



USER GUIDE

APRIL 2025

TEKION

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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.**

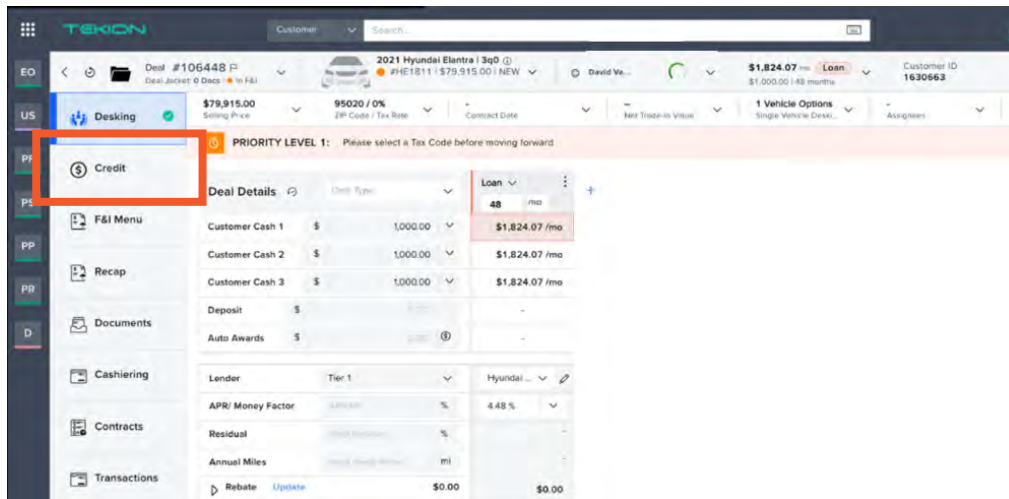
In-Store

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.

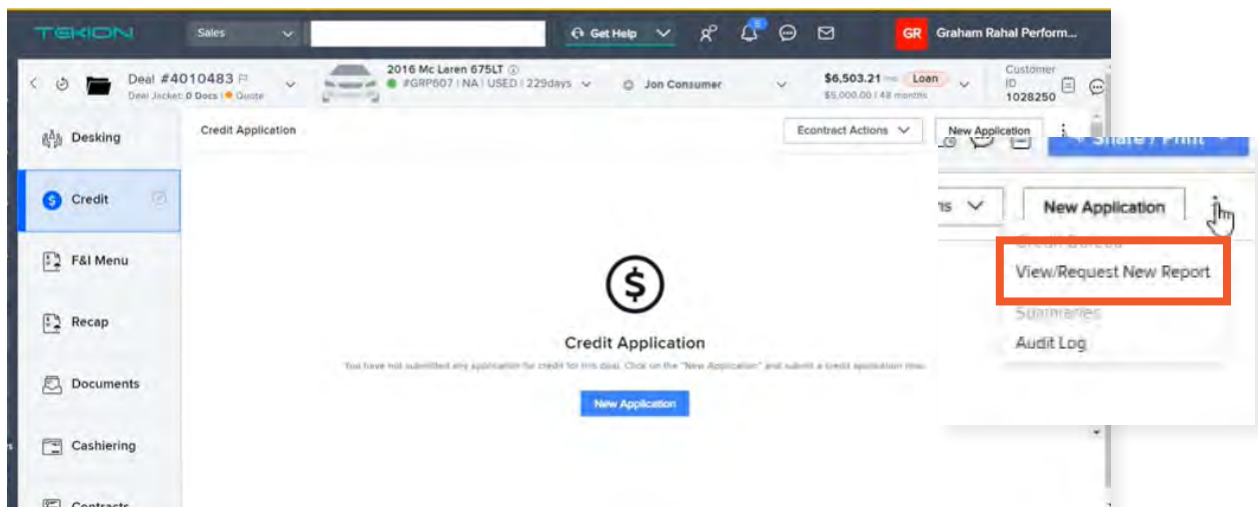
Tekion has integrated our credit, compliance and soft pull prequalification solution, QuickQualify, into their platform. This brief guide will walk you through requesting a soft pull in the back-end, and how to pull credit, monitor your compliance and view prequal lead data in the Tekion platform. If you have any questions, please feel free to reach out to our support desk at (866) 273-3848 or email us at: support@700Credit.com.

Requesting a Soft Pull in Tekion

To initiate a soft pull request, dealers will go into an open deal within the Tekion DMS, and then select the **'Credit'** menu option in the left-side navigation panel.



In the top-right corner of the screen, select the 3 dots and from the drop-down select **'View/Request New Report'**, as shown below.



A pop-up window will appear on screen including the prequalification form.

Select which credit bureaus you want to use for the soft pull, and then check the **'Pull Soft Credit Report'** box.

Ensure all applicant details are provided in the form and then select **'Save & Submit'**.

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

Note: Dealers are recommended to download/print the QuickQualify report from here. Once the dealer exits the iframe, they must request a new report to view the prequalification results again.

While Tekion's platform does not store the report in their system, dealers can view prequalification results 24/7 from their 700Dealer.com portal.

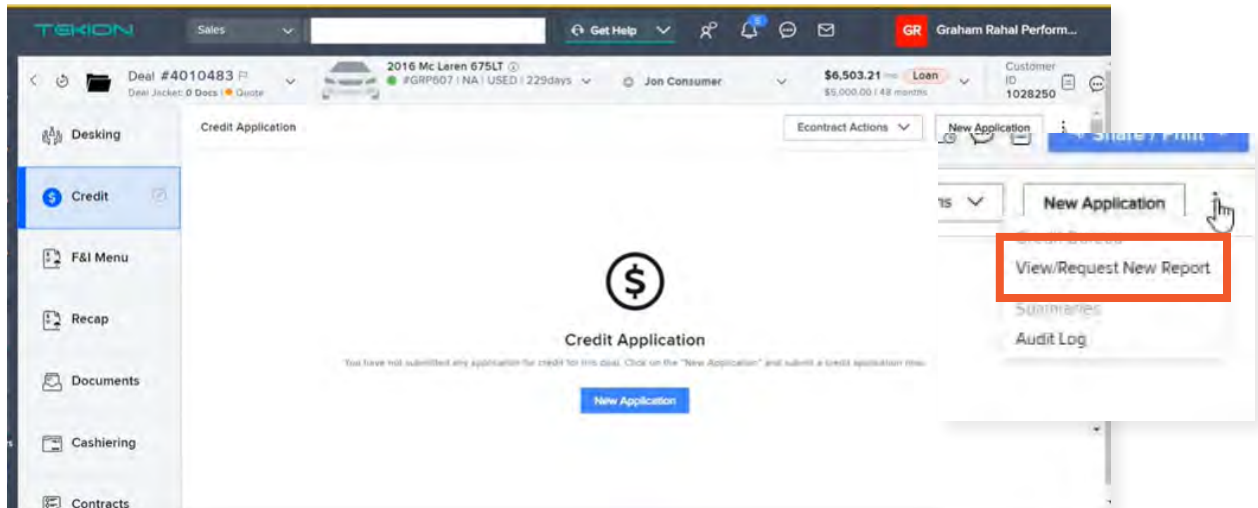
Auto Summary:				
Available Revolving Credit: \$1,459.00		Auto Inquiries last 30 days: 0		
Auto Trade Line 1				
Interest Rate: 17.52765%	Original Amount: \$17,079.00	Original Terms: 73 Months	No of Late Payments: N/A	Monthly Payment: \$382.00
Percent Paid: 81.12%	Estimated Payoff: \$3,224.00	Remaining Terms: 6 Months	Joint: NO	
Loan Type: Auto		Trade Status: Open	Trade Open Date: 11/19/2015	
Auto Trade Line 2				
Interest Rate: 4.66%	Original Amount: \$16,045.00	Original Terms: 61 Months	No of Late Payments: 0	Monthly Payment: \$296.00
Percent Paid: 100%	Estimated Payoff: \$0.00	Remaining Terms: 0 Months	Joint: NO	

Important: Dealers must remember to receive verbal confirmation from the consumer when performing a soft pull credit check within Tekion. The platform does not currently have a consent form that can be signed by the consumer.

Pulling Credit in Tekion

Step One:

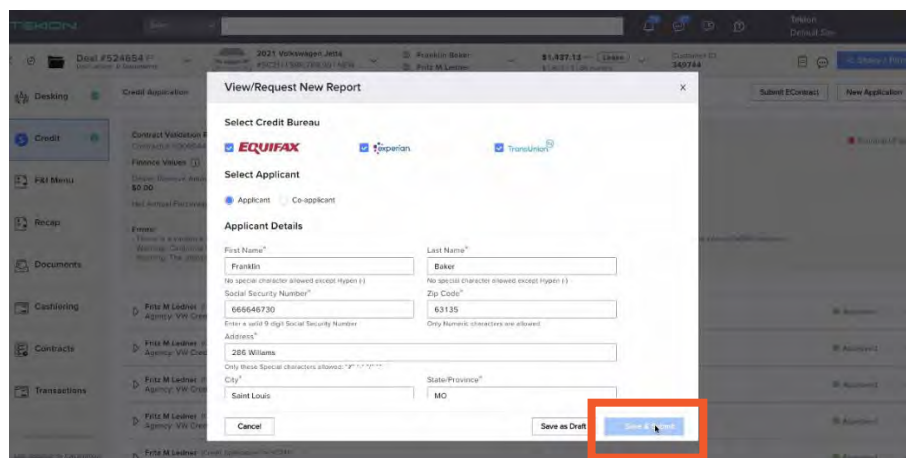
Log in to your Tekion platform and select the **'Credit'** button on the left-side menu. Then click the three dots located next to the **'New Application'** button as shown below. From the drop-down, select **'View/Request Report'**.



Step Two:

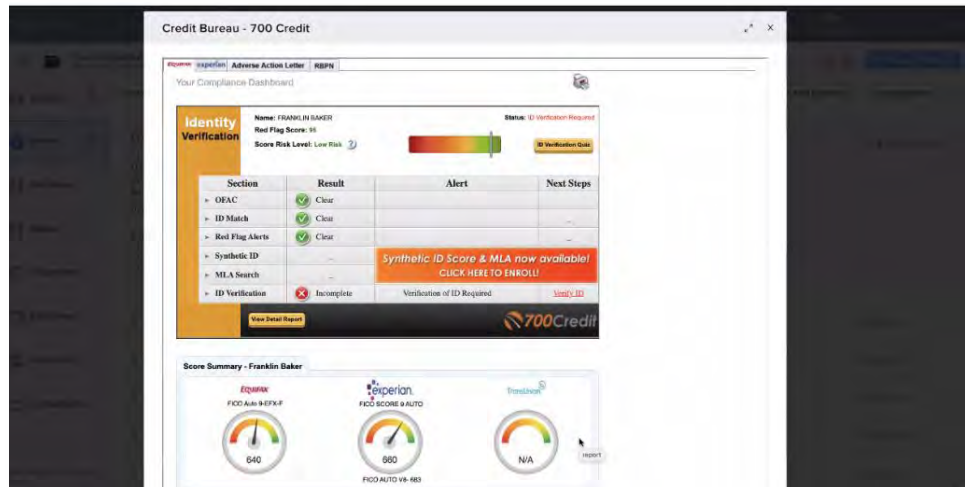
Select the bureau(s) you would like to run and fill out the application info.

Click the **'Save & Submit'** button.

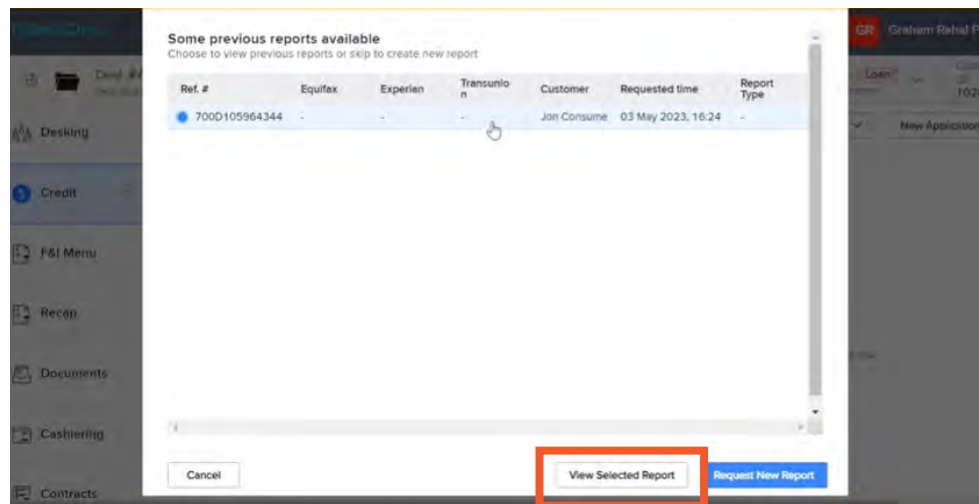


Step Three:

The credit report appears in a separate iframe as shown here.



To view previous run reports, select the report you want to see from the 'View/Request New Report' screen as shown below and click the 'View Selected Report' button.



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: 17.52785%	Original Amount: \$17,079.00	Original Terms: 73 Months	No of Late Payments: N/A	Monthly Payment: \$382.00
Percent Paid: 61.12%	Estimated Payoff: \$3,224.00	Remaining Terms: 6 Months	Trade Status: NO	
Loan Type: Auto		Trade Open Date: 11/19/2015		

Auto Trade Line 2

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

DOB: 11/01/1950

2 MAPLE CT

WESTPORT, MA 02780

SSN: 000-00-1234

PREVIOUS ADDRESSES:

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

EMPLOYMENT:

EMPLOYER X

700Credit Auto Summary

Total Bal	Monthly Pay	Total Auto	Open Auto	30	60	90
\$5048	\$205	4	1	0	0	0

Trade	Account Name	Status	Orig Open	Orig AMT	Orig Rate	Monthly Pay	Miss Rep	Payment Pattern
TD BANK N.A.	TD BANK N.A.	Paid or paying on agreed	06/26/2015	\$12,144	5.25%	\$282	00	00
CITICORP	CITICORP	Paid or paying on agreed	10/06/2009	\$5	\$1992	\$301	00	00
PNC V.L.E.A.D.G.	PNC V.L.E.A.D.G.	Paid or paying on agreed	02/26/2006	\$5	\$1025	\$0	00	00

Score Summary

Score Card	Score	Code	Score Factor Description
FICO Risk V2	750	21	serious delinquency derogatory public record or collection filed
National Risk Model	502	13	time since delinquency is less recent or unknown
		18	number of accounts with delinquency
		34	amount owed on delinquent accounts
		35	delinquency on bank installment loans
		36	delinquency on bank revolving accounts
		38	delinquency on bank revolving accounts
		41	delinquency on bank revolving accounts
		42	delinquency on bank revolving accounts
		43	delinquency on bank revolving accounts
		44	delinquency on bank revolving accounts
		45	delinquency on bank revolving accounts
		46	delinquency on bank revolving accounts
		47	delinquency on bank revolving accounts
		48	delinquency on bank revolving accounts
		49	delinquency on bank revolving accounts
		50	delinquency on bank revolving accounts

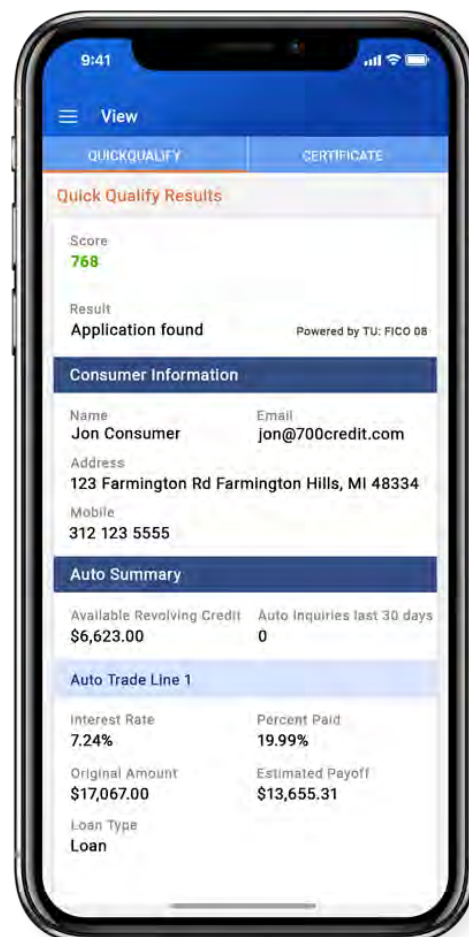
Above is an example of our HTML Credit Report. This image was split for display purposes but will normally provide dealers with a complete, single view.

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.

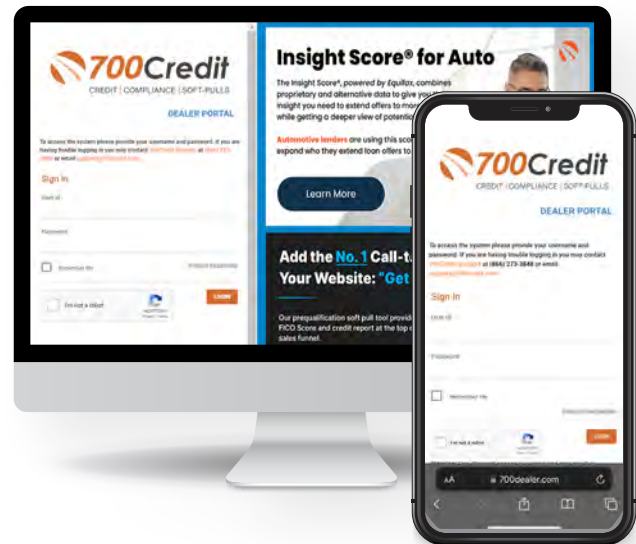
Contact our support team for assistance:
(866) 273-3848 or support@700credit.com.



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.

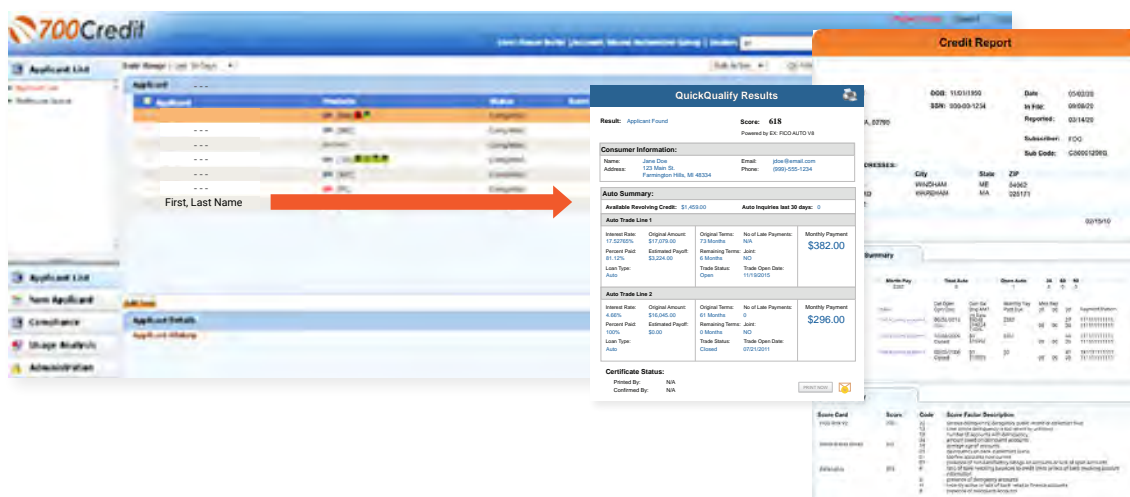
You should have received your username and password in a welcome email from our team. If you did not receive this email, or have misplaced it, please contact our support department at:
support@700credit.com | (886) 273-3848.



Viewing Your Leads

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.



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%
Control 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%
Control 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

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

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

UserID	Name	User email	User Type	Status	Dealer	City	State	Action
cartercountrydgcad	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountrydgc	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountrydgc	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountryhyundai	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountryhyu	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
ochyundadgc	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
frchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
keystonechevyca	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevydc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonech	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy

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

User Information

Personal Information

First Name: [Text Field] Middle Name: [Text Field] Last Name: [Text Field]

Address: [Text Field]

City: [Text Field] State: [Dropdown] Zip: [Text Field]

Email Address: [Text Field]

User Setup Information

User Level: [Dropdown] Dealer: [Dropdown]

AutoGenerate Letter in on: [Text Field]

Disable User: [Checkbox]

From IP: [Text Field] To IP: [Text Field]

Security Questions: [Form with 3 questions and answers]

Creating a New User

UserID	Name	User email	User Type	Status	Dealer	City	State	Action
cartercountrydgcad	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountrydgc	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountrydgc	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountryhyundai	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountryhyu	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
ochyundadgc	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
frchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
keystonechevyca	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevydc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonech	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy

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

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

The image shows two sections of a web form. The top section, 'User Information', includes fields for User ID, Password, Retype Password, First Name, Middle Name, Last Name, Address, Zip, City, State, and Phone. A 'Password Rules' box specifies: Password must be at least 10 characters long; Password must contain an uppercase character; Password must contain a lowercase character; Password must contain a numeric character; Password and Retype Password must match; Password must match with last 13 password. The bottom section, 'User Setup Information', includes fields for User Type, User Level, Dealer Admin, AutoGenerate Letter, Dealer, Select Default Dealer, From IP, To IP, and checkboxes for 'Block Out Days of week and time of day access', 'Force Password change on next login', 'Show in QuickApp Dropdown', and 'Security Questions'. Security questions and answers are provided for three questions.

Viewing Invoices

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

The image shows the 'Administration' section of the 700Credit system. The 'Online Invoicing' tab is highlighted in the left-hand menu. The main content area displays a 'Billing Summary' for Invoice Number 645342, dated 12/11/2018. The summary includes fields for Invoice Number, First User Balance, Current Activity, Invoice Total, Dealer Payments, Auto Payments, and Balance due by 12/11/2018. The 'Invoice Total' is \$1,245.30. The 'Balance due by 12/11/2018' is \$1,245.30. The 'Invoice' section shows the dealer's name, address, and phone number. The '700Credit' logo is visible in the bottom right corner.

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.