



USER GUIDE

MARCH 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.**

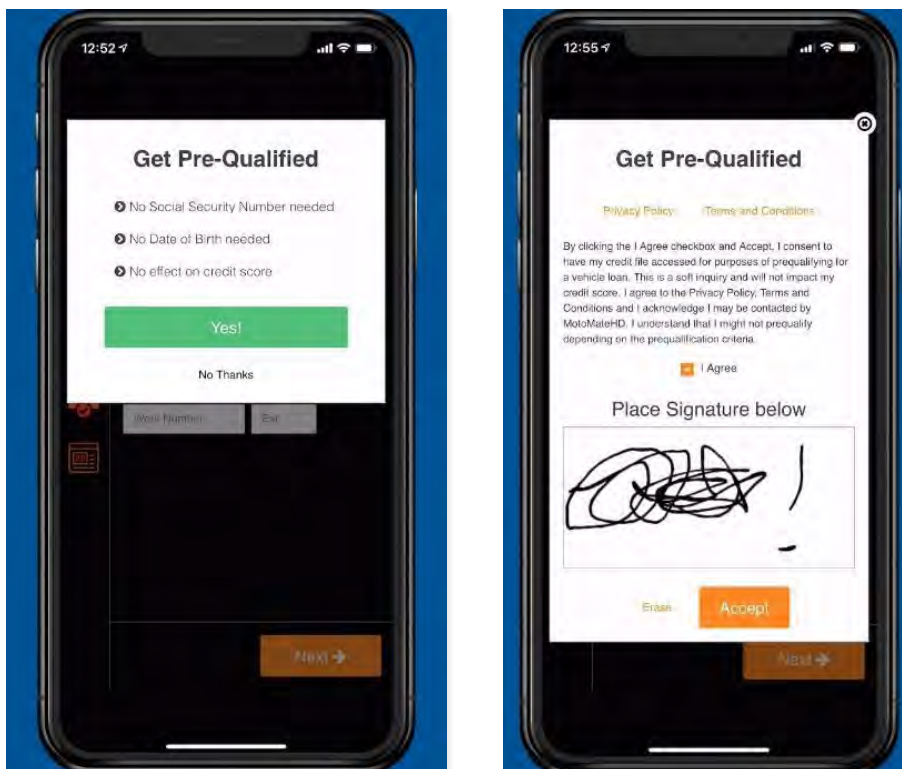
In-Store

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.

MotoMate has integrated our soft pull prequalification solution (QuickQualify) into their platform. This guide will walk you through the consumer's experience getting prequalified, and how a dealer can view the lead information in the MotoMate 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.

How It Works

Motomate has integrated our QuickQualify soft-pull solution in their website platform – an example of the user experience is shown below. Dealers will be able to put a “Get Prequalified” button/tile in various locations on their website that consumers can “click” and be brought to a short form which they complete with their basic name/address information. No SSN or DOB is required for this product. Before their soft credit pull can be run, they will need to agree to the terms and conditions (indicating consent) by clicking the “I Agree” box. Their credit information is then immediately available in their 700Dealer.com portal - explained in more detail in the next section – as well as the Motomate portal.



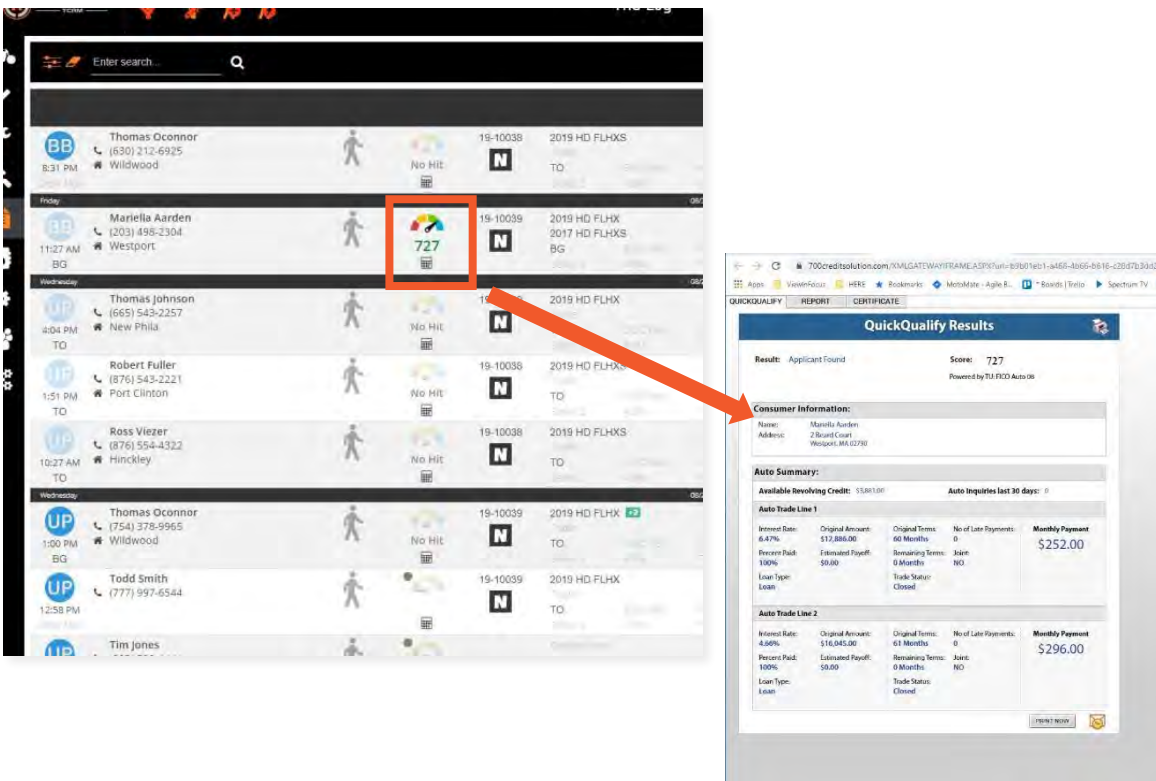
The image displays two sequential screenshots of a mobile application interface for a pre-qualification process.

Left Screenshot (12:52): The screen is titled "Get Pre-Qualified". It lists three bullet points: "No Social Security Number needed", "No Date of Birth needed", and "No effect on credit score". Below these points is a large green button labeled "Yes!" and a smaller button labeled "No Thanks". At the bottom, there is a "Next" button with a right arrow.

Right Screenshot (12:55): The screen is also titled "Get Pre-Qualified". It includes links for "Privacy Policy" and "Terms and Conditions". A paragraph of text states: "By clicking the I Agree checkbox and Accept, I consent to have my credit file accessed for purposes of prequalifying for a vehicle loan. This is a soft inquiry and will not impact my credit score. I agree to the Privacy Policy, Terms and Conditions and I acknowledge I may be contacted by MotoMateHD. I understand that I might not prequalify depending on the prequalification criteria." Below this text is a checkbox labeled "I Agree" which is checked. Underneath is a signature line with the text "Place Signature below" and a handwritten signature. At the bottom, there are "Erase" and "Accept" buttons, and a "Next" button with a right arrow.

Viewing Leads in Your MotoMate Portal

Dealers can view their leads in the Motomate portal as shown here. Simply click on the highlighted gauge with a number. You will then see the QuickQualify soft-pull results pop up in a new window.



The screenshot shows the MotoMate portal interface. A list of leads is displayed, each with a profile picture, name, phone number, and location. A red box highlights a gauge icon with the number 727. An orange arrow points from this gauge to a separate window showing the QuickQualify Results for that lead.

QuickQualify Results

Result: Applicant Found Score: 727
Powered by TUFTCO Auto IQ

Consumer Information:

Name: Mariella Aarden
Address: 7 Board Court
Westport, MA 02780

Auto Summary:

Available Revolving Credit: \$500,000 Auto Inquiries last 30 days: 0

Auto Trade Line 1

Interest Rate	Original Amount	Original Term	No of Late Payments	Monthly Payment
6.47%	\$12,880.00	60 Months	0	\$252.00
Percent Paid: 100%	Estimated Payoff: \$0.00	Remaining Term: 0 Months	Joint: NO	
Loan Type: Loan		Trade Status: Closed		

Auto Trade Line 2

Interest Rate	Original Amount	Original Term	No of Late Payments	Monthly Payment
4.86%	\$16,045.00	61 Months	0	\$296.00
Percent Paid: 100%	Estimated Payoff: \$0.00	Remaining Term: 0 Months	Joint: NO	
Loan Type: Loan		Trade Status: Closed		

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%

Estimated Payoff: \$3,224.00

Loan Type: Auto

Original Terms: 73 Months

No of Late Payments: N/A

Remaining Terms: 6 Months

Trade Status: Open

Trade Open Date: 11/19/2015

Monthly Payment: \$382.00

Auto Trade Line 2

Interest Rate: 4.99%

Original Amount: \$16,045.00

Percent Paid: 100%

Estimated Payoff: \$0.00

Loan Type: Auto

Original Terms: 61 Months

No of Late Payments: 0

Remaining Terms: 0 Months

Trade Status: Closed

Trade Open Date: 07/21/2011

Monthly Payment: \$296.00

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

SSN: 000-00-1234

WESTPORT, MA 02780

PREVIOUS ADDRESSES:

5 SILVER RDG

CITY: WINDHAM

STATE: ME

11 HIGH DAM RD

WAREHAM

MA

EMPLOYMENT:

EMPLOYER X

700Credit Auto Summary

Total Bal: \$2048

Month Pay: \$282

Total Auto: 3

Open Auto: 1

30

60

90

Trade:

Account Name: TO BANK N.A.

Status: Open

Orig Date: 06/26/2015

Orig Amt: \$16,045

Orig Rate: 4.99%

Orig Term: 61 Months

Orig Pay: \$296

Orig Bal: \$0

Orig Status: Closed

Trade:

Account Name: CITICORP N.A.

Status: Open

Orig Date: 10/18/2008

Orig Amt: \$17,079

Orig Rate: 17.52765%

Orig Term: 73 Months

Orig Pay: \$382

Orig Bal: \$3,224

Orig Status: Open

Score Summary

Score Card: FICO Risk V2

Score: 760

Code: 21

National Risk Model

Score: 502

Code: 19

Bankruptcy

Score: 925

Code: K

Score Factor Description

Service delinquency, derogatory public record or collection filed

One source delinquency in last report or unknown

Number of accounts with delinquency

Average age of delinquent accounts

Average age of accounts

Delinquency on bank installment loans

Too few accounts now current

Presence of non-satisfactory ratings on accounts or lack of open accounts

Ratio of bank revolving balances to credit limits or lack of bank revolving account

Presence of delinquent accounts

Recent activity or lack of bank, retail or finance accounts

Presence of delinquent accounts

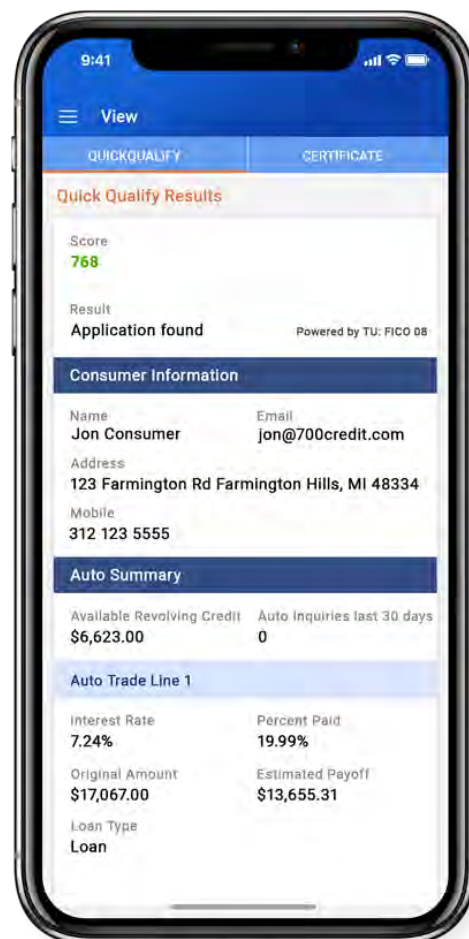
Above is an example of our HTML Credit Report. This image was split for display purposes but will normally provide dealers with a complete, single view.

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.

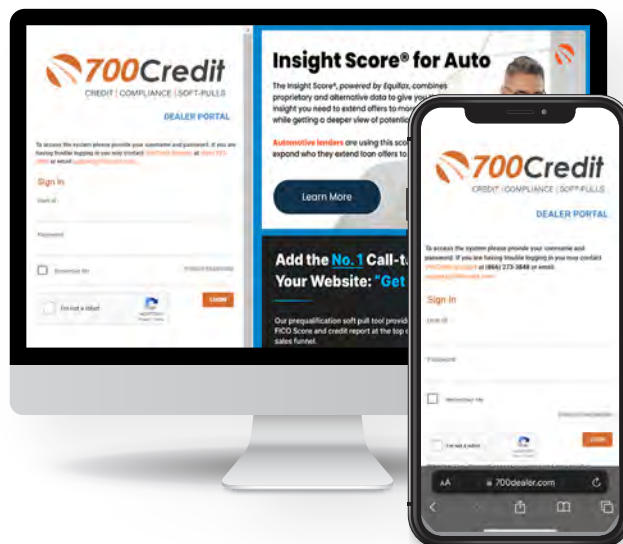
Contact our support team for assistance: **(866) 273-3848** or support@700credit.com.



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.

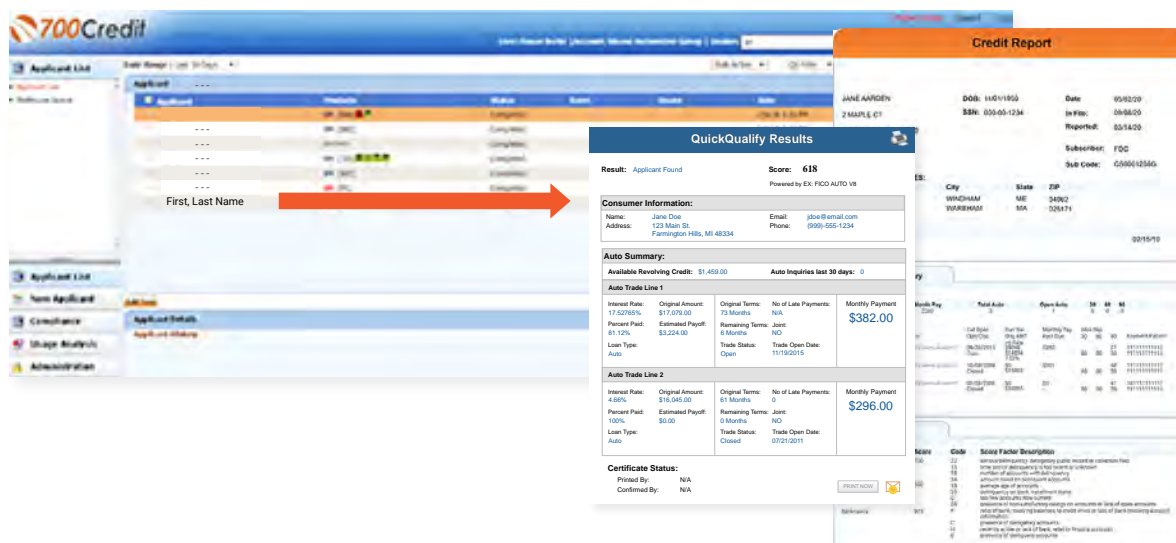
You should have received your username and password in a welcome email from our team. If you did not receive this email, or have misplaced it, please contact our support department at: support@700credit.com | (866) 273-3848.



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



The screenshot displays the 700Credit Dealer Portal interface. On the left, the 'Applicant List' menu is visible. The main area shows a list of applicants. A red arrow points from the 'First, Last Name' column to the 'QuickQualify Results' section.

QuickQualify Results

Result: Applicant Found Score: 618
Powered by EX, FICO AUTO VS

Consumer Information:

Name:	Jane Doe	Email:	jane@ex.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
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Auto Trade Line 1

Interest Rate:	17.52760%	Original Amount:	\$17,079.00	Original Term:	73 Months	No of Late Payments:	N/A	Monthly Payment:	\$382.00
Percent Paid:	61.12%	Estimated Payoff:	\$3,224.00	Remaining Term:	6 Months	Trade Status:	Open	Trade Open Date:	11/10/2015
Loan Type:	Auto								

Auto Trade Line 2

Interest Rate:	4.80%	Original Amount:	\$16,000.00	Original Term:	61 Months	No of Late Payments:	0	Monthly Payment:	\$296.00
Percent Paid:	100%	Estimated Payoff:	\$0.00	Remaining Term:	0 Months	Trade Status:	Closed	Trade Open Date:	07/21/2011
Loan Type:	Auto								

Certificate Status:

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

Credit Report

JANE AARDEN
DOB: 11/01/1955 Date: 10/02/2019
SSN: 000-00-1234 In File: 08/06/09
2 MARLE C1 Reported: 05/14/09
Subscriber: FICO
Sub Code: C000412345
001579

Score Factor Description

Score	618	Score Factor Description
10	10	Score Factor Description
20	20	Score Factor Description
30	30	Score Factor Description
40	40	Score Factor Description
50	50	Score Factor Description
60	60	Score Factor Description
70	70	Score Factor Description
80	80	Score Factor Description
90	90	Score Factor Description
100	100	Score Factor Description

Managing Users

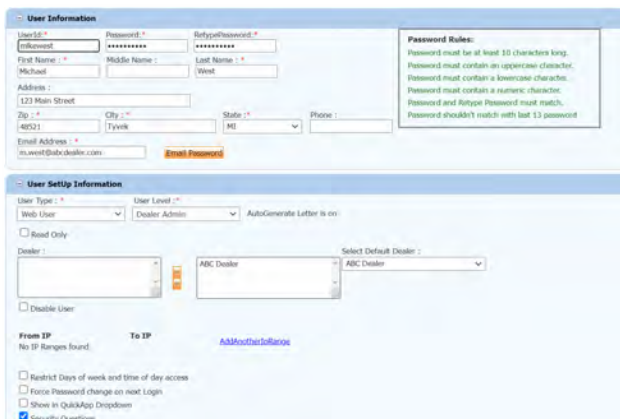
You can add, edit or delete users who have access to your customer, credit and lead information through the following process:

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 Level	User Type	Status	Dealer	City	State	Action
cartercountydgcudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydgc	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcpq	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyyhucdl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyyhuc	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cchyundaicpq	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
fcchavez	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
keystonegbg	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

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 is on: ☐

Read Only: ☐

Dealer: Select Default Dealer:

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: ☒

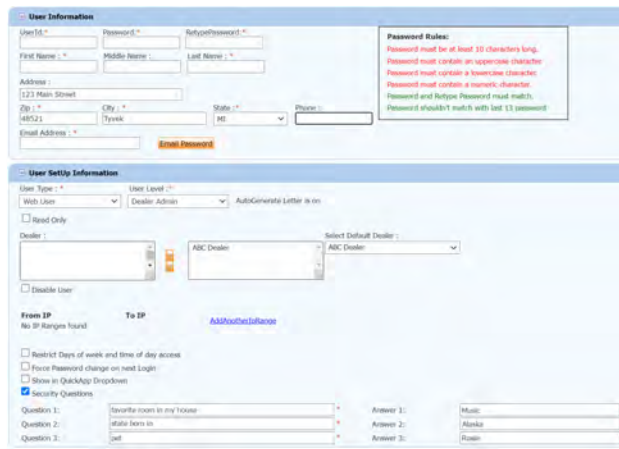
Creating a New User



UserID	Name	User Level	User Type	Status	Dealer	City	State	Action
cartercountydgcudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydgc	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcpq	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyyhucdl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyyhuc	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cchyundaicpq	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
fcchavez	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
keystonegbg	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.

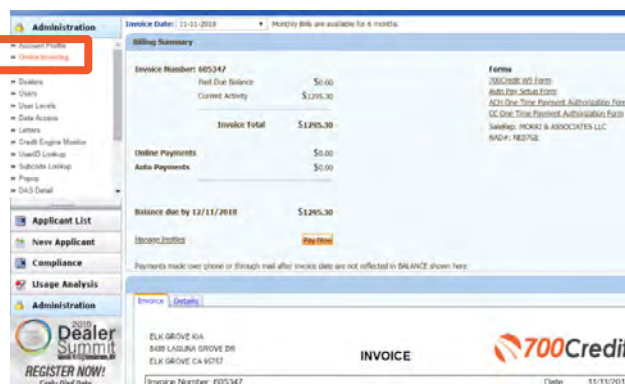
You can then fill in the new user information and make any changes in the setup necessary.



The screenshot shows two forms for creating a new user. The top form, 'User Information', includes fields for User ID, Password, Retype Password, First Name, Middle Name, Last Name, Address, City, State, Zip, Phone, and Email Address. A 'Password Rules' box specifies: Password must be at least 10 characters long, must contain an uppercase character, a lowercase character, a numeric character, and must not match the last 13 password. The bottom form, 'User Setup Information', includes fields for User Type, User Level, Dealer Admin, and AutoGenerate Letter. It also has a 'Dealer' dropdown, 'From IP' and 'To IP' fields, and a 'Security Questions' section with three questions and answers.

Viewing Invoices

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



The screenshot shows the 'Administration' menu on the left with 'Online Invoicing' highlighted. The main area displays the 'Billing Summary' for Invoice Number 805347. The summary includes: Invoice Number 805347, Net Due Balance \$0.00, Current Activity \$1,295.30, Invoice Total \$1,295.30, Online Payments \$0.00, and Auto Payments \$0.00. The balance is due by 12/11/2018. The page also shows the 'Forms' section with links to various documents and the 'Invoice Details' section with the dealer's information: ELK GROVE KIA, 8488 LAGUNA GROVE DR, ELK GROVE CA 95757. The 700Credit logo is visible in the bottom right corner.