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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 200+ 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.

Dealer Car Search has integrated our soft pull, prequalification solution, QuickQualify, into their digital retailing plug-in tool, Payment Genie. This brief guide walks you through the consumer's experience getting prequalified with Payment Genie, and viewing lead information in the 700Dealer.com 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.

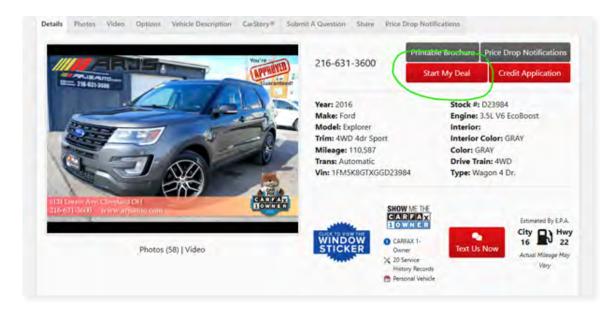




Consumer's Experience Getting Prequalified

From an SRP/VDP a user will click on "Start My Deal".

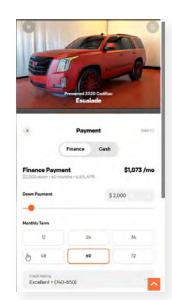
Note: The "Start My Deal" button location may vary based on website theme/style.

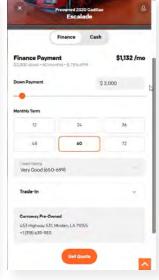


Clicking "Start My Deal" will bring up the Payment Genie payment calculation tool where the can establish the deal parameters to generate a monthly payment estimate.

- 1. The user can choose their sale type; Finance or Cash.
- 2. Down payment amount.
- 3. Term length
- 4. The consumer will self-report their credit score.
- 5. If they are trading a vehicle, they can add that information.

Once the consumer has filled in the required fields, they can select "Get Quote".









The user will be asked to sign in (if they already have an account) or sign up if a new user.

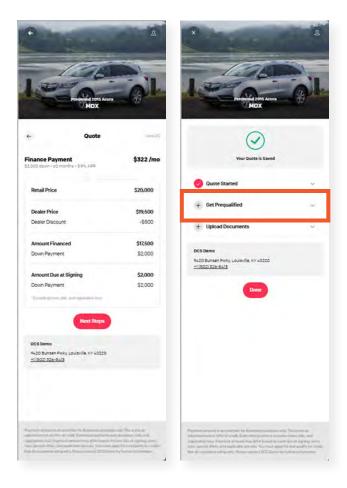


After successful sign in the user will be taken to a "Quote" screen which lays out the estimated terms of the deal based on the entered values from the previous "Payment Calculation" screen so the user can verify he validity of the information before proceeding.

Once the user has verified the details, select "Next Steps".

After the user proceeds, they will be brought to another window which alerts the user that their "Quote" has been saved.

To access 700Credit's prequalification solution, select the "**Get Prequalified**" step.

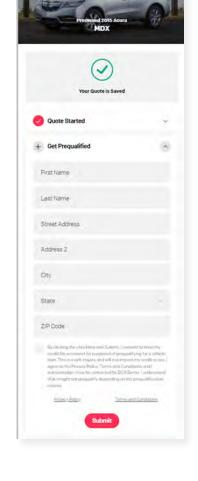




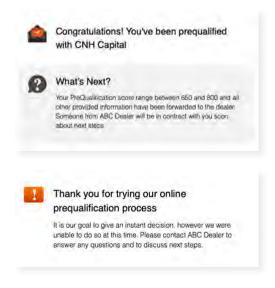


The "Get Prequalified" section will expand, allowing the user to enter their personal informtion such as name and address.

Finally, the user will agree to the terms and conditions and select "Submit".



The user will be notified of either a congratulatory response confirming prequalification, or if denied/some error occured during the process, they will recieve a thank you message and prompted to contact the dealer for next steps.







Viewing Lead Information in the Back-End

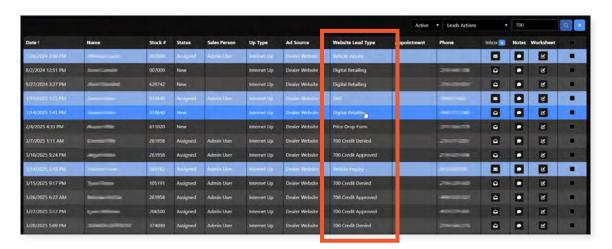
To view lead information in the back-end, select "Leads" in the menu bar, and then "Leads & Ups" from the drop-down.

Note: DCS's Payment Genie back-end only supports providing the lead's personal and vehicle/loan infromation and a prequalification "pass/fail". To view their detailed prequalification report and credit score, dealers must use the 700Dealer.com portal.



The dealer is provided a mass list of all leads in the system.

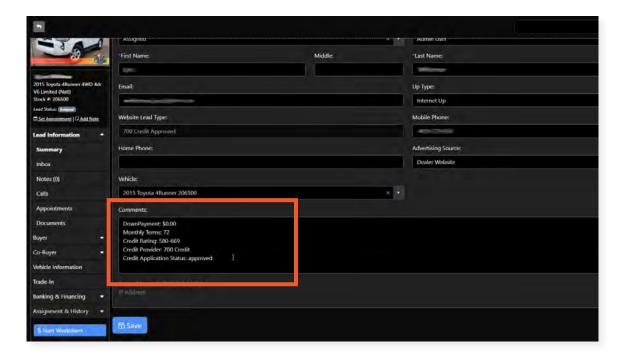
Under the "Website Lead Type", they can determine a 700Credit prequalification lead by the label "700 Credit Approved" (customer's soft pull returned a score at or higher than the dealer's threshold setup) or "700 Credit Denied" (customer's soft pull returned a score lower than the threshold).







Dealers can then open the lead from the list and locate the "Comments" section in the consumer's profile to view more specific details (down payment, monthly terms, and their self-reported credit rate).







Introduction to QuickQualify

QuickQualify is a soft pull prequalification solution which places a soft inquiry on the consumer's file and does not require a consumer's SSN or DoB - only name and address are required. For each consumer that fills out the pregualification form and gets pre-approved, 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

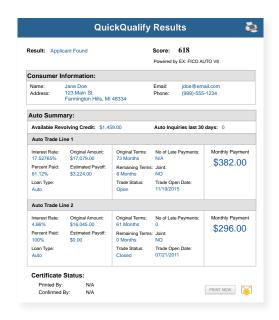
You can use this information to put the consumer in the right vehicle with the right financing, right away!

Credit Report Option

With our QuickQualify platform, dealers have the option of either getting the soft pull prequalification results (as shown above), or 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.





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 (Dealer Mobile App)

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

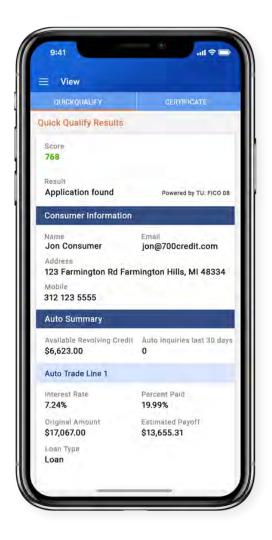
Specifically designed for dealers to manage their soft pull leads (*QuickQualify and QuickScan*) from a single, safe platform. It protects your consumer's information with a **secure login screen** and available at anytime on your own mobile or tablet device. .

- 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 settling 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:

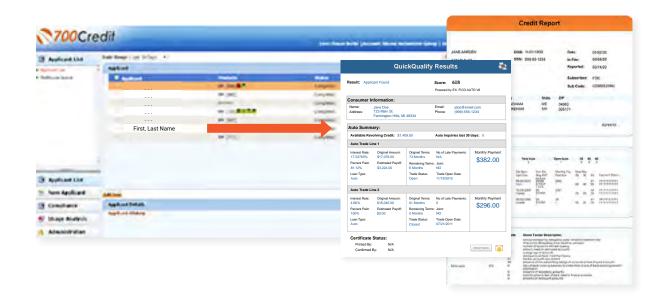
support@700credit.com | (886) 273-3848.



Viewing Your Leads

After logging into your <u>700Dealer.com</u> 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 soft pull, prequalification (QuickQualify) results, full credit report, red flag, and a link to their compliance dashboard.







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:

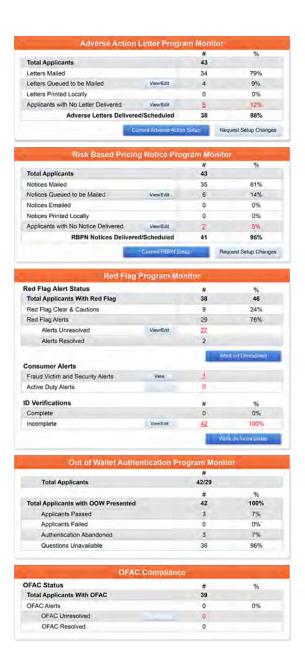
- Adverse Action Notices
- Risk-based Pricing Notices
- OFAC Search, Red Flag ID & Privacy Notices
- Out of Wallet Questions
- Our Compliance Dashboard also collects lead forms from our Credit Reporting and Soft Pull products

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







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







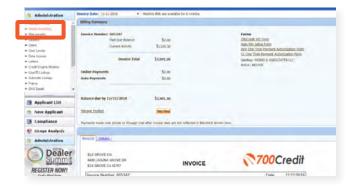
To create a new user, it is easiest to find a similar user id, and select the 'Copy' action, as highlighted in the previous step.

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 <u>700Dealer.com</u> 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.

