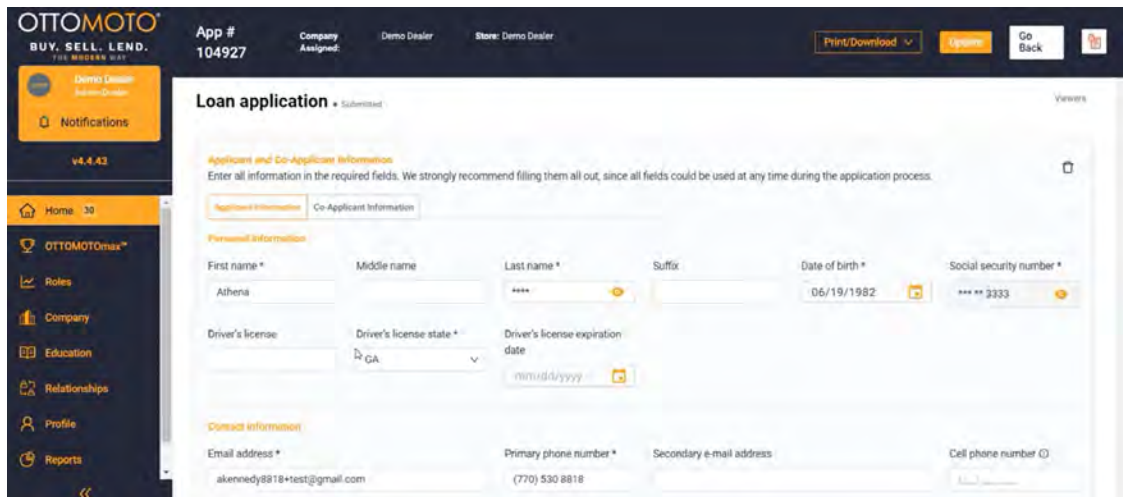
  

ORIGINAL Loan Created at 02/23/2023 12:13 PM			
Term (Months)	Amount	Payment	Buy Rate
48	\$14,554.93	\$397.82	15.00%

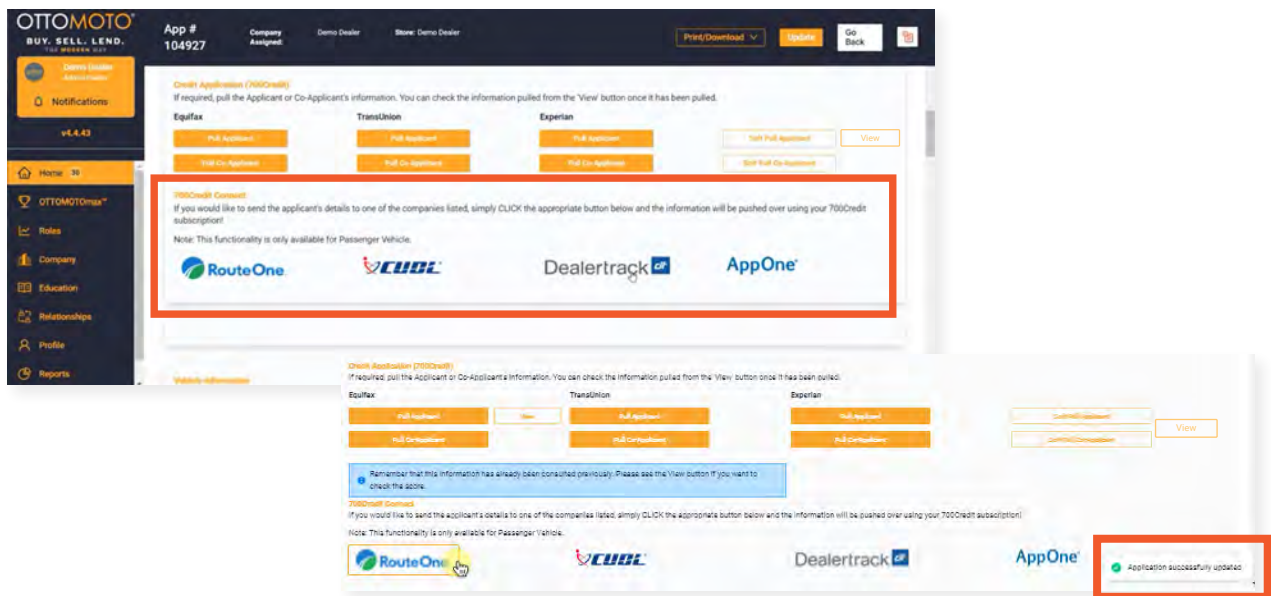
DEMO LENDER Countered Last updated 07/31/2023 12:02 PM			
This application is currently available to the applicant			

The dealer will be presented with the consumer's credit profile.



Scroll down in the profile to find the **"700Credit Connect"** section, where dealers are presented with options to each of the major finance lenders (RouteOne, CUDL, Dealertrack, and AppOne).

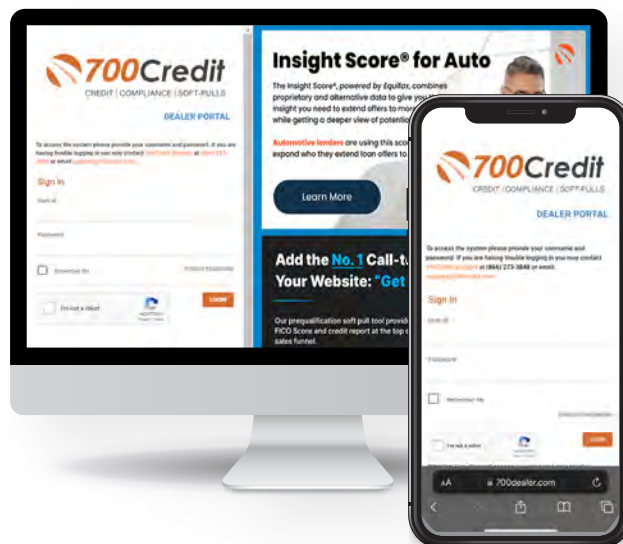
To push the consumer's credit information to one of these lenders, simply click on the tile/name of the desired lender. Once completed, user will receive a pop-up message in the right-hand corner saying, **"Application Successfully Updated"**, as circled below in the second image. The consumer's credit information will now be populated within the chosen lender's system.



## Introduction to 700Dealer.com

All 700Credit dealers have exclusive access to their own personal credit portal hosted at [700Dealer.com](https://700Dealer.com). The unique platform provides dealers a single tool to seamlessly navigate and monitor credit data from all of their solutions; including, credit reports, compliance and soft pull solutions, ID verification and driver's license authentication platforms.

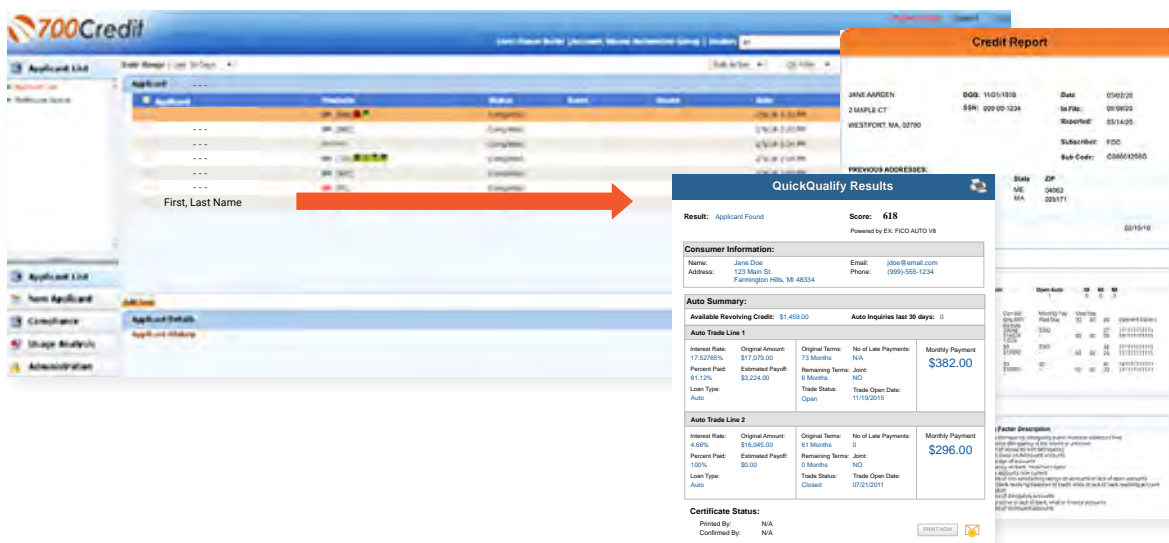
You should have received your username and password in a welcome email from our team. If you did not receive this email, or have misplaced it, please contact our support department at: [support@700credit.com](mailto:support@700credit.com) | (886) 273-3848.



## Viewing Your Leads

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

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



**Applicant List**

Name	Status	Date
JANE ANGEN	Completed	11/10/2019
JANE ANGEN	Completed	11/10/2019
JANE ANGEN	Completed	11/10/2019
JANE ANGEN	Completed	11/10/2019
JANE ANGEN	Completed	11/10/2019

**Credit Report**

**QuickQuality Results**

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

**Consumer Information:**

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

**Auto Summary:**

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

**Auto Trade Line 1**

Interest Rate: 17.5276%	Original Terms: 72 Months	No of Late Payments: N/A	Monthly Payment: \$382.00
Percent Paid: 81.12%	Estimated Payoff: \$3,224.00	Remaining Terms: 6 Months	
Loan Type: Auto	Trade Status: Open	Trade Open Date: 11/19/2015	

**Auto Trade Line 2**

Interest Rate: 4.88%	Original Terms: 61 Months	No of Late Payments: 0	Monthly Payment: \$296.00
Percent Paid: 100%	Estimated Payoff: \$0.00	Remaining Terms: N/A	
Loan Type: Auto	Trade Status: Closed	Trade Open Date: 07/21/2011	

**Certificate Status:**

Printed By: N/A	Confirmed By: N/A
-----------------	-------------------

## 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%
<a href="#">Current Adverse Action Setup</a> <a href="#">Request Setup Changes</a>		

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

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

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

OFAC Compliance		
<b>OFAC Status</b>		
	#	%
Total Applicants With OFAC	39	
OFAC Alerts	0	0%
OFAC Unresolved	0	
OFAC Resolved	0	

## Managing Users

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

1. Log in to [700Dealer.com](https://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
cartercountydodgeidl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountydodge	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountydodge	Elend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountyyhucudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountyyhucudl	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountyyhucudl	Elend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
frankchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
keystonechevyidl	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
keystonechevyidl	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
keystonegbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>

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

**User Information**

User ID:  Password:  Retype Password:

First Name:  Middle Name:  Last Name:

Address:  City:  State:  Phone:

Email Address:

**User Setup Information**

User Type:  User Level:  AutoGenerate Letter: ☐

☐ Read Only

Dealer:  Select Default Dealer:

☐ Dealer Admin

From IP:  To IP:

☐ Restrict Days of week and time of day access

☐ Force Password change on next Login

☐ Show in QuickApp Dropdown

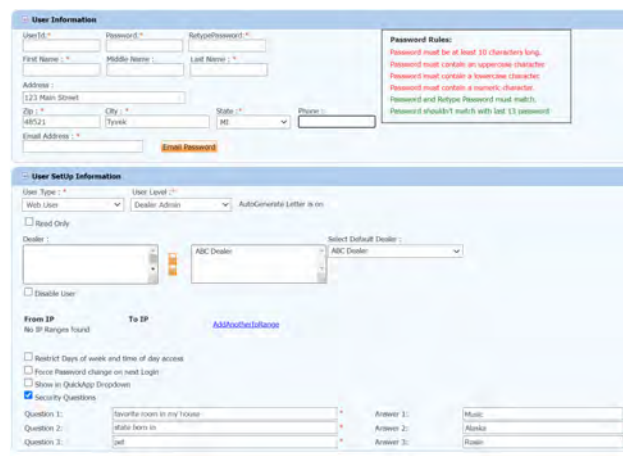
☒ Security Questions

## Creating a New User

UserID	Name	User Level	User Type	Status	Dealer	City	State	Action
cartercountydodgeidl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountydodge	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountydodge	Elend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountyyhucudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountyyhucudl	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
cartercountyyhucudl	Elend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
frankchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
keystonechevyidl	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
keystonechevyidl	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
keystonegbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>

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

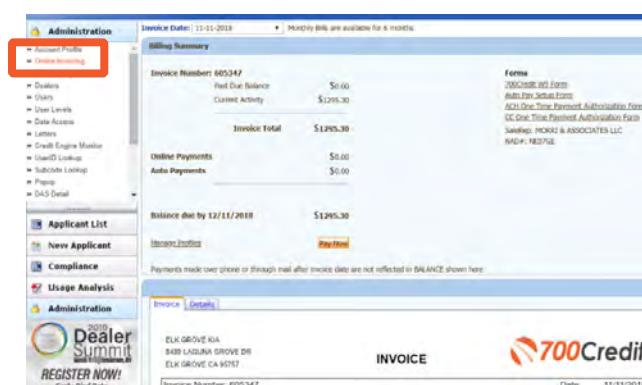
You can then fill in the new user information and make any changes in the setup necessary.



The image shows two screenshots of a user management interface. The top screenshot is the 'User Information' form, which includes fields for Username, Password, Retype Password, First Name, Middle Name, Last Name, Address, City, State, Zip, Phone, and Email Address. A 'Create User' button is at the bottom right. A 'Password Rules' box on the right states: 'Password must be at least 10 characters long.', 'Password must contain an uppercase character.', 'Password must contain a lowercase character.', 'Password must contain a numeric character.', 'Password and Retype Password must match.', and 'Password shouldn't match with last 13 password'. The bottom screenshot is the 'User Setup Information' form, which includes fields for User Type, User Level, Dealer Admin, AutoGenerate Letter, Read Only, Dealer, Select Default Dealer, and a list of Security Questions with answers.

## Viewing Invoices

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



The image shows a screenshot of the 700Credit online invoicing interface. The left-hand menu has a red box around the 'Online Invoicing' tab. The main area displays a 'Billing Summary' for Invoice Number 400347, dated 11-11-2018. The summary shows a Total Due Balance of \$1,295.30, with Online Payments of \$0.00 and Auto Payments of \$0.00. The balance due by 12/11/2018 is \$1,295.30. The interface also includes a 'Details' tab and a 'Print Invoice' button. The bottom of the page shows the dealer's name, 700Credit, and the invoice number 400347.

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](mailto:support@700Credit.com).**

### RISK-BASED PRICING NOTICE REPORT:

Dealer Name	App Date	Name	No of Applicants	No of notices Delivered	Print Local	Mail House	EMAIL	Queued Date	Credit Score
		Totals	286	286	167	0	0	119	
	09/01/2023	Ale			09/01/2023				EFX(669)TU(638)XPN(649)
	09/01/2023	Anr			09/01/2023				EFX(864)TU(XPN)
	09/01/2023	Bre			09/01/2023				EFX(842)TU(864)XPN(837)
	09/01/2023	Chi						09/17/2023	EFX(481)
	09/01/2023	Cig						09/17/2023	EFX(549)TU(492)XPN(502)
	09/01/2023	Dae			09/01/2023				EFX(624)TU(645)XPN(640)

### ADVERSE ACTION REPORT:

Dealer Name	App Date	Name	No of Applicants	No of Letters Delivered	Print Local	Mail House	Queued Date	Credit Score
		Totals	286	286	0	0	286	
	09/01/2023	Ale					09/17/2023	EFX(669)TU(638)XPN(649)
	09/01/2023	Anr					09/17/2023	EFX(864)TU(XPN)
	09/01/2023	Bre					09/17/2023	EFX(842)TU(864)XPN(837)
	09/01/2023	Chi					09/17/2023	EFX(481)
	09/01/2023	Cig					09/17/2023	EFX(549)TU(492)XPN(502)
	09/01/2023	Dae					09/17/2023	EFX(624)TU(645)XPN(640)

### OFAC REPORT:

Dealer Name	No of Applicants	Counts	Percentage	Resolved	Created date	User Name	Verified User
	298						
<input checked="" type="checkbox"/> OFAC Alerts		2	1%	0			
<input checked="" type="checkbox"/> OFAC Clear		296	99%	0			

You should have been sent your [700Dealer.com](https://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](mailto:support@700Credit.com).