USER GUIDE
MAY 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 21,000 direct dealer clients, and 230+ software partners, we look forward to becoming your trusted credit and compliance vendor.

Credit Report Solutions

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

Compliance Solutions

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

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

Soft Pulls

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

QuickQualify *(prequalification)*

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

QuickScreen *(prescreen)*

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

Identity Verification & Fraud Detection

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

Identity Verification

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

Synthetic ID Fraud

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

Income & Employment Verification

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

Driver's License Authentication Solutions

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

Mobile Scanner

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

In-Store

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

CDK has integrated our credit and compliance solution into their platform. This guide will walk you through how to pull/view credit reports from within your CDK 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.

CDK Global & 700Credit Integration

Credit can be pulled in two locations -- the '**FI Home Screen**' and the '**Summary Screen**'. Find instructions on pulling credit from either option below.

F&I Home Screen

To pull credit from the FI Home Screen, Select '**K**' from the '**FI Menu**' on the home screen.
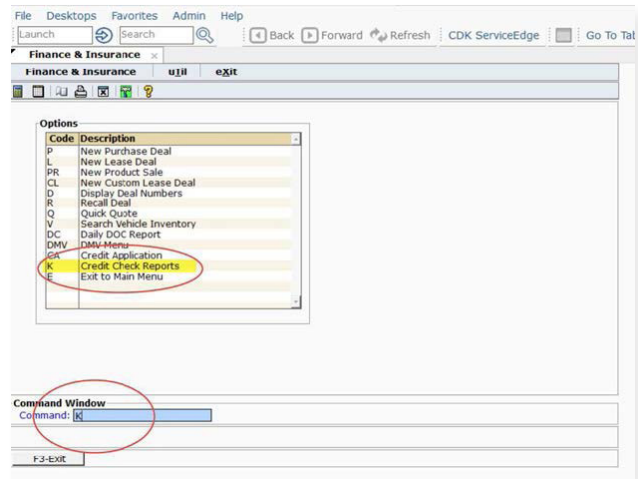
Summary Screen

To pull credit from the '**Summary Screen**', select the '**Credit Inquiry**' button.

Credit Inquiry

To perform a credit inquiry:

1. Select '**Credit Report**'.
2. Enter Customer Information
3. Select '**Transmit**'.

Credit Report

Below is an example of what the credit report would look like. To print a credit report, navigate to '**Printer friendly version**' button in top right-hand corner of screen *(as shown below)*.
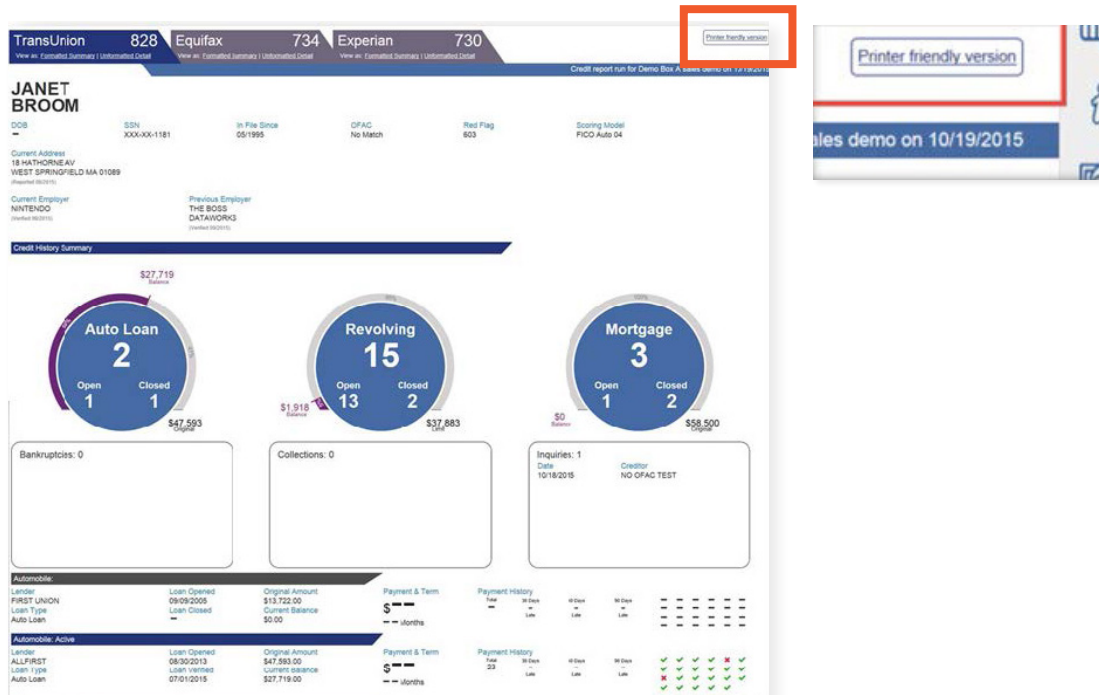
Print Reports

On the screen below, you will be prompted to select which reports you would like to print, and your desired print format.

To print multiple reports, check the appropriate boxes and choose:

    a)   'Print Selected'

    b)   'Print All'

Print Report(s)

Select the consumer reports you would like to print:

Use the checkboxes next to each report to select the reports you would like to print. Once selected, a the reports will be printed one after another. You can hover *over* each report to see the date and confir the report was run.

Janet Broom ..l

Credit Reports	Formatted Summary	Unformatted Detail	Compliance Reports	Print All
Equifax	D	D	D Red Flag	Print Selected
TransUnion	D	D	☐ OFAC	Cancel
Experian	D	D	Credit Disclosure	
			Adverse Action	

Compliance Score Card

To open the score card, click the **Red Circle** under the '**Compliance**' column; if the circle is green, no notes are required.

Deal #	Deal Status	Deal Type	Last Name	First Name	EQ Score	EX Score	TU Score	Credit Report Transmitted Date	OFAC	Red Flag	OOW	Forms	Credit Application	Contract Validation	Compliance	On-Order	Functi
22684	Pending	Purchase			734	730	828	10/19/2015	No Match	Clear			VW	none	●	No	
22383	Pending	Cash						none	Exception					none	●	No	
Add a Deal						View Report		10/29/2015	No Match	Clear				none	●	No	
Add a Deal						636		10/29/2015	No Match	View Report				none	●	No	
22720	Pending	Purchase							none		Exception			none	●	No	
22681	Pending	Purchase				802		10/19/2015	No Match	View Report			RO	none	●	No	
Add a Deal						View Report		05/02/2014	No Match					none	●		
Add a Deal						View Report		05/02/2014	No Match					none	●	No	
Add a Deal						View Report		05/02/2014	No Match					none	●		
Add a Deal						View Report		05/02/2014	No Match					none	●	No	

1 2 3 4 5 6 7 8 9 10 ▶ ⊮

On the Score Card, if the OFAC or Red Flag status is in red, click the status, in this case <u>failed</u> to enter the clearing notes.

Add Notes to Score Card

To add notes, enter any necessary overriding notes and click **'Confirm'**.

Completing the Score Card

The Score Card is complete when all the status are **Green**. Adverse Action will be resolved by the Enterprise Adverse Action once the grace period has expired and an Adverse Action letter has been printed or the deal has moved beyond a **'Pending'** status.

Credit Summary

To view the credit summary, navigate to the Summary Screen.

Note that the OFAC and Red Flag status are shown in green on the Summary Screen. If either is not appearing as green, correct any errors and return to Summary Screen

Once OFAC and Red Flag are shown in Green, click **'Add a Deal'**.
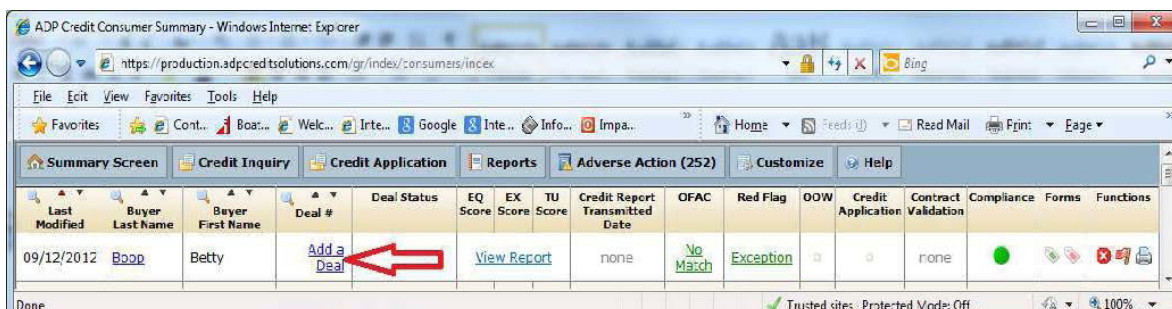
Add Record

To choose the type of deal you want to create, click **'Add Record'** and note the deal number that is created.
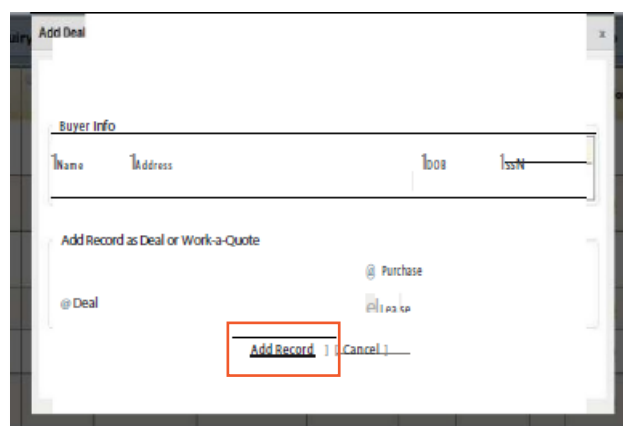
Recall Deal

To recall the deal in F&I, use the CA command to transmit to DealerTrack or RouteOne.
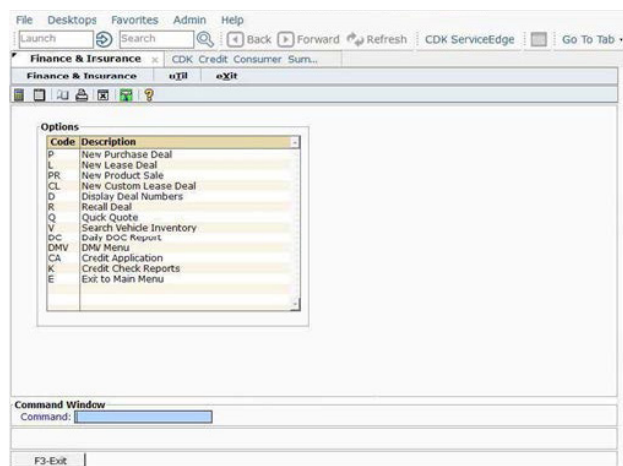
Introduction to 700Dealer.com

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.

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

Compliance Dashboard

Our Compliance Dashboard closely monitors your efforts to ensure compliance processes are being followed. Issues of concern are highlighted in red for quick identification. We support both single and multi-roof views, ensuring you have your finger on the pulse of every compliance aspect in your business.

Items supported on the dashboard include:

- Adverse Action Notices
- Risk-based Pricing Notices
- OFAC Search, Red Flag ID & Privacy Notices
- Out of Wallet Questions
- Our Compliance Dashboard also collects lead forms from our Credit Reporting and Soft Pull products

Lead Summaries for:

- QuickQualify
- QuickApplication
- QuickScreen
- QuickScore
- QuickQualify Xpress

How You Benefit

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

Adverse Action Letter Program Monitor			
		#	%
Total Applicants		43	
Letters Mailed		34	79%
Letters Queued to be Mailed	View/Edit	4	9%
Letters Printed Locally		0	0%
Applicants with No Letter Delivered	View/Edit	5	12%
Adverse Letters Delivered/Scheduled		**38**	**88%**
	Current Adverse Action Setup	Request Setup Changes	

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

Red Flag Program Monitor			
Red Flag Alert Status		**#**	**%**
Total Applicants With Red Flag		**38**	**46**
Red Flag Clear & Cautions		9	24%
Red Flag Alerts		29	76%
Alerts Unresolved	View/Edit	27	
Alerts Resolved		2	
		Work on Unresolved	
Consumer Alerts			
Fraud Victim and Security Alerts	View	1	
Active Duty Alerts	View	0	
ID Verifications		**#**	**%**
Complete		0	0%
Incomplete	View/Edit	42	100%
		Work on Incompletes	

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

OFAC Compliance			
OFAC Status		**#**	**%**
Total Applicants With OFAC		**39**	
OFAC Alerts		0	0%
OFAC Unresolved	View/Edit	0	
OFAC Resolved		0	

Managing Users

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

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

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

Creating a New User

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

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

Viewing Invoices

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

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

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

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