



USER GUIDE

MARCH 2022

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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 Flag

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

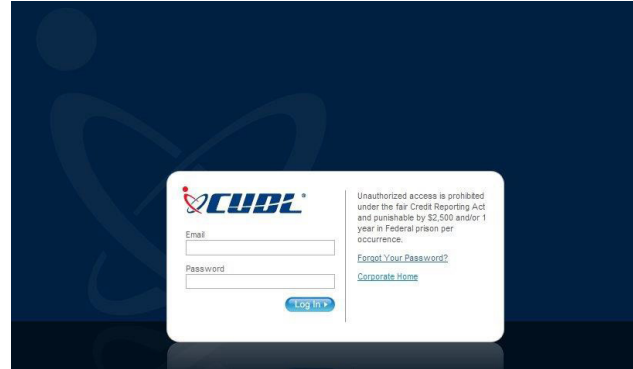
We have developed a base solution that follows industry best practice (and the best liability protection) to help keep you in compliance with federal and state laws and regulations. Our services can be tailored to fit your dealership's interpretation of the law and internal policies.

This brief guide walks you through how to pull, view and print credit reports from within your CUDL 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.

Enabling the 700Credit Integration

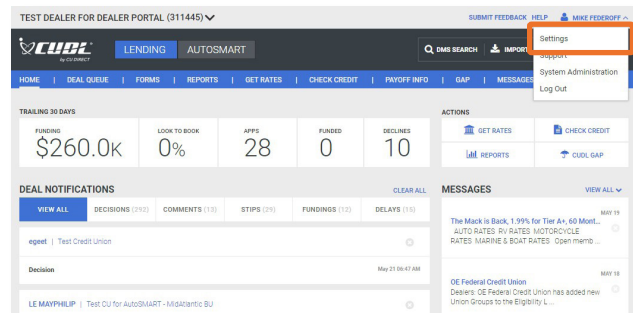
Log in to your CUDL platform.

Note: Upon first logging into CUDL, after putting in and saving username/password, you will need to log out and log back in before running credit.

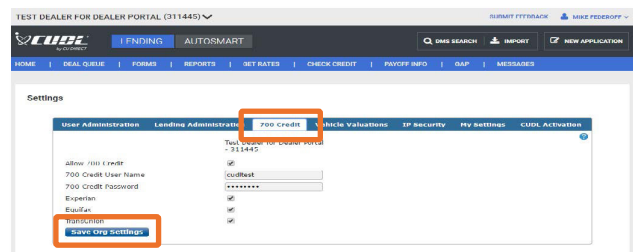


700Credit Activation

To activate 700Credit, first select the **"Settings"** link (from your user dropdown at the top of the right of the page).

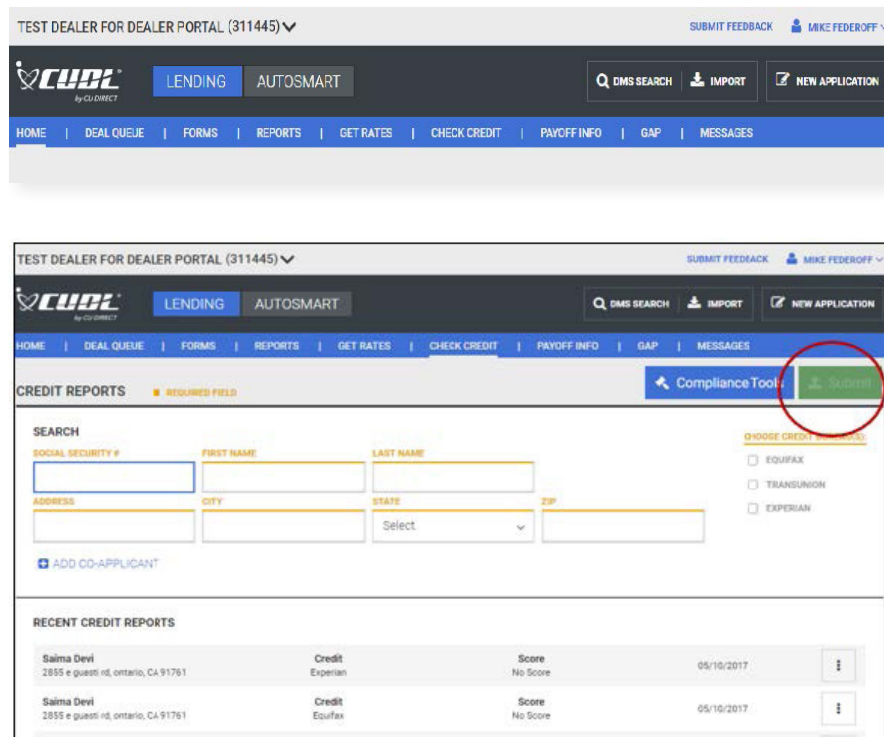


1. Select the **"700Credit"** tab
2. Select the **"Allow 700Credit"** check box
3. Enter the 700Credit User Name & password (provided by the 700Credit team)
4. Select the Bureau checkboxes for the bureau(s) you signed up for
5. Select the **"Save Org Settings"** button.
6. Log out and log back in.



Check Credit – Workspace Access

Selecting “**Check Credit**” from the submenu gives the user access to the check credit workspace. The submenu is always available from anywhere within the CUDL system.



Compliance Tools – Opens the 700Credit compliance tools workspace for the current dealership.

Search – Start the credit bureau request process by searching for any prior requests, CUDL applications or DMS datashares available for the dealer.

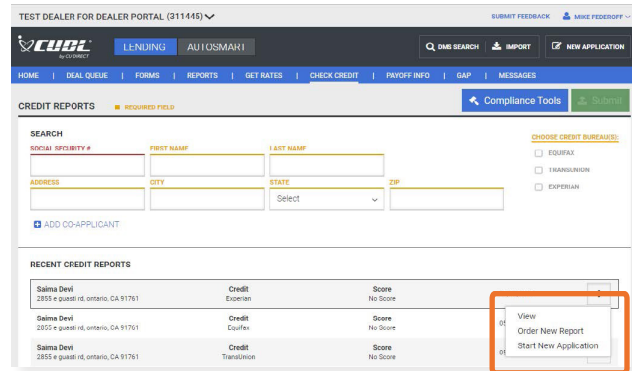
Note: Submit button activates once all required fields have been completed.

Recent Credit Reports – Displays a list of all bureau requests performed over the last 60 days with the most recent at the top. This section changes to display search results when data is entered in the search section.

Pulling Credit in the CUDL Platform

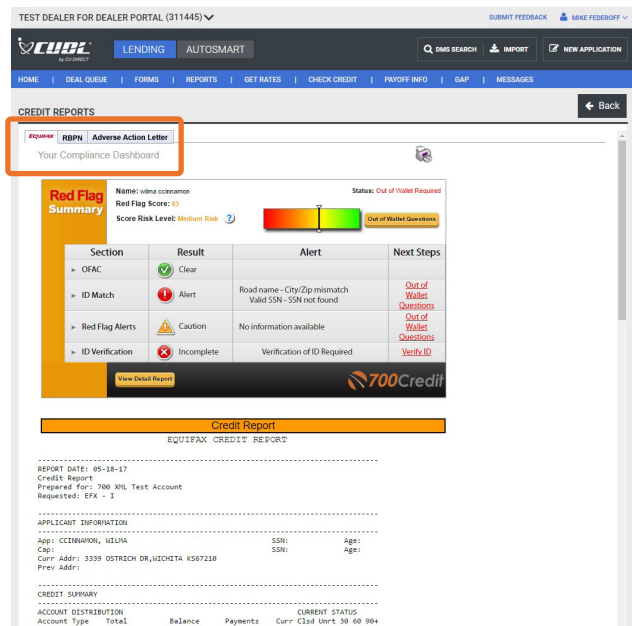
Credit Report Menu – The three dots on the right side of the application row open a drop-down menu that allows you to:

1. View a selected report
2. Order a new report using the original request data
3. Start a new CUDL Application using the data entered from the bureau request.



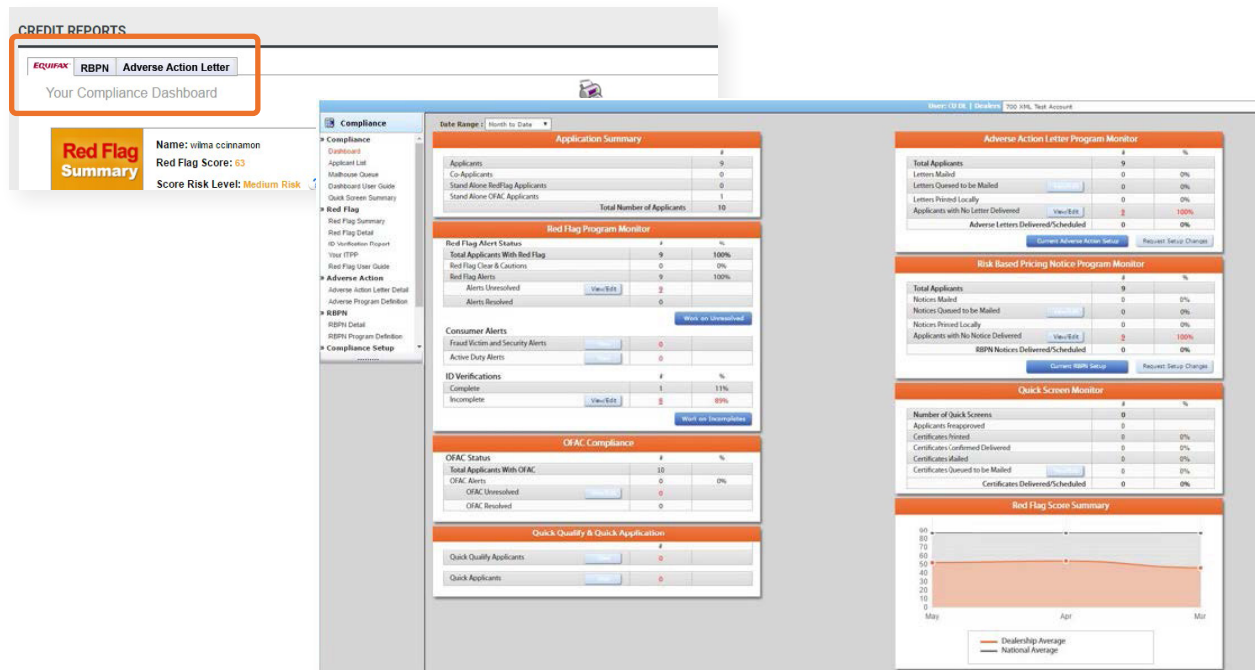
After the request is submitted, the bureau displays as shown to the right.

- User will be presented with the credit report.
- The report will include any features the dealer has elected to participate in (Red Flag, OFAC, etc.).
- The report will include tabs for **RBPN & Adverse Action Letter (if applicable)**, as shown above.
- The user can also print the report by selecting the printer icon in the upper right corner.
- Selecting the back button takes the user back to the search/report page.
- Selecting the grey **"Your Compliance Dashboard"** link that appears above the red flag summary and credit report (circled above) opens the 700Credit compliance dashboard in a separate window.



Compliance Dashboard

Selecting the grey “**Your Compliance Dashboard**” link that appears above the Red Flag summary and credit report (*circled below*), opens the 700Credit compliance dashboard in a separate window.



Our compliance dashboard has everything you need to monitor your requirements in one location and quickly align yourself to be compliant.

Sections on the dashboard include:

- Summary of credit applicants
- Red Flag monitor
- OFAC Compliance
- **QuickQualify, QuickApplication, QuickScreen** monitors (*if purchased*)
- Risk-Based Pricing Notices
- Red Flag Summary

Introduction to 700Dealer.com

As a customer of 700Credit, you have access to your own personal credit portal at www.700Dealer.com. You should have received your username and password in a welcome email from 700Credit.

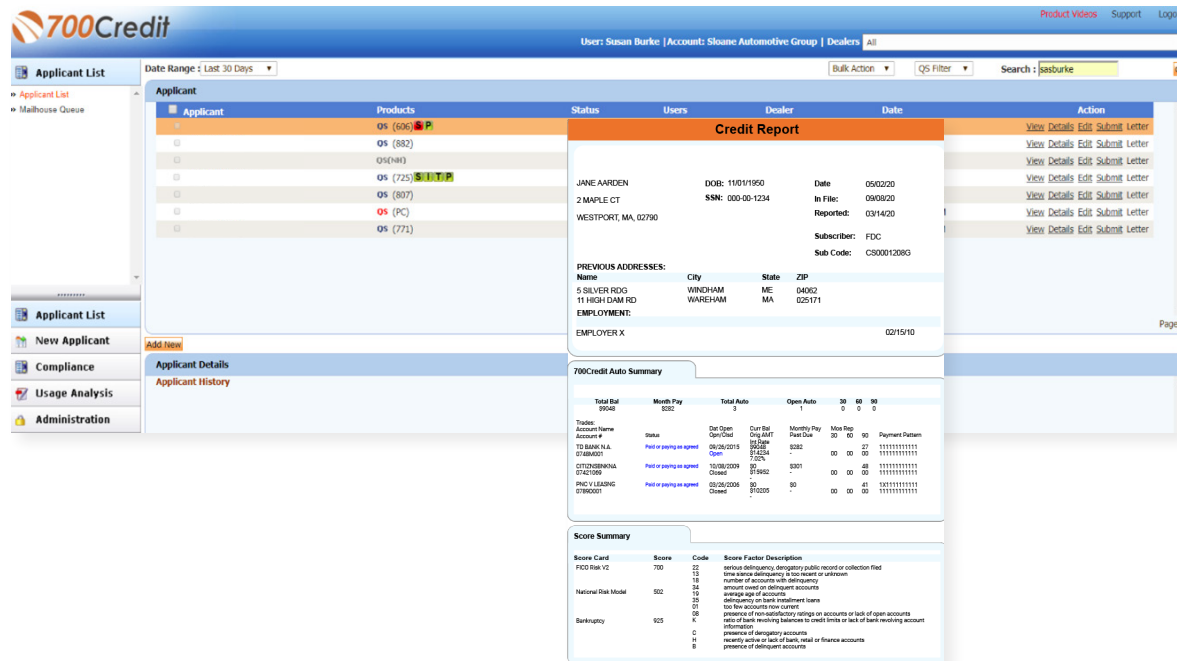
If you did not receive this email, or have misplaced it, please send an email to: support@700credit.com or call: (886) 273-3848.



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.



700Credit User: Susan Burke | Account: Skoane Automotive Group | Dealers: All

Date Range: Last 30 Days

Search: jsburke

Applicant List

Applicant	Products	Status	Users	Dealer	Date	Action
JANE AARDEN	OS (582)	Open			05/02/20	View Details Edit Submit Letter
2 MAPLE CT	OS (807)	Open			09/08/20	View Details Edit Submit Letter
WESTPORT MA 02790	OS (PC)	Open			03/14/20	View Details Edit Submit Letter
	OS (771)	Open				View Details Edit Submit Letter

Credit Report

JANE AARDEN DOB: 11/01/1950 Date: 05/02/20
 2 MAPLE CT SSN: 000-00-1234 In File: 09/08/20
 WESTPORT MA 02790 Reported: 03/14/20
 Subscriber: FDC
 Sub Code: CS00012093

PREVIOUS ADDRESSES:

Name	City	State	ZIP
5 SILVER RDG	WINCHAM	ME	04062
11 HIGH DAM RD	WAREHAM	MA	02571

EMPLOYMENT:

EMPLOYER X 02/15/10

700Credit Auto Summary

Total Bal	Months Pay	Total Auto	Open Auto	30	60	90
99548	5	3	1	0	0	0

Score Summary

Score Card	Score	Code	Score Factor Description
FICO Risk V2	700	22	serious delinquency, derogatory public record or collection filed
National Risk Model	502	18	time lapse delinquency in the report or delinquency
Bankruptcy	925	08	number of accounts with delinquency
		09	amount owed on delinquent accounts
		10	delinquency on current
		11	delinquency on delinquent
		12	delinquency on delinquent
		13	delinquency on delinquent
		14	delinquency on delinquent
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		100	delinquency on delinquent

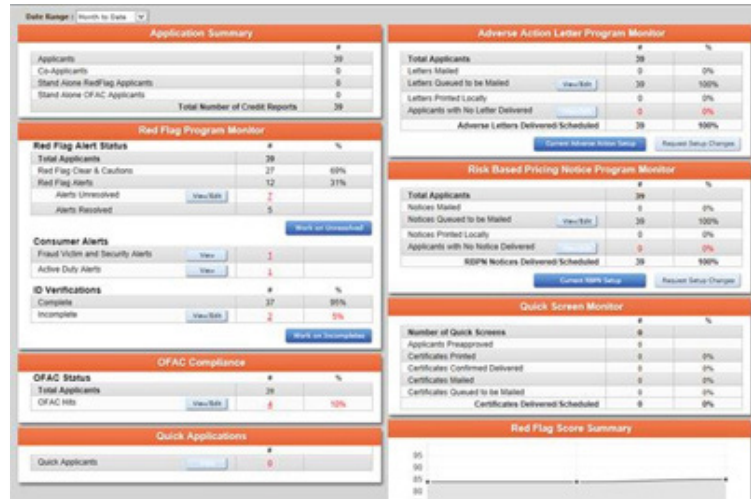
Compliance Dashboard

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:

- Red Flag Alert Status
- OFAC Compliance
- Adverse Action Letter
- RBPN

Lead Summaries for:

- QuickQualify
- QuickApplication
- QuickScreen
- QuickScore
- QuickQualify Xpress



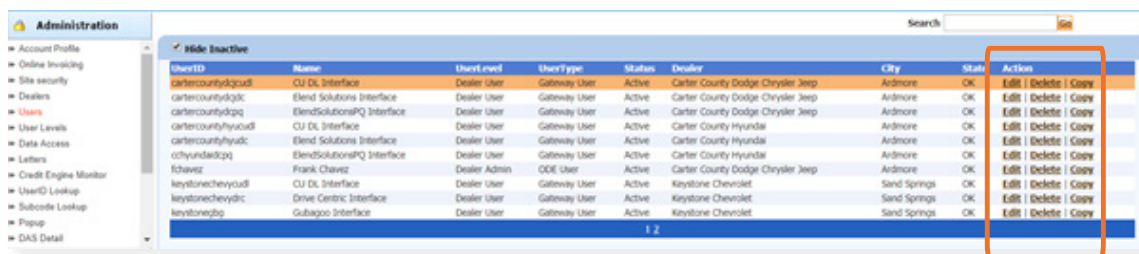
How You Benefit

- 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

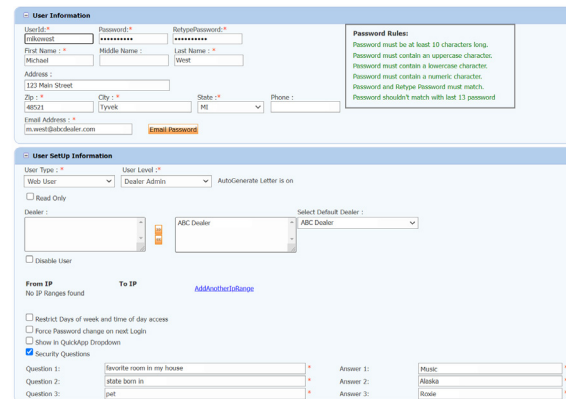
You can add, edit or delete users who have access to your customer, credit and lead information through the following process:

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.



User ID	Name	User Email	User Type	Status	Dealer	City	State	Actions
cartercountydguid	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydgic	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydgipq	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyhyugid	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyhyugic	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyhyugipq	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
schavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
keystonechevyuid	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
keystonegip	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.



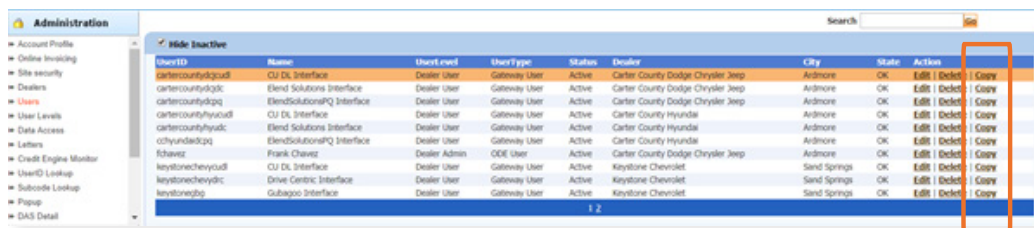
User Information

User ID: *
 Password: *
 First Name: *
 Last Name: *
 Address:
 City:
 State:
 Phone:
 Email Address: *
[Email Password](#)

User Setup Information

User Type: *
 User Level: *
☐ Read Only
 Dealer:
☐ Disable User
 From IP:
 To IP:
[Add New IP Range](#)
☐ Repeat Day of week and time of day access
☐ Force Password change on next Login
☐ Show in QuickMap Dropdown
☒ Security Questions
 Question 1:
 Question 2:
 Question 3:
 Answer 1:
 Answer 2:
 Answer 3:

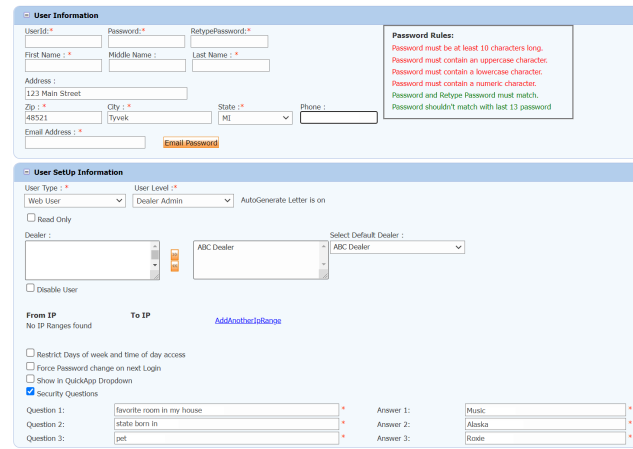
Creating a New User



User ID	Name	User Email	User Type	Status	Dealer	City	State	Actions
cartercountydguid	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydgic	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydgipq	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyhyugid	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyhyugic	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyhyugipq	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
schavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
keystonechevyuid	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
keystonegip	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 screenshots of a web application interface for user management.

User Information Form:

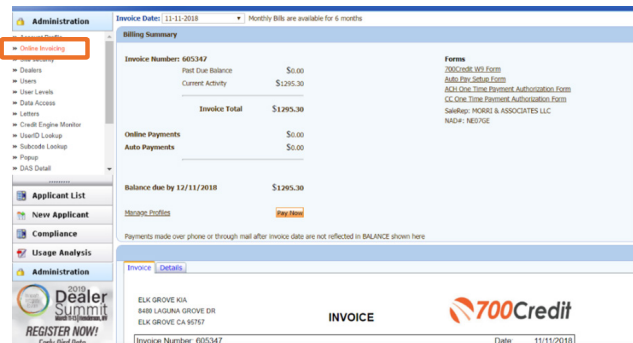
- Fields: UserID, Password, RetypePassword, First Name, Middle Name, Last Name, Address (123 Main Street), Zip (48521), City, State (MI), Phone, Email Address, Email Password.
- Password Rules:**
 - Password must be at least 10 characters long.
 - Password must contain an uppercase character.
 - Password must contain a lowercase character.
 - Password must contain a numeric character.
 - Password and Retype Password must match.
 - Password shouldn't match with last 13 password.

User Setup Information Form:

- Fields: User Type (Web User), User Level (Dealer Admin), AutoGenerate Letter (on), Read Only (checkbox), Dealer (ABC Dealer), Select Default Dealer (ABC Dealer), Disable User (checkbox).
- From IP:** No IP Ranges found.
- To IP:** AddOutofRange.
- Restrict Days of week and time of day access:** (checkbox)
- Force Password change on next Login:** (checkbox)
- Show in QuickApp Dropdown:** (checkbox)
- Security Questions:**
 - Question 1: favorite room in my house, Answer 1: Music
 - Question 2: state born in, Answer 2: Alaska
 - Question 3: pet, Answer 3: Rooster

Viewing Invoices

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



The image shows a screenshot of the 700Credit online invoicing interface.

Administration Menu:

- Online Invoicing (highlighted)
- Dealers
- Users
- User Levels
- Data Access
- Letters
- Credit Engine Monitor
- UserID Lookup
- Sechedule Lookup
- Popups
- DAS Detail

Invoice Summary:

- Invoice Number: 605347
- Part Due Balance: \$0.00
- Current Activity: \$1295.30
- Invoice Total: \$1295.30
- Online Payments: \$0.00
- Auto Payments: \$0.00
- Balance due by 12/11/2018: \$1295.30

Forms:

- 700Credit Login Form
- Auto Pay Setup Form
- ACH One Time Payment Authorization Form
- CC One Time Payment Authorization Form
- SaleShop: MORSE & ASSOCIATES LLC
- NACHA: REDGE

Invoice Details:

- ELK GROVE KIA
- 8480 LAGUNA GROVE DR
- ELK GROVE CA 95757
- INVOICE
- 700Credit
- Invoice Number: 605347
- Date: 11/11/2018

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.