USER GUIDE

SEPTEMBER 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 220+ 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.

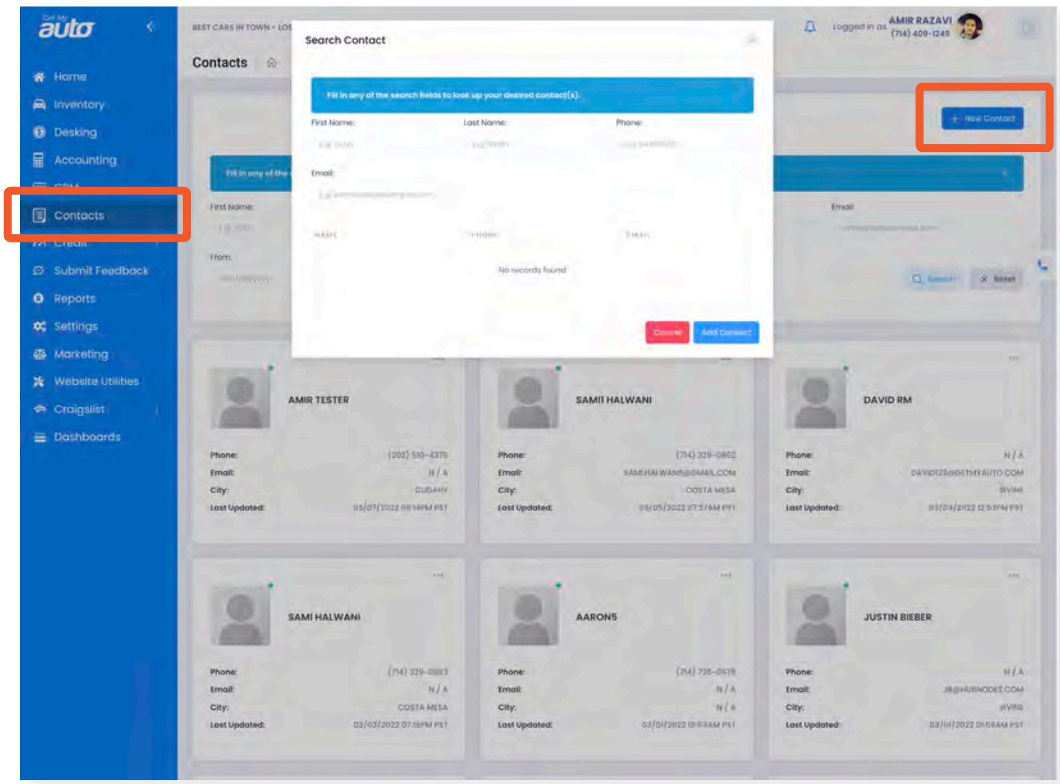
Get My Auto has integrated our credit and compliance and soft pull prequalification solution, QuickQualify, into their platform. This brief guide will walk you through how to pull/view credit and view your lead data and prequalification results in the Get My Auto platform. If you have any questions, please feel free to reach out to our support desk at: (866) 273-3848 or email us at: support@700credit.com.

Add a New Customer/Deal

To add a new customer or deal, or edit the details of an already exisiting one, start by clicking "**Contacts**" in the left-hand naviagation bar.

To add a new customer, click "**New Contact**" in the top-right corner of the screen. This will pull up the customer profile form, fill it out and click "**Save**".

To edit/view details on a pre-exisiting customer, search for their name in the search field. Once found, click on their name to open up their information.



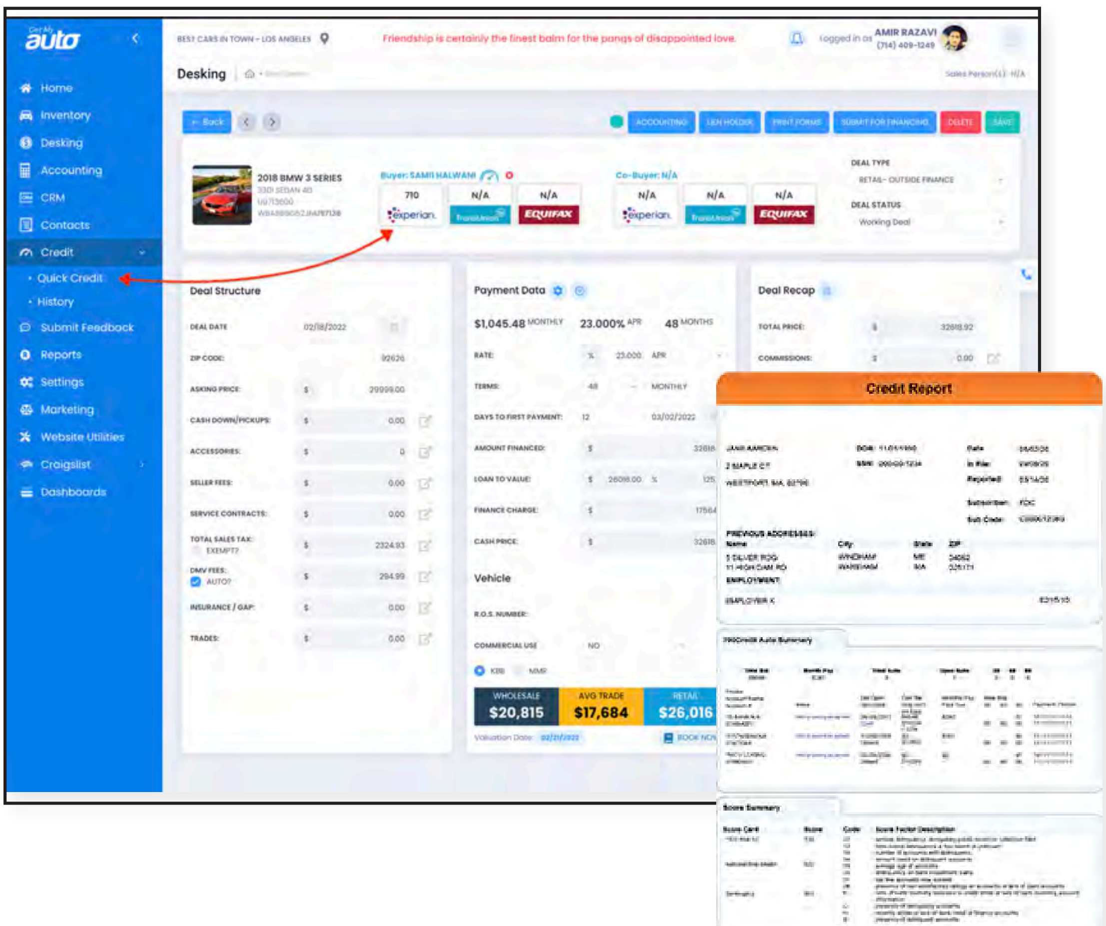
Puling Credit in Get My Auto

To pull credit on either a new or existing customer, click "**Credit**" and then "**Quick Credit**" in the left-hand navigation bar.

Search for the customer you want to pull credit on in the search bar and click their name. It is in this window that you are able to edit a consumer's deal details, run their credit report, print forms or close deals.

At the top of the deal profile, click on the bureau logo that you want to pull credit through.

Note: There are two sets of each bureau logo; one for buyer and one for co-buyer.



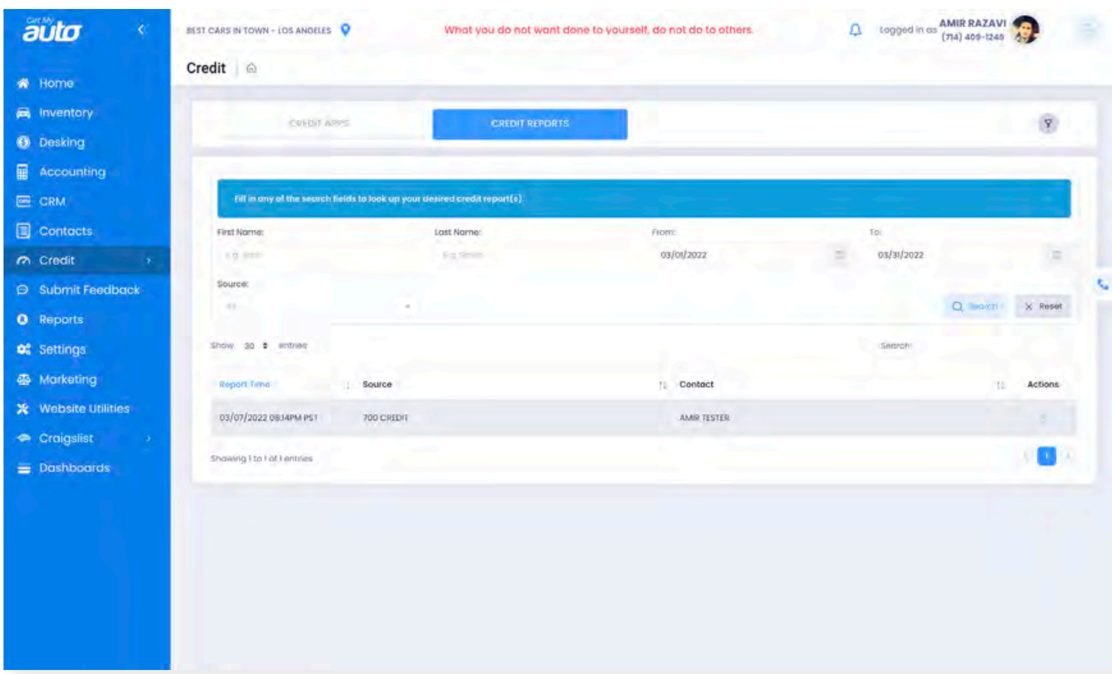
View Previously Pulled Reports

To see a complied list of previously pulled reports, or a specific individual consumer, click "**Credit**" in the left-hand navigation bar.

At the top of this window, pan over to the "**Credit Reports**" tab.

Here, you will be able to see a mass lit of credit reports previously pulled on consumers, default, in order of report time.

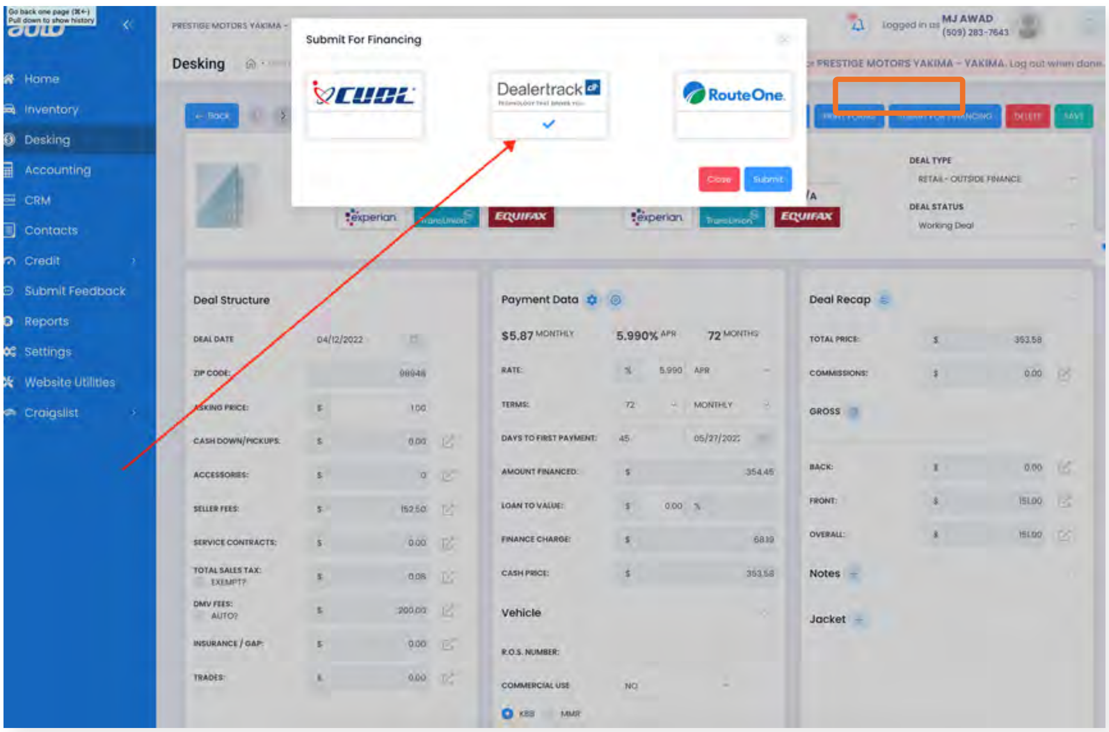
If you want to view a specific individual, search for their details in the search field at the top, or pan through the list and click their name to pull up their credit report details.



Integration with CUDL, Dealertrack & RouteOne

Get My Auto has been seamlessly integrated with CUDL, Dealertrack and RouteOne. Dealers have the option to push customer information into these platforms. Dealers begin by locating the customer record they want to push.

Within their profile, click the "**Submit for Financing**" button in the top-right corner of the profile (circled below). This will open up a pop-up which will allow dealers to choose which company they want to push to. Once selected, hit "**Submit**".



700Credit Prequalification Integration

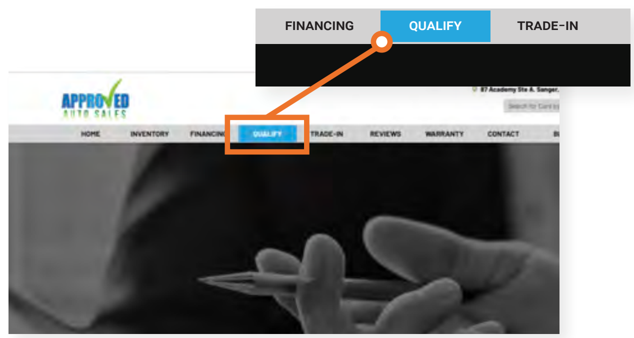
Consumer Experience

This portion of the "**700Credit Prequalification Integration**" section, will focus on the *consumer's experience* in getting prequalified.

There will be two examples of how a consumer may access the prequalification form from a dealership website: **(1)** Through the "**Qualify**" tab in the navigation bar and **(2)** Through the "**Inventory**" tab

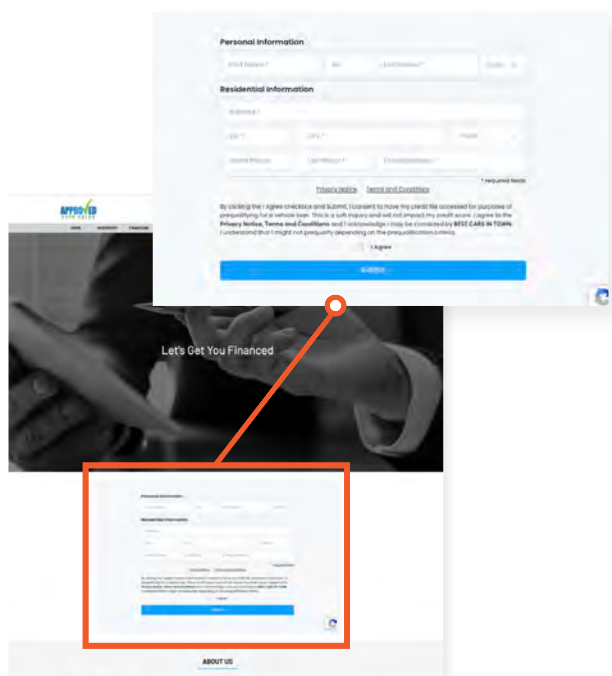
Consumer Experience - "Qualify" Page

To get prequalified, starting on a dealership website, the consumer will locate the "**Qualify**" tab.



Scroll down through the "**Qualify**" page and locate the prequalification form.

Fill out the form, and upon completion and accepting the terms and conditions, click "**Submit**".



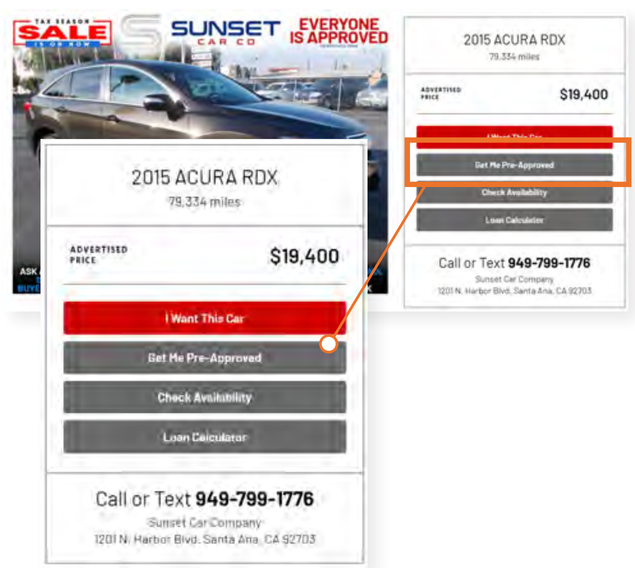
Consumer Experience - “Inventory” Page

To get prequalified through the dealership’s inventory page, the consumer will click the “**Inventory**” tab in the navigation bar.

There are two locations in which the “**Get Pre-Approved**” button is housed. In the **Vehicle Listing Page**, and then also in the **Vehicle Detail Page**.

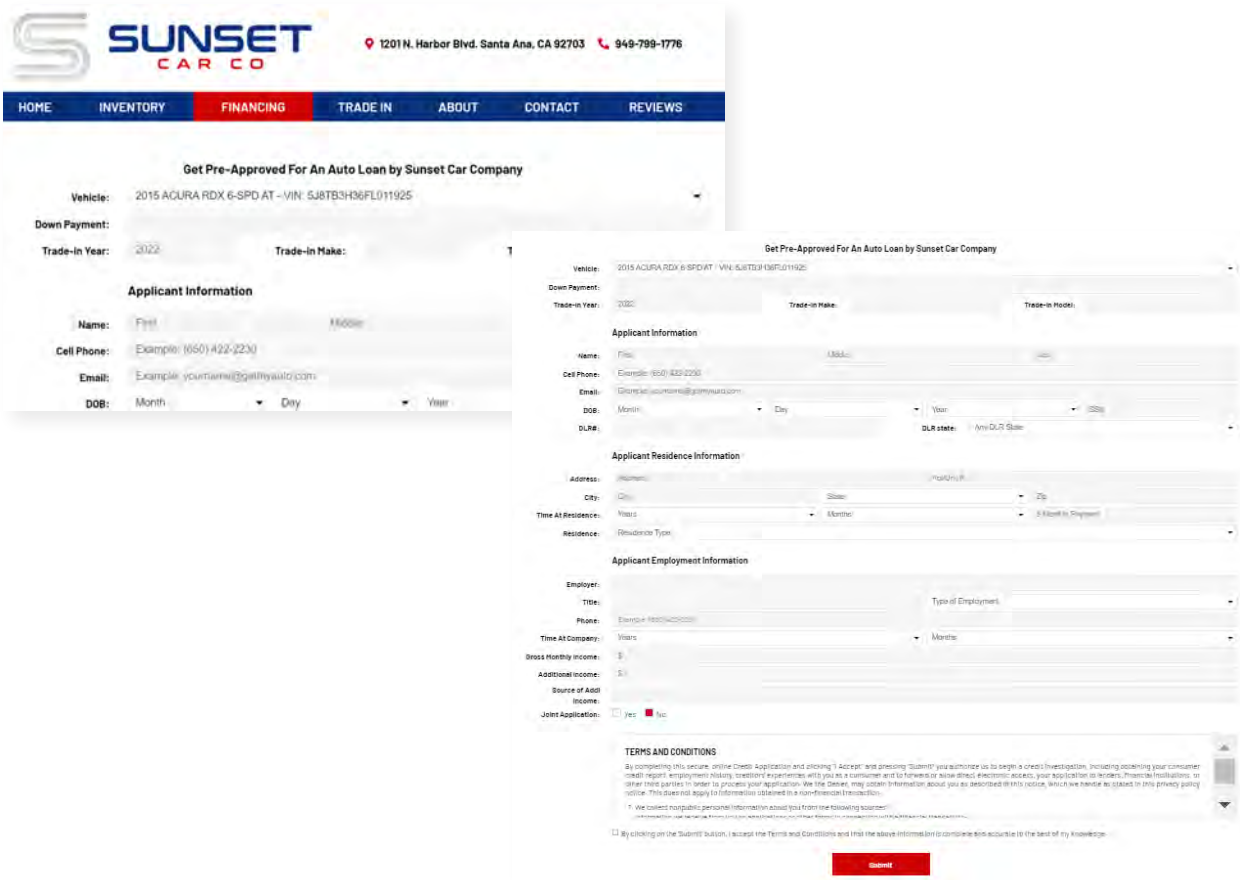
In the case that the user finds the vehicle they are interested in right from the listing, they can click the “**Get Pre-Approved**” located to the right of the car’s details.

If the consumer opted to click on the vehicle listing and open up the Vehicle Detail Page, they can get pre-approved by clicking the “**Get Me Pre-Approved**” button located right below the car’s listing price.



The consumer will be brought to the “**Financing**” tab automatically, and a prequalification form will appear, prompting the consumer to fill in their information.

Upon completion, and after accepting the terms and conditions, click “**Submit**”.

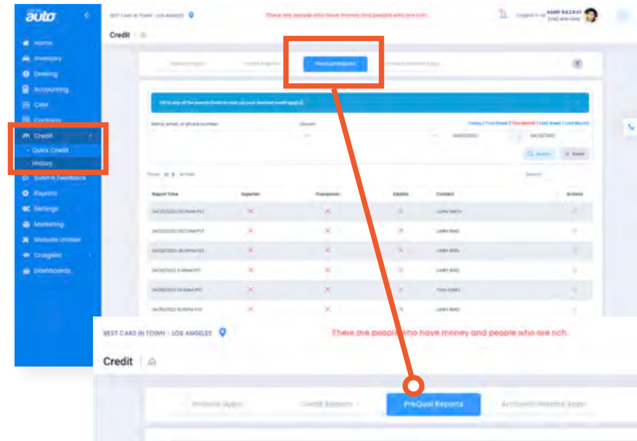


Viewing Lead Data in Get My Auto

To view your prequalification lead data, beginning in your **Get My Auto CRM** home dashboard, click on the “**Credit**” tab in the left-navigation panel.

This will open up a drop-down menu, click “**History**”.

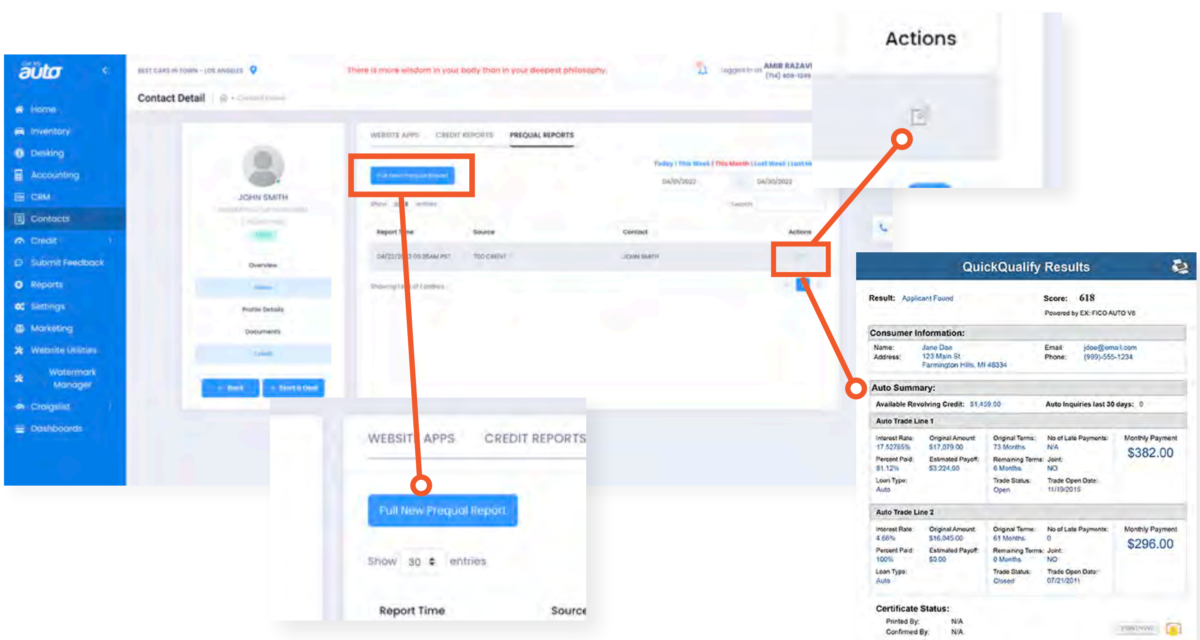
To view the complete list of prequalifed leads, click the “**PreQual Reports**” tab, as shown to the right.



Use the search bar to look up specific leads and their prequalification data.

Once located, you can click on their name to pull up their information and see a complete list of all prequalification reports (*in this case, this user has only completed one*). To view the results, click on the icon attached to the entry you want to view.

From this dashboard you can also pull a new prequalification report on the consumer by clicking the “**Pull New Prequal Report**” button.

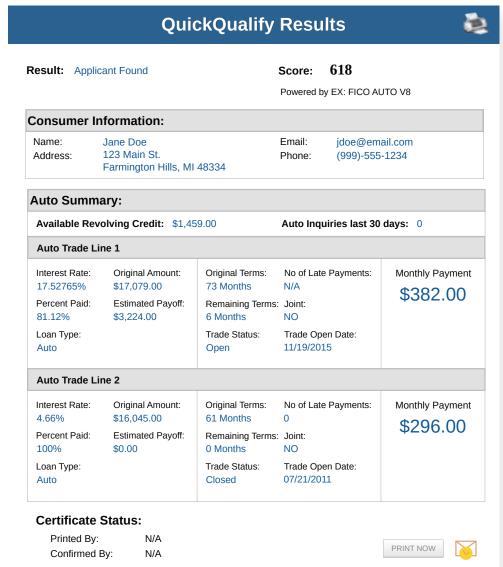


Introduction to QuickQualify

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
- Summary of Auto Trade Lines Including:
  - Current Monthly Payments
  - Current Auto Loan Interest Rates
  - Remaining Balance/Payoff
    Payment History
  - Months Remaining on Auto Loans

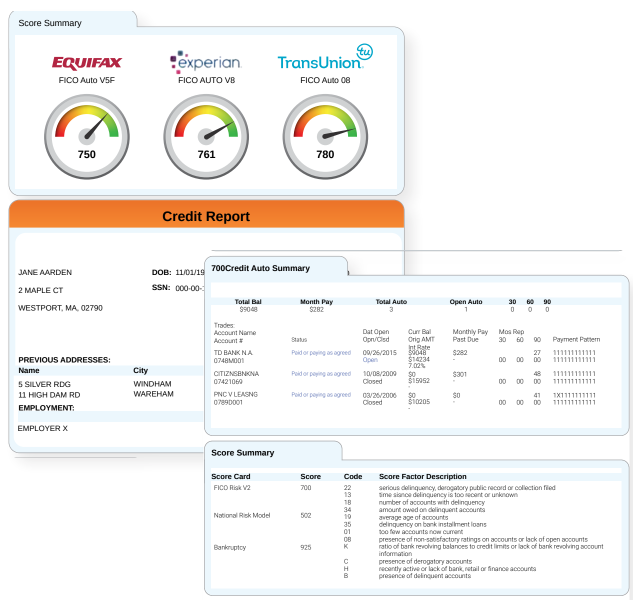


Credit Report Option

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.

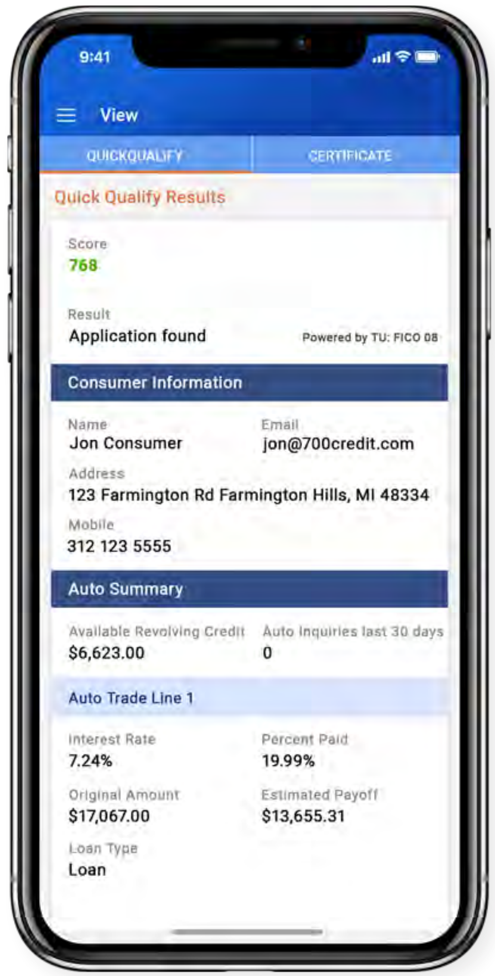


Above is an example of our HTML Credit Report. This image was split for display purposes but will normally provide dealers with a complete, single view.

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 settting 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.

Download on the App Store

Get it on Google play

Prequalification QR Codes

Besides serving as a valuable asset on your website and/or social media platforms, providing easy access to a prequalification form throughout your physical dealership can help **drive more qualified leads** while customers are in-store. This collaboration helps increase lead generation, reduce friction, and keep the sales process moving efficiently.

The process is simple:

1. Place QR code displays around your store.
2. Customers scan the QR code and are instantly brought to a soft pull lead form.
3. They will complete the form, provide consent and submit.
4. Dealers immediately receive the lead data and can view the soft pull results.

Implementing Best Practices

Place QR code displays in high traffic areas around your dealership, such as:

- Sales Desks
- Service Lounge
- Receptionist Desk
- Sales Tower
- Inventory; both on the showroom floor & the lot
    - Placement near the **window sticker** (*new vehicles*) or **Buyer's Guide** (*used vehicles*) ensures higher visibility and better performance.
- Off-site events where inventory may be on display
- Used in TV, social media and/or print marketing

700Credit offers a library of standard QR code templates, however dealers can request a customized graphic to better reflect their brand. Customizations can include but are not limited to colors, fonts, verbiage/tone, logo, imagery, and more.

Visit https://www.700credit.com/banners/ [QR Codes Page] for the complete standard collection.

Introduction to 700Dealer.com

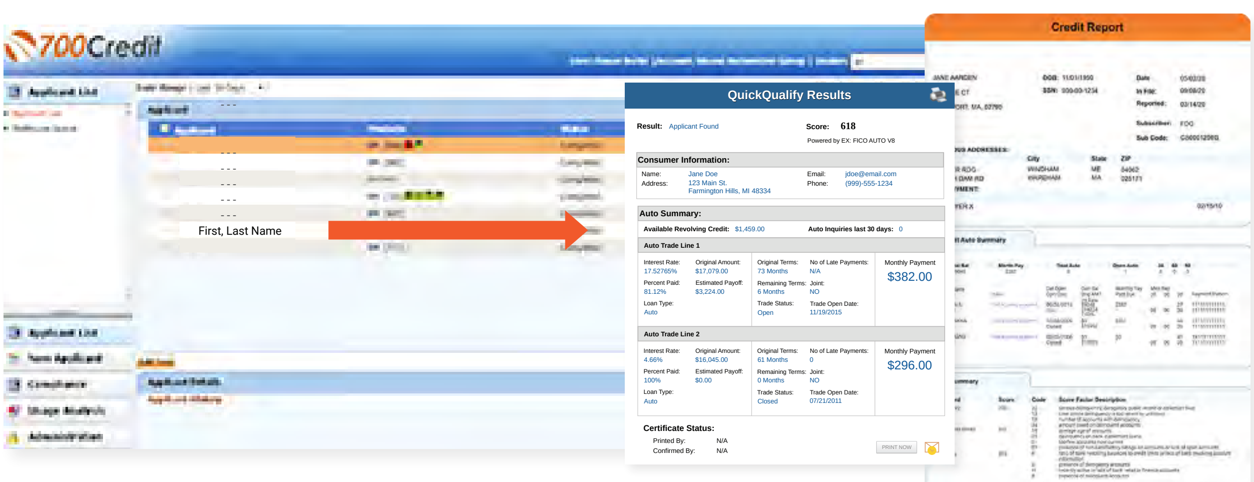
All 700Credit dealers have exclusive access to their own personal credit portal hosted at 700Dealer.com. The unique platform provides dealers a single tool to seamlessly navigate and monitor credit data from all of their solutions; including, credit reports, compliance and soft pull solutions, ID verification 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. If a QuickQualify was run, you will also see the soft pull, prequalification results.



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

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		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	0	
OFAC Resolved	0	

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

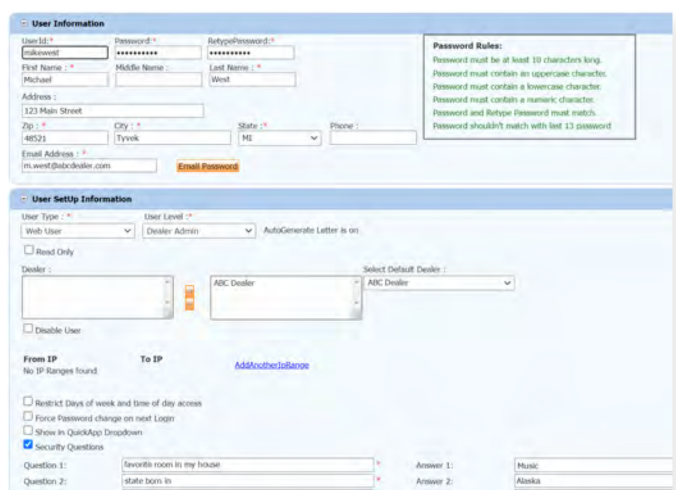
Managing Users

Dealers with the appropriate authorization can add, edit and/or delete customers and their credit/lead information with the following simple process:

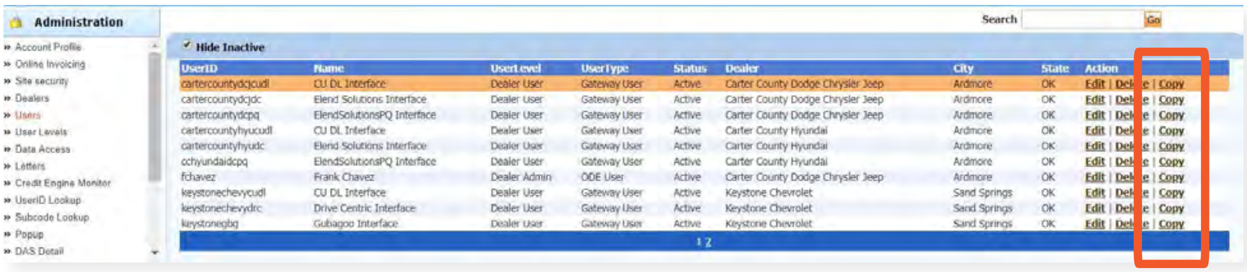
1. Log in to your 700Dealer.com platform using your provided credentials.
2. Click on the "**Users**" link in the left-hand navigation Administration panel.
3. If editing a user's credentials, click the "**Edit**" link attached to the user's **"Action"** column.
4. To delete a user, click the "**Delete**" link.
5. If creating a new user, click on the "**Copy**" link.

If you need to alter the information of an applicant's pre-existing profile, select **"Edit"** attached to the user's listing. From theinformation profile, dealers can make the desired changes.

Once complete, save the profile before exiting out.

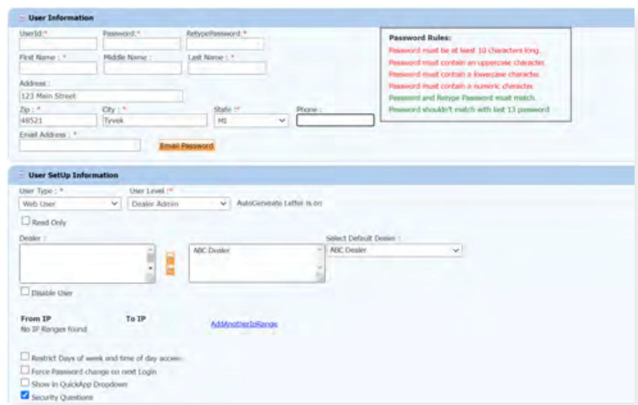


Creating a New User



To create a new user, it is easiest to find a similar user ID from the **"Users"** mass list, and select the **"Copy"** action, as highlighted above.

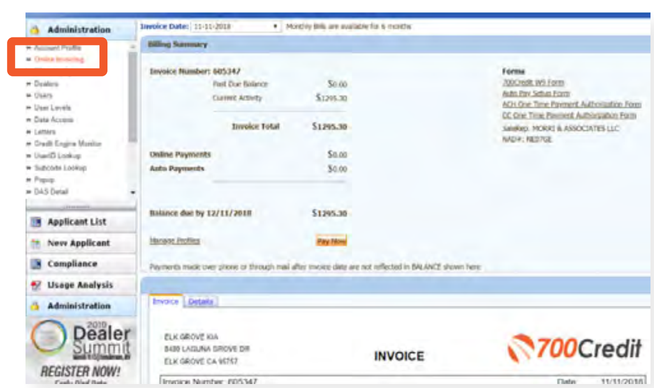
You can then fill in the new user's information into the user profile, as well as make any necessary changes.



Viewing Invoices

Dealers can also view their monthly invoices online by selecting the "**Online Invoicing**" tab in the left-hand "Administration" navigation panel.

Locate and select the desired invoice to open its details and view the billing summary.



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.