



**motive**

# **MOTIVE USER GUIDE**

**October 2021**

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## Welcome to 700Credit!

**700Credit is the leading provider of credit and compliance solutions for the automotive industry. Our products and services have evolved through the years, as we continually collect feedback from our clients around the country. Our singular focus on the automotive industry has allowed us to create solutions that are easy to use and best fit the needs of our dealer clients. Today we have over 14,500 direct dealer clients using our products and services across the US.**

### Credit Reports

We offer access to reports from the leading national credit companies, Experian, Equifax and TransUnion. Credit Reports contain information from credit grantors, courts, and collection agencies regarding the historical loans by the consumer. Credit Reports also include: scores (FICO and Vantage), and public records such as judgments, liens, and bankruptcies. They also may include previous employers, addresses and other names used. All 700Credit clients receive their choice of report format, score and ancillary products.

### Red Flags

A Red Flag summary is provided with each report pulled, to alert you to information that appears to be genuine on the surface but may be questionable. These warning messages focus on high-risk applicants, social security numbers, driver's licenses, and addresses. Currently, there are more than 31 patterns for Red Flag alerts.

### Out of Wallet Questions

Out of Wallet (OOW) questions are available for every applicant processed through the platform. When a Red Flag alert occurs, your dealership must validate the person's identity. OOW questions are available instantly, providing multiple choice questions that would be hard for an identity thief to answer. If the consumer answers most the questions correctly, their identity is verified, and the alert is automatically resolved, allowing you to proceed with the transaction.

### Risk-Based Pricing Notices

Following the National Automobile Dealers Association (NADA) and National Independent Automobile Dealers Association (NIADA) recommendations, our solution uses the Exception Notice option, otherwise known as Model Form B-4 and Model Form B-5, for those instances where a score is not returned on the consumer.

## **Adverse Action Letters**

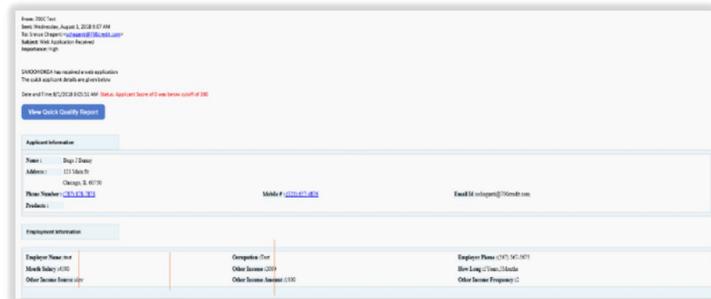
We have developed a base solution that follows industry best practice (and the best liability protection) to help keep you in compliance with federal and state laws and regulations. Our services can be tailored to fit your dealership's interpretation of the law and internal policies.

**This guide will walk you through our soft pull (QuickQualify) integration with the Motive platform.**



## Lead Data Notification

Dealers receive their prequalified leads in a variety of methods including:



### 1. Email & text notifications

Notifications can be sent to any email address you specify as well as to a mobile phone. The notification will either indicate an Approved or Not Approved status. Credit score will not be included as it is not allowed to be sent through email. You will need to log in to 700Dealer.com to view the full soft-pull information (see below). Email format can be in HTML or in plain text.

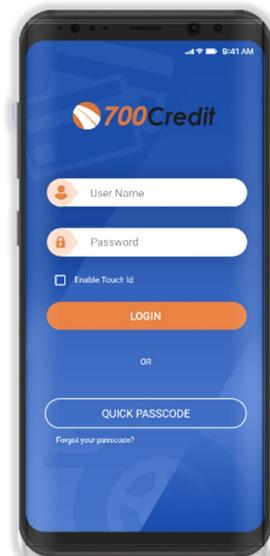
Emails contain a “View Results” button. When a dealer clicks on the button, they will be prompted to log in to the 700Dealer.com portal before being served up the QuickQualify results in an iframe. This new feature enables dealers to get access to the consumer’s FICO® score and auto tradeline data quicker, so they can put together the best deal right away to present to the customer, before they move on to other stores.

### 2. QuickMobile App

The 700Credit Mobile Dealer App is specifically designed for our dealers to manage their soft-pull leads generated by the QuickQualify solution from a single, secure platform.

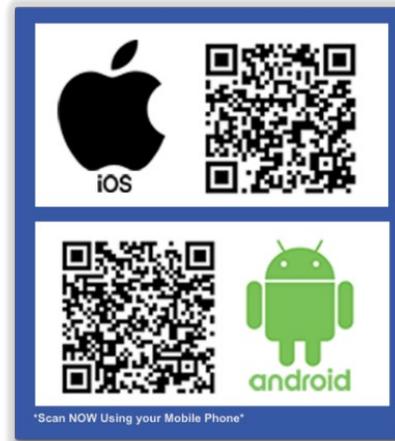
From this simple interface you can:

- > Receive alerts when consumers complete the QuickQualify web form
- > Optimize your interactions with applicants through text and mobile dialing
- > View a list of all applicants and immediately click on any applicant to view the live credit score and credit file information
- > Set filters to view leads from a specific period of time.
- > Dealers can forward the QuickQualify URL via text or email for consumers to complete from their devices.



The 700Credit Mobile Dealer App is available for both mobile phone (Apple & Android) and tablet formats, iOS 11 or higher and Android 5.0 or higher. Each format includes a secure login for easy access to all your pre-qualified applicants.

The **700Credit QuickMobile Dealer App** is available for both mobile phone (iOS & Android) and tablet formats. It 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 Code to the right. Please contact our support team if assistance is required: **(866) 273-3848**.



**3. DMS & CRM**

Leads can also be sent to a variety of third-party CRM/DMS systems including DealerTrack, RouteOne, and VIN Solutions just to name a few. While not all CRM/DMS systems can accept leads, ask your setup representative if yours is supported, as we add more every month.

**Viewing Lead Data from your CRM**

QuickQualify leads can be sent to your CRM (set up during your initial implementation).

When you click on the link in your CRM to view the customer’s soft-pull credit data, you will be served up a 700Dealer.com login screen.

Once you enter your 700Dealer.com user id and password, you will be redirected to the results screen as shown here.

QUICKQUALIFY REPORT

**CREDIT REPORT**  
for the purposes of Pre-qualifying only, not to be used for credit application, a full file is required

experian

Date: 07/06/2018 5:29:20 AM

WOODHILL ST  
EL CAJON, CA

**PREVIOUS ADDRESSES**

Name	City	State	Zip	Date Reported
...	EL CAJON	CA	92022	04/08

**EMPLOYMENT**

	Employer	Occupation	Date Hired	End Date	Date Rpt
Current	BIGGS HARLEY DAVIDSON		03/07/2014	03/07/2014	03/14
Previous	BARONA		02/22/2006	02/22/2006	02/06

**Special Messages**

SSN Verified :N00 0000  
SSN Verified :0083 SSN NOT PROVIDED

**Score Summary**

ScoreCard	Score	Code	Score Factor Description
FICO Auto V2	557	39	Serious delinquency
		18	Number of accounts with delinquency
		16	Lack of recent revolving account information
		34	Amount owed on delinquent accounts

**Collections**

Creditor/Original Creditor	Account Number	Date Reported	Amount
Member Number	Industry Code	Date Verified	Balance
Status		Date Closed	
...	...	...	...

## Motive Integration

Motive is a web-based prequalification solution powered by QuickQualify to provide soft pull solutions to automotive and powersports dealers.

These are the steps a consumer will take to get pre-qualified using the Motive software.

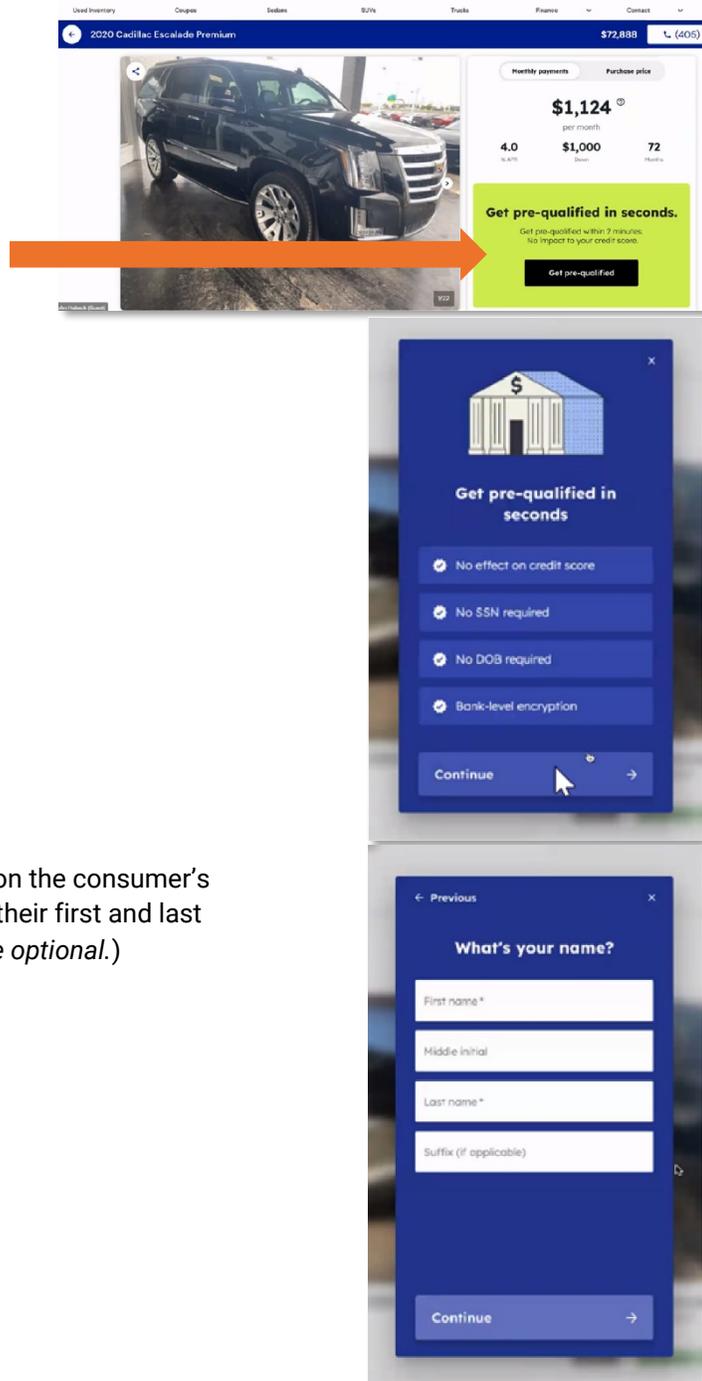
1. The consumer will click the **“Get pre-qualified”** button on the dealer’s website.

A box will pop-up informing the consumer that the process does not require an SSN or DoB and will have no effect on their credit score.

Consumer clicks **“Continue”**.

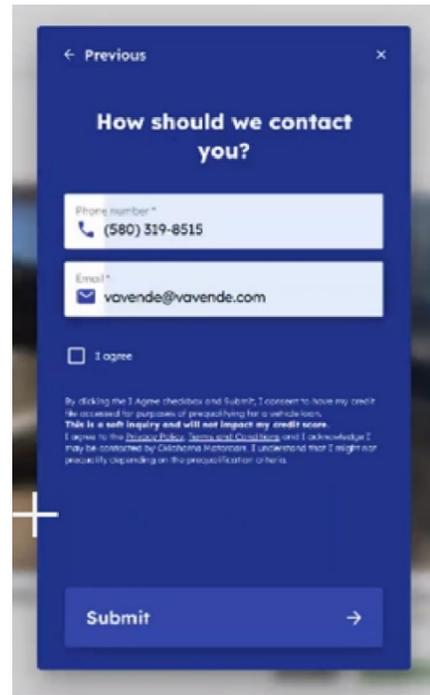
2. A second pop-up box will appear on the consumer’s screen prompting them to fill out their first and last name. (*Middle initial and suffix are optional.*)

Consumer clicks **“Continue”**.

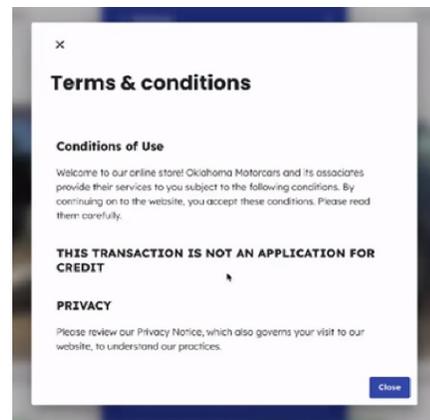
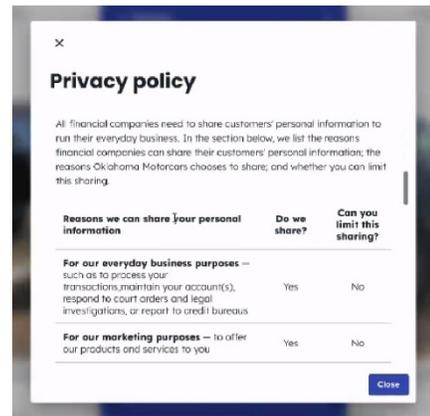


- Once the name is entered and they have clicked “continue”, the pop-up will ask the consumer their preferred method of contact

They will choose between two options, input their information, agree to the Terms and Conditions, and click “**Submit**”.

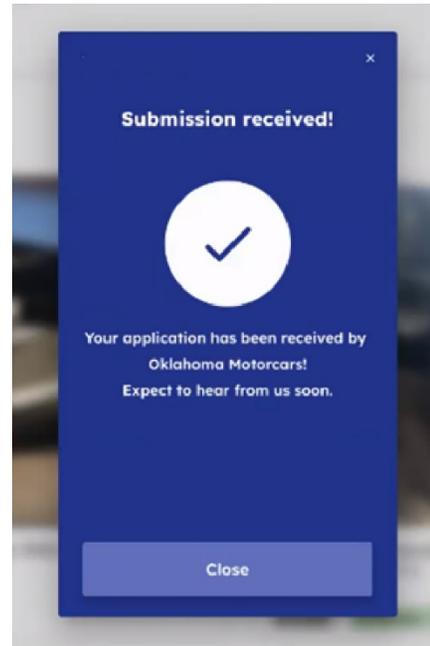


- Upon submitting the form, the consumer is presented both the company’s Privacy Policy and Terms & Conditions. After reading both files, the consumer may click “**Close**” to proceed.



5. A final pop-up will appear on the consumer's screen informing them the submission has been received, and they will be hearing from the dealership shortly.

Consumer can click "**Close**".



## Introduction to 700Dealer.com

As a customer of 700Credit, you have access to your own personal credit portal at [www.700dealer.com](http://www.700dealer.com). You should have received your username and password in a welcome email from 700Credit. If you did not receive this email, or have misplaced it, please send an email to: [support@700credit.com](mailto:support@700credit.com), or call: **866-273-3848**.

**HOW TO READ A CREDIT REPORT** WEBINAR  
 October 19th 11:00am | October 21st 2:00pm  
 REGISTER TODAY  
 This FREE webinar is part of the 700Credit Educational Webinar Series.

**700Credit**  
 New Learning Management System (LMS)  
 Dealers are fined millions of dollars every year for not following the proper government regulations around the accessing and handling of customer's sensitive credit data. 700Credit's Learning Management System (LMS) gives your dealership the knowledge and confidence you need to avoid costly 'fix's and ace your next compliance audit.

The LMS platform includes 8 modules:

- Adverse Action Rule
- Red Flag Rule
- IRS Rule E2000
- Risk Based Pricing Notices
- Algor Flow
- USAP
- Privacy
- OCAC

**SUPERCHARGE YOUR WEBSITE LEADS**  
 WITH **QuickQualify**  
 700CREDIT'S PREQUALIFICATION SOFT PULL SOLUTION  
 LEARN MORE

WHAT OUR CUSTOMERS ARE SAYING  
 I am very satisfied with the learning management system that 700Credit has in place for their dealerships. I have learned a great deal from the courses, and they are very easy to work through. It did not take me long to complete the courses which is great for my busy schedule. Great job keeping compliance easy and simple.  
 Patry A.  
 Finance Director, Truckcenter Inc.

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.

**Applicant List** Date Range: Last 30 Days Bulk Action No Filter Search: jassburke

Applicant	Products	Status	Users	Dealer	Date	Action
ronald F. kirchbride	OO (592)	Completed	qq_berglundchryslerjeep	zoogenatberglund chrysler	1/2/24/18 3:15 AM	View Details Edit Submit Letter
	EQ (681)	Completed	berglundfatel	hernlund_rhyncler	12/22/18 5:49 PM	View Details Edit Submit Letter
	EQ (648)	Completed	berglundfatel			
	DFAC	Completed	berglundfatel			
	EQ (754)	Completed	berglundfatel			
	EQ (617)	Completed	berglundfatel			
	EQ (617)	Completed	berglundfatel			
	EQ (746)	Completed	berglundfatel			
	DFAC	Completed	berglundfatel			

**QuickScreen Results**  
 Score: 606 (Tier 6) Result: Consumer Passed Quick Screen Criteria  
 Consumer Information  
 Name: Ron Perreault  
 Address: 1485 Lakeshore Dr, Wm...  
 Auto Summary  
 Available Amount: \$11,123.00 Auto Reported last 90 days: 0

Auto Trade Line	Interest Rate	Original Amount	Original Term	No. Late Payments	Months Paid
Auto Trade Line.1	27.25%	\$9,645.00	120 Months	0	\$237.00
Auto Trade Line.2	18.24%	\$11,195.00	84 Months	0	\$237.00
Auto Trade Line.3	66.86%	\$531.00	120 Months	0	\$27.00
Auto Trade Line.4	99.26%	\$366.00	96 Months	0	\$295.00

## 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.
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
cartercountydjcdi	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>
cartercountydjdc	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>
cartercountydcpq	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>
cartercountyyucdi	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>
cartercountyyudc	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>
cchyundaicpq	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>
fchavez	Frank Chavez	Dealer Admin	ODI User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	<a href="#">Edit</a>   <a href="#">Delete</a>   <a href="#">Copy</a>
keystonechevyculd	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>
keystonechevydic	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**

UserId: \*  Password: \*  Retype Password: \*   
 First Name: \*  Middle Name:  Last Name:   
 Address:   
 Zip: \*  City: \*  State: \*  Phone:   
 Email Address: \*  [Email Password](#)

**Password Rules:**  
 Password must be at least 8 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 shouldn't match with last four password

**User Setup Information**

User Type: \*  User Level: \*  AutoGenerate Letter is on   
 Dealer:    Select Default Dealer:   
 Disable User  
 From IP:  To IP:  [Add Another Range](#) [Edit](#) [Delete](#)  
 Restrict Days of week and time of day access  
 Force Password change on next Login  
 Show in QuickApp Dropdown  
 Login Required  
 Security Questions  
 Question 1:  Answer 1:   
 Question 2:  Answer 2:   
 Question 3:  Answer 3:



## Accessing Reports

Once you have your website set up with the correct redirect URLs, you can go in to your 700Dealer portal at any time to review your analytics. Here are the steps to follow to access your report:

1. Log in to 700Dealer.com
2. Click on the **Usage Analysis** Tab as circled below.
3. Management Reports
4. QuickApplication or QuickQualify Insights Report
5. Run the report based on Date Range selected via the dropdown.

