



USER GUIDE
SEPTEMBER 2025

TRADEPENDING

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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.

TradePending has integrated our prequalification, soft pull solution, QuickQualify into their platform. This brief guide will walk you through the consumer's prequalification experience and how to view your QuickQualify leads within TradePending 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.

Integration Overview

TradePending has integrated 700Credit's prequalification, soft pull product into their **"Approve"** platform. The alliance integrates our prequalification platform seamlessly into the online shopping process enabling your dealership to see their FICO® score and full credit report at the top of the sales funnel without requiring their SSN or DoB.

If a TradePending dealer has the **"Payments"** platform and also purchases the **"Approve"** platform, the 700Credit prequalification process will also be available in the **"What's my buying power"** and **"Calculate my payment"** options circled below.

The image displays three screenshots of the TradePending website interface, highlighting the integration of 700Credit's services.

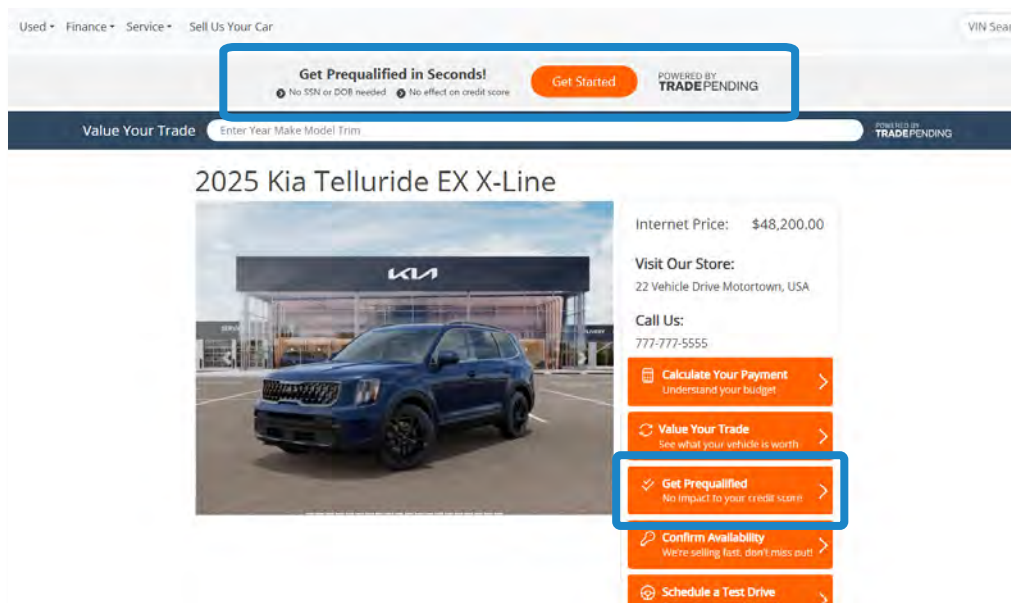
Top Screenshot: Shows the main navigation bar with links for New, Used, Finance, Service, and Sell Us Your Car. A prominent banner at the top reads "Get Prequalified in Seconds!" with a "Get Started" button and "POWERED BY TRADEPENDING". Below this, a section titled "Value Your Trade" includes a text input for "Enter Your Make Model Trim" and a "TRADEPENDING" button. Another banner below asks "What's my buying power?" with a "Start" button and "POWERED BY TRADEPENDING".

Middle Screenshot: Displays the "Available Inventory" section. It features two car listings: a 2017 Buick Enclave Leather and a red Mini Cooper S. Each listing includes a "Explore Payments" button. To the right, a sidebar for the "2025 Kia Telluride EX X-Line" lists the Internet Price (\$48,200.00), store location (22 Vehicle Drive Motortown, USA), and a "Call Us:" number. A vertical list of action buttons is visible on the right, including "Calculate Your Payment", "Value Your Trade", "Get Prequalified", "Customer Financing", and "Schedule a Test Drive".

Bottom Screenshot: Shows the "Apply to Prequalify" form. The form includes fields for First name, Last name, Email address, Phone, Preferred verification method, Address, City, State, Zip, and Apt. #. A "Continue" button is at the bottom right. The form is titled "Apply to Prequalify" and includes a disclaimer about the prequalification process.

TradePending's Approve Platform: *Get Prequalified*

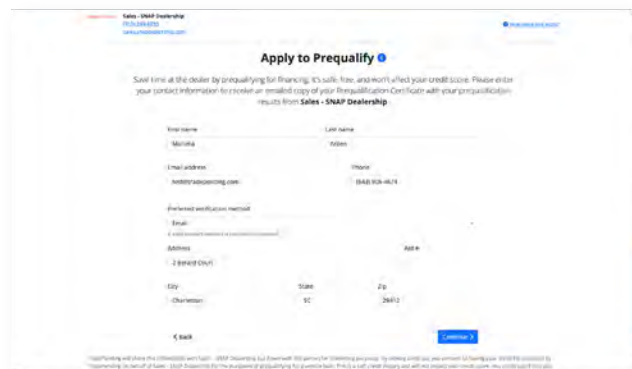
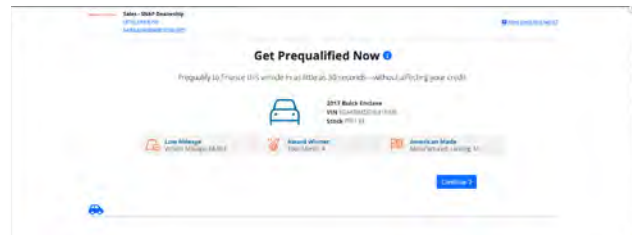
Starting on the dealership website, a consumer will locate a car, RV, or powersports vehicle they are interested in and click the **"Get Prequalified"** button/banner, as shown below.



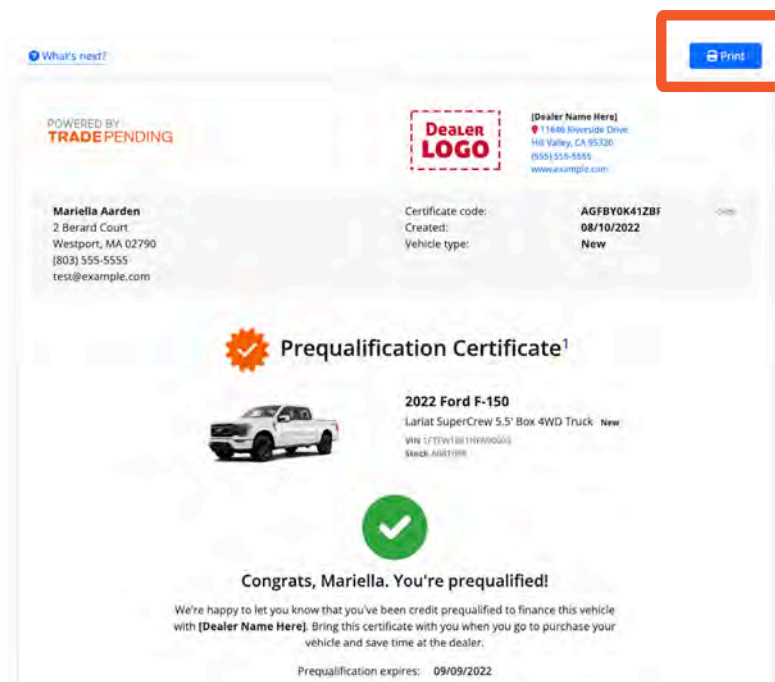
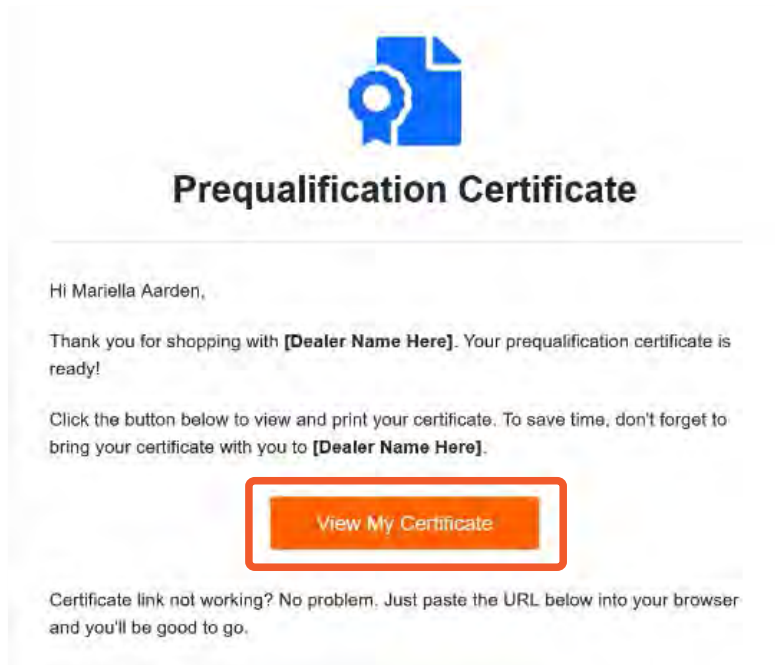
A lead form will appear on the screen, prompting the consumer to fill out information. The consumer will provide:

1. First Name
2. Last Name
3. Email Address
4. Phone Number
5. Street Address
6. City, State, and Zip Code

Once completed, click **"Continue"**.



Upon completion, the consumer will be presented their Prequalification Certificate. To view the credit score range certificate, click the **"View My Certificate"** button. To print the certificate, click the blue **"Print"** button, as shown below.



TradePending's Approve Platform: *What's My Buying Power?*

If a dealer has purchased the Payments platform they can also purchase the Approve platform to incorporate consumer prequalification into that process. Here is how it works:

Starting on the dealership website, a consumer will locate the banner at the top of the webpage labeled, **"What's my buying power?"** (as circled to the below).

Within the provided form space, the consumer can either enter their desired monthly payment, or simply select **"Start"**. The desired monthly payment will then be the first question of the form.

The screenshot shows the TradePending Motors website interface. At the top, there's a navigation bar with links: New, Used, Finance, Service, and Sell Us Your Car. A VIN Search bar is on the right. Below the navigation bar, a banner reads "Get Prequalified in Seconds!" with a "Get Started" button. The main content area features a "Value Your Trade" section with a text input for "Enter Your Make Model Trim" and a "Start" button. Below this, a section titled "What's my buying power?" is highlighted with a red rectangle. It includes the text "Get your ideal purchase price in less than a minute!" and a "Start" button. Below the highlighted section, there's an "Available Inventory" section with three car listings: a 2017 Buick Enclave Leather, a 2013 Mini Cooper S, and a 2021 Lincoln Nautilus Reserve.

A pop-up window will appear (user's desired monthly payment will autofill into form), prompting the user to answer the following questions:

1. Desired Monthly Payment
2. New or Pre-Owned?
3. Down Payment
4. Trade-In
5. Loan Title

The screenshot shows a pop-up window titled "Desired Monthly Payment". It includes the text "We'll use your desired monthly payment to estimate your buying power." and a text input field with a dollar sign, the number "500", and a ".00" suffix. Below the input field, there's a link: "Already know your vehicle price? Estimate your monthly payment instead." Below this, there's a section titled "New or Pre-Owned?" with three buttons: "New", "Pre-Owned", and "Undecided". Below the buttons, there's a section titled "Down Payment" with the text "How much would you like to apply as a down payment?" and a text input field with a dollar sign, the text "Down payment", and a ".00" suffix.

The consumer will then be brought to the portion of the form where they are prompted to enter an estimate of their credit score.

Consumers have one of two options in providing their credit score; the first option (1) is to use the dial and estimate their credit score. The second option (2) utilizes the hyperlink under the score dial labeled, **"Help me look up my credit score"** (circled below). By choosing the hyperlink option, the user still **does NOT need to provide a SSN or DoB**.

POWERED BY
TRADEPENDING [How does this work?](#)

Est. Credit Score ⁱ

What is your approximate credit score?

400 450 500 550 600 650 700 750 800 850

[Help me look up my credit score.](#)

[< Back](#) [Continue >](#)

Vehicle information [Edit](#) Trade-In Vehicle [Edit](#) Title & Est. Credit Score [Edit](#)

Budget \$400/mo, Pre-Owned, All, \$1,000 Down No Me Only

In the case the user chooses to look up their credit score, they will be re-directed to a prequalification form where they are prompted to fill in the required information.

Note: This particular form is the second point of integration for 700Credit within TradePending.

The consumer will provide:

1. First & Last Name
2. Email Address
3. Phone Number
4. Address, City, State & Zip Code

POWERED BY
TRADEPENDING [How does this work?](#)

Explore Your Estimated Payment ⁱ

Your report is ready! Please enter your contact information to receive an emailed copy of your Payment Certificate with your credit score, estimated buying power, and matching vehicles from **Kiefer Kia**.

First name Last name

Email address Phone

Address Apt #

City State Zip

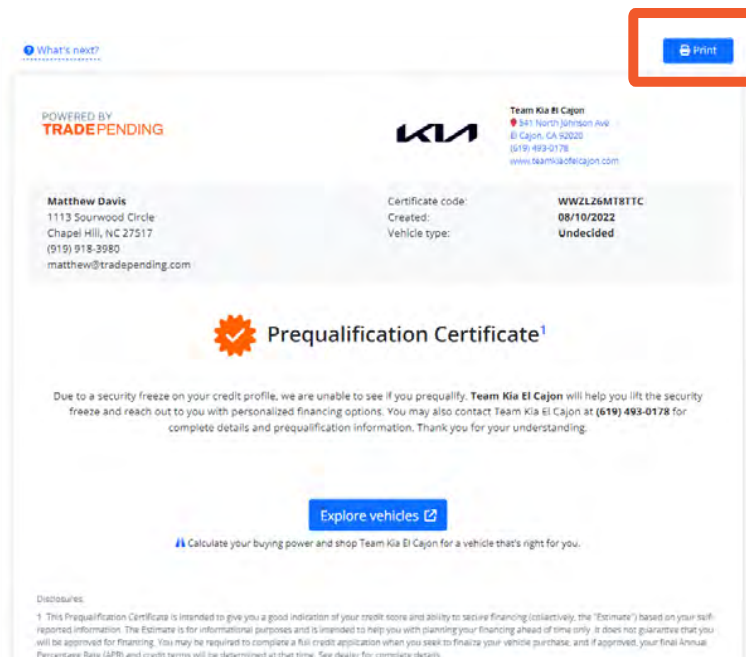
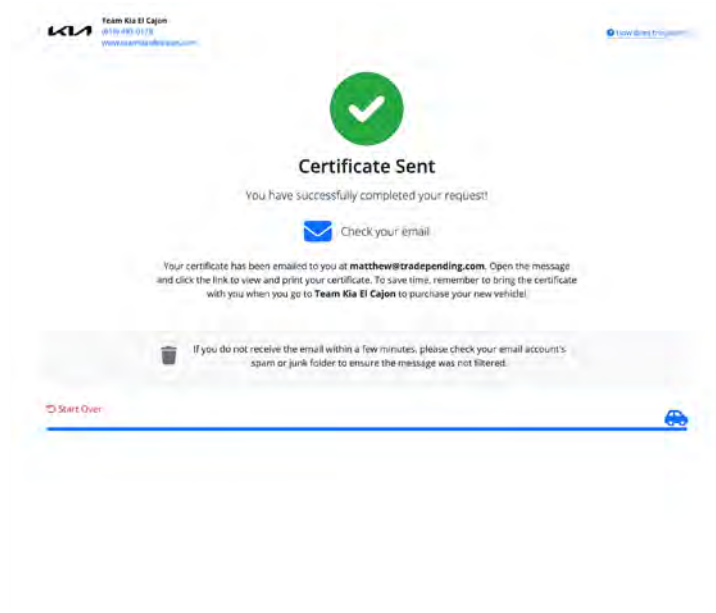
[< Back](#) [Continue >](#)

TradePending will share this information with Kiefer Kia that never will be shared for marketing purposes. By clicking continue, you consent to having your report be accessed by TradePending on behalf of Kiefer Kia for the purposes of prequalifying for a vehicle loan. This is a soft request and will not impact your credit score. You understand that you might not be prequalified depending on the prequalification criteria. You agree to receive all forms of communication from Kiefer Kia including, but not limited to, email, phone, text, mail, etc. Message and data rates may apply. Some dealers may use pre-qualified messages or advertisements. Consent to communicate is not a condition of purchase. You may opt out at any time.

Vehicle information [Edit](#) Trade-In Vehicle [Edit](#) Title & Est. Credit Score [Edit](#)

Budget \$400/mo, Pre-Owned, All, \$1,000 Down No Me Only

Upon completion, the consumer will be presented with a screen informing them their Prequalification Certificate has been sent to their email. To print the certificate, click the blue **"Print"** button, as shown below.



TradePending's Payment Platform: *Calculate My Payment*

If a dealer has purchased the Payments platform they can also purchase the Approve platform to incorporate consumer prequalification into that process. Here is how it works:

Starting on the dealership website, a consumer will locate a car, RV, or powersport vehicle they are interested in and click the **“Calculate Your Payment”** button, as shown below.

[Finance](#)
[Service](#)
[Sell Us Your Car](#)

Get Prequalified in Seconds!

No SSN or DOB needed

No impact on credit score

Get Started


POWERED BY
TRADEPENDENT

Value Your Trade

Enter Year Make Model Trim

POWERED BY
TRADEPENDENT

2025 Kia Telluride EX X-Line



Internet Price: \$48,200.00

Visit Our Store:
22 Vehicle Drive Motortown, USA

Call Us:
1-800-333-4555

Calculate Your Payment
Understand your budget

Value Your Trade
See what your vehicle is worth

Get Prequalified
No impact to your credit score

Confirm Availability
We're selling fast, don't miss out

Schedule a Test Drive
Secure your appointment

A pop-up window will appear, prompting the user to answer the following questions:

1. Incentives
2. Service & Protection Plans
3. Accessories
4. Down Payment
5. Trade-In Vehicle
6. Loan Title
7. Bankruptcy & Repossession

Sales - SNAP Dealership

www.snapdeal.com
info@snapdeal.com

Home > Used Cars > Snap Deal > Used Car

Calculate Your Payment

We'll use the vehicle you selected to estimate your monthly payments.

2025 Kia Telluride
VIN: 2AHPDCCG000000000
Your Price \$48,200

Down Payment

How much would you like to apply as a down payment?

\$ Down payment 00

Trade-In?

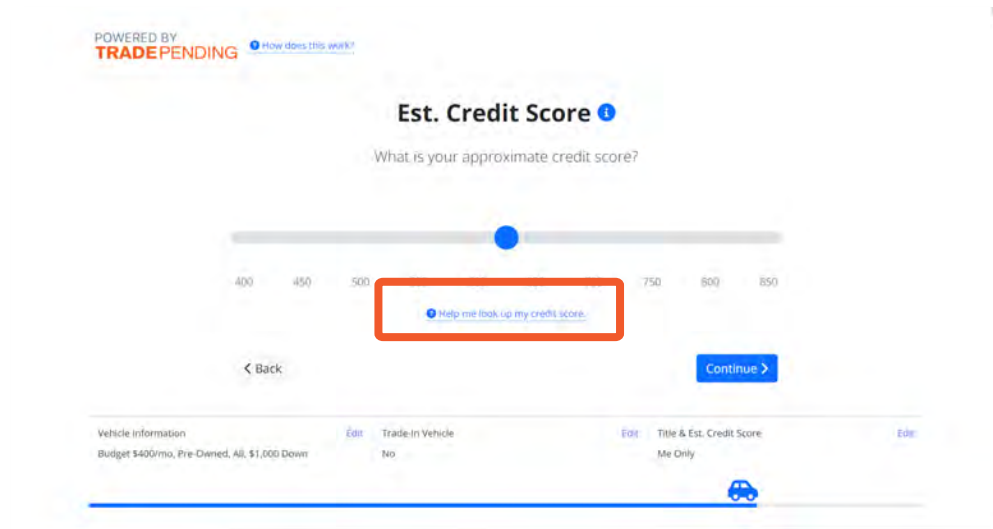
(Do you have a trade-in or an auto loan that you are replacing?)

Yes

No

The consumer will then be brought to the portion of the form where they are prompted to enter an estimate of their credit score.

Consumers have one of two options in providing their credit score; the first option (1) is to use the dial and estimate their credit score. The second option (2) utilizes the hyperlink under the score dial labeled, **"Help me look up my credit score"** (circled below). By choosing the hyperlink option, the user still **does NOT** need to provide a SSN or DoB.

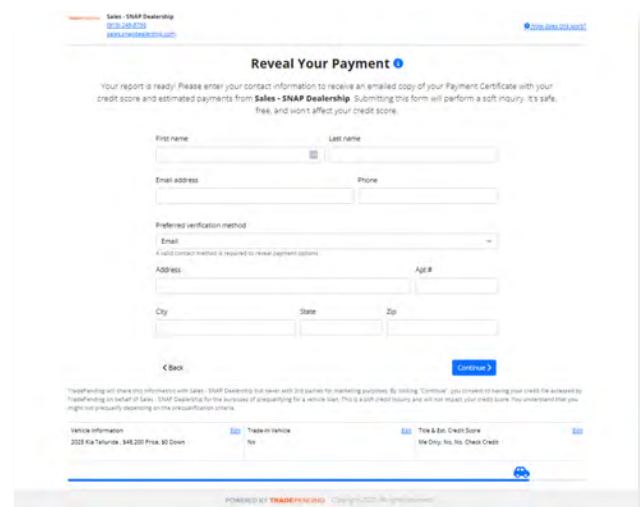


In the case the user chooses to look up their credit score, they will be re-directed to a prequalification form where they are prompted to fill in the required information.

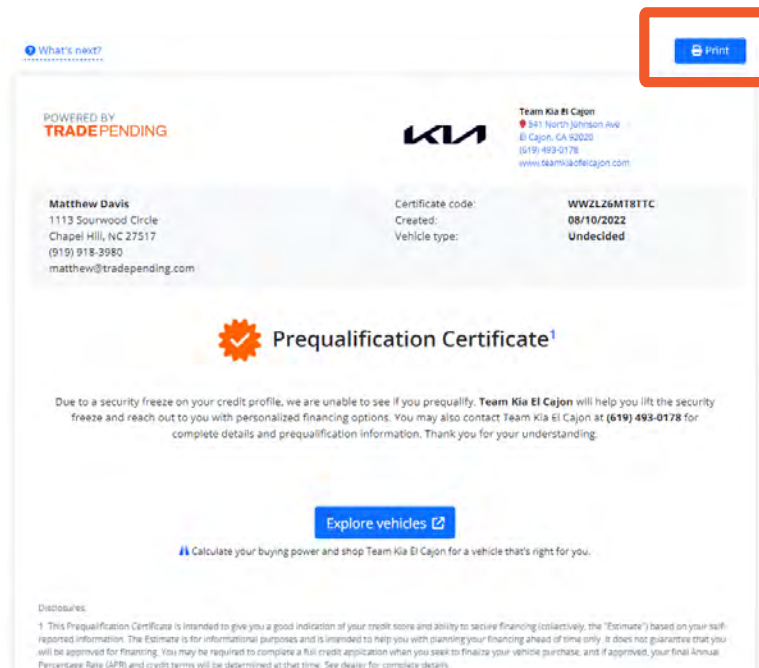
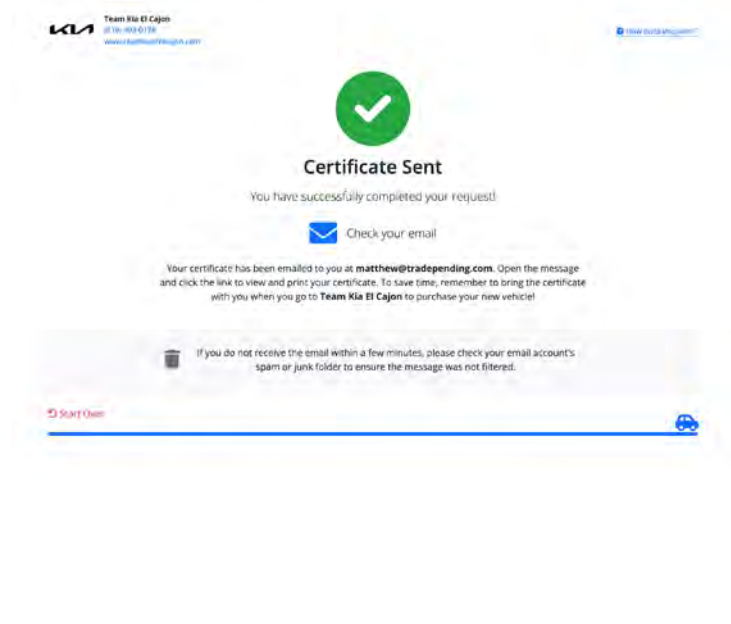
Note: This particular form is the second point of integration for 700Credit within TradePending.

The consumer will provide:

1. First & Last Name
2. Email Address
3. Phone Number
4. Address, City, State & Zip Code



Upon completion, the consumer will be presented with a screen informing them their Prequalification Certificate has been sent to their email. To print the certificate, click the blue **"Print"** button, as shown below.



Viewing Leads in the TradePending Platform

Dealers will begin by logging in with their provided credentials. From the home dashboard, they can see all of their leads, their QuickQualify results and full credit files. Located next to various credit scores, there is a **green checkmark**. This checkmark identifies consumers that received their score through the prequalification process ("[Help Me Look Up My Credit Score](#)" hyperlink or "[Get Prequalified](#)" process).

If there is no checkmark, this means that the consumer chose to estimate their score themselves.

To view a specific lead and their details, start by clicking on the "**Cert. Code**" hyperlink attached to the leads name, as circled below.

Cert. Code	Name	Type	Credit	Trade	Device	Created	Source	Activity	Status	Actions
#BAP550170852	Lowitz, David	New	719	No		8/10/2022 1:49 PM	Phone	Get Prequalified	New Lead	View Lead
#JES0077C3X6X	Lowitz, David	New	719	No		8/10/2022 1:47 PM	Phone	Get Prequalified	New Lead	View Lead
#JLJ0C81M1A2	Lowitz, David	Pre-Owned				8/10/2022 1:43 PM	Web Stream	Get Prequalified	New Lead	View Lead
#JSM7Y1333708	Lowitz, David	Undecided	720	Yes		8/10/2022 1:40 PM	Phone	Get Prequalified	New Lead	View Lead
#H4C2N6107W57	Aarden, Mariella	New	705	No		8/10/2022 12:13 PM	Phone	Get Prequalified	New Lead	View Lead
#JN7A40067053	Aarden, Mariella	Pre-Owned				8/10/2022 12:12 PM	Web Stream	Get Prequalified	New Lead	View Lead
#H9B934F62N6	Aarden, Mariella	Undecided	727	Yes		8/10/2022 12:11 PM	Phone	Get Prequalified	New Lead	View Lead
#H9U9704J25C1	Aarden, Mariella	New				8/10/2022 11:41 AM	Web Stream	Get Prequalified	New Lead	View Lead
#H950H3169Y5	Aarden, Mariella	New	727	Yes		8/10/2022 11:38 AM	Phone	Get Prequalified	New Lead	View Lead
#H93C88771037	Denton, Robert	Undecided	748	Yes		8/10/2022 11:33 AM	Phone	Get Prequalified	New Lead	View Lead

Note: Dealers are able to see the consumer's credit score in two places; on the Leads dashboard (shown above under the "**Credit**" tab), and in the consumer's detailed profile (circled below).

From here, dealers can view:

1. Vehicle Details
2. Applicant Details
3. Credit Details
4. Dealer Details

To view the applicants QuickQualify results and full credit file, click "**View Credit Report**", as shown to the right.

Vehicle Details

2018 Honda Accord LX
MSRP: \$16,899
Destination: \$600
Make a Reservation | View Vehicle Images

Applicant Details

Name: Mariella Aarden
Address: 2 Bernal Court, Blandford, MA 01710

Credit Details

Result: Approved
Credit Score: 727
Report: [View Credit Report](#)

Financial Details

Total MSRP: \$17,499
Down Payment: \$1,300

A pop-up window will appear revealing the consumer's QuickQualify results, as shown below.

If a credit report has also been run on the consumer, the dealer can click the “**Credit Report**” tab at the top of the pop-up window, and the full credit file will be shown.

QUICKQUALIFY

CREDIT REPORT

QuickQualify Results

Result: Applicant Found

Score: 727

Powered by TU: FICO Auto 08

Consumer Information:

Name: Mariella Aarden

Address: 2 Berard Court
Westport, MA 02790

Auto Summary:

Available Revolving Credit: \$3,881.00

Auto Inquiries last 30 days: 0

Auto Trade Line 1

Interest Rate: 6.47%	Original Amount: \$12,886.00	Original Terms: 60 Months	No of Late Payments: 0	Monthly Payment \$252.00
Percent Paid: 100%	Estimated Payoff: \$0.00	Remaining Terms: 0 Months	Joint: NO	
Loan Type: Loan		Trade Status: Closed		

Auto Trade Line 2

Interest Rate: 4.66%	Original Amount: \$16,045.00	Original Terms: 61 Months	No of Late Payments: 0	Monthly Payment \$296.00
Percent Paid: 100%	Estimated Payoff: \$0.00	Remaining Terms: 0 Months	Joint: NO	
Loan Type: Loan		Trade Status: Closed		

PRINT NOW

QUICKQUALIFY

CREDIT REPORT

CREDIT REPORT

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

TransUnion

MARIELLA AARDEN

DOB: 0/01/1960

Date: 12/13/2021 1:19:29 PM

2 BERARD CT

SSN: XXX XX 9467

In File: 05/01/2003

WESTPORT, MA 02790

Date Reported: 12/04/2014

Subscriber Name: 700 XML Test Account

Sub Code: Z1000/12

PREVIOUS ADDRESSES

Name	City	State	Zip	Date Reported
3 SILVER RIDGE	WINDHAM	ME	04860	
21 HIGH DAM RD	WAREHAM	MA	01571	

EMPLOYMENT

Employer	Occupation	Date Hired	End Date	Date Reported
EMPLOYER X	CLINICAL			10/08/2013

Special Messages

SSN Match Ind: No SSN on input but SSN on file

Score Summary

Score Card	Score	Code	Score Factor Description
FICO Auto 08	727	010	Proportion of balances to credit limits is too high on bank revolving or other revolving accounts
		003	Proportion of loan balances to loan amounts is too high
		005	Too many accounts with balances
		013	Lack of recent bank revolving information
		1	Inquiries did impact the credit score and, for models that indicate it, no derogatory info was found in the file

700Credit Auto Summary

Total Bal	Month Pay	Total Auto	Open Auto	30	60	90
\$0	\$0	2	0	0	0	0

Trades:

Account Name	Status	Est Open	Curr Bal	Monthly Pay	Mo Rep	Payment Pattern
Account#		Open/Cld	Orig AMT	Past Due	30 60 90	

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

QuickQualify Results

Result: Applicant Found

Score: 618

Powered by EX: FICO AUTO V8

Consumer Information:

Name: Jane Doe

Address: 123 Main St, Farmington Hills, MI 48334

Email: jdoe@email.com

Phone: (999)-555-1234

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	Original Terms: 73 Months	No of Late Payments: N/A	Monthly Payment: \$382.00
Percent Paid: 81.12%	Estimated Payoff: \$3,224.00	Remaining Terms: 6 Months	Joint: NO	
Loan Type: Auto		Trade Status: Open	Trade Open Date: 11/19/2015	

Auto Trade Line 2

Interest Rate: 4.66%	Original Amount: \$16,045.00	Original Terms: 61 Months	No of Late Payments: 0	Monthly Payment: \$296.00
Percent Paid: 100%	Estimated Payoff: \$0.00	Remaining Terms: 0 Months	Joint: NO	
Loan Type: Auto		Trade Status: Closed	Trade Open Date: 07/21/2011	

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

JANE AARDEN

DOB: 11/01/19

2 MAPLE CT

WESTPORT, MA 02790

SSN: 000-00-0000

PREVIOUS ADDRESSES:

Name	City
5 SILVER RDG	WINDHAM
11 HIGH DAM RD	WAREHAM

EMPLOYMENT:

EMPLOYER X

700Credit Auto Summary

Total Bal	Month Pay	Total Auto	Open Auto	30	60	90
\$10,000	\$200			0	0	0

Trades:

Account Name	Status	Orig Date	Orig Amt	Month Pay	Miss Rep	Payment Pattern
TD BANK N.A.	Open	09/26/2015	\$2,000	\$282	00	00
CITIZENSFINA	Open	10/08/2009	\$1,000	\$100	00	00
01421049	Open	01/09/02	\$301	\$0	00	00
FINC V LEASING	Open	09/26/2006	\$0	\$0	00	00
07900001	Open	01/02/05	\$0	\$0	00	00

Score Summary

Score Card	Score	Code	Score Factor Description
FICO Bank V2	750	02	serious delinquency derogatory public record or collection filed
		13	time since delinquency is too recent or unknown
		18	number of accounts with delinquency
National Risk Model	502	34	amount owed on delinquent accounts
		19	average age of accounts
		25	delinquency on bank installment loans
		01	too few accounts now current
Bankruptcy	925	08	presence of non-satisfactory ratings on accounts or lack of open accounts
		09	ratio of bank revolving balances to credit limits or lack of bank revolving account information
		C	presence of derogatory accounts
		14	recently active or lack of bank, retail or finance accounts
		8	presence of delinquent accounts

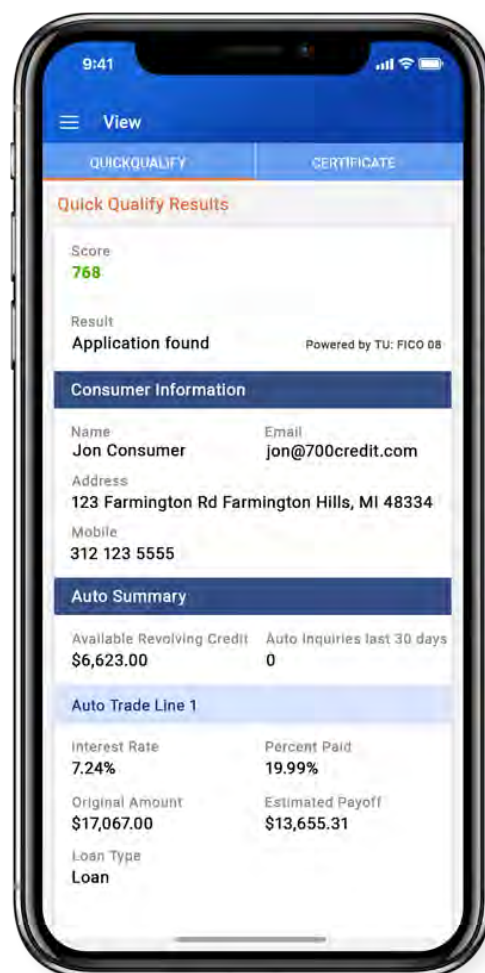
Above is an example of our HTML Credit Report. This image was split for display purposes but will normally provide dealers with a complete, single view.

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. .

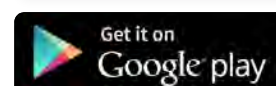
- Receive **direct mobile notifications** when consumers complete the QuickQualify web form or QuickScan process.
- **Optimize interactions** with your consumers through one-click text response and mobile dialing.
- **Immediate access** to view all applicants and their credit score, credit file information, 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.



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

Applicant List

First, Last Name	DOB	SSN	State	ZIP
JANE AARGEN	11/11/1980	000-00-1234	MA	02101

QuickQualify Results

Result: Applicant Found Score: 618 Powered by EX FICO AUTO V8

Consumer Information:

Name: Jane Doe Email: jane@email.com
Address: 123 Main St, Farmington Hills, MI 48334 Phone: (999) 555-1234

Auto Summary:

Available Revolving Credit: \$1,450.00 Auto Inquiries last 30 days: 0

Auto Trade Line 1

Interest Rate	Original Amount	Original Terms	No of Late Payments	Monthly Payment
17.52765%	\$17,079.00	73 Months	N/A	\$382.00

Auto Trade Line 2

Interest Rate	Original Amount	Original Terms	No of Late Payments	Monthly Payment
4.60%	\$16,046.00	61 Months	0	\$296.00

Certificate Status:

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

Credit Report

JANE AARGEN DOB: 11/11/1980 SSN: 000-00-1234 Date: 09/09/20
State: MA ZIP: 02101 Reported: 09/09/20
Subscriber: FDC Sub Code: C50012000

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

Adverse Action Letter Program Monitor		
	#	%
Total Applicants	43	
Letters Mailed	34	79%
Letters Queued to be Mailed	4	9%
Letters Printed Locally	0	0%
Applicants with No Letter Delivered	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	6	14%
Notices Emailed	0	0%
Notices Printed Locally	0	0%
Applicants with No Notice Delivered	2	5%
RBP Notices Delivered/Scheduled	41	95%
Current RBP 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	27	
Alerts Resolved	2	
Work on Unresolved		
Consumer Alerts		
Fraud Victim and Security Alerts	1	
Active Duty Alerts	0	
ID Verifications		
Complete	0	0%
Incomplete	42	100%
Work on Incomplete		
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	

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	UserLevel	UserType	Status	Dealer	City	State	Action
cartercountydcad	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardenmore	OK	Edit Delete Copy
cartercountydcad	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardenmore	OK	Edit Delete Copy
cartercountydcad	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardenmore	OK	Edit Delete Copy
cartercountydcad	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardenmore	OK	Edit Delete Copy
cartercountydcad	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardenmore	OK	Edit Delete Copy
cartercountydcad	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardenmore	OK	Edit Delete Copy
frchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardenmore	OK	Edit Delete Copy
keystonechevydcad	CJ DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevydcad	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevydcad	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

First Name: [text], Middle Name: [text], Last Name: [text]
 Address: [text]
 City: [text], State: [dropdown], Zip: [text]
 Email Address: [text]

User Setup Information

User Type: [dropdown], User Level: [dropdown], AutoGenerate Login: ☐
 Dealer: [dropdown]
 From IP: [text], To IP: [text]
 Password Rules: ☐ Require 8 chars of week and time of day scores
☐ Force Password changes on next login
☐ Show in QuickMap Dropdown
☒ Security Questions
 Question 1: [text], Answer 1: [text]
 Question 2: [text], Answer 2: [text]
 Question 3: [text], Answer 3: [text]

Creating a New User

UserID	Name	UserLevel	UserType	Status	Dealer	City	State	Action
cartercountydcad	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardenmore	OK	Edit Delete Copy
cartercountydcad	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardenmore	OK	Edit Delete Copy
cartercountydcad	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardenmore	OK	Edit Delete Copy
cartercountydcad	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardenmore	OK	Edit Delete Copy
cartercountydcad	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardenmore	OK	Edit Delete Copy
cartercountydcad	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardenmore	OK	Edit Delete Copy
frchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardenmore	OK	Edit Delete Copy
keystonechevydcad	CJ DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevydcad	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevydcad	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 creating a new user.

User Information: This form includes fields for Username, Password, Retype Password, First Name, Middle Name, Last Name, Address, City, State, Zip, Phone, and Email Address. A "Reset Password" button is visible. A "Password Rules" box on the right specifies: 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: This form includes fields for User Type (Web User), User Level (Dealer Admin), and AutoGenerate Letter (on). It has checkboxes for "Speed Only" and "Disable User". There is a "From IP" field (No IP Ranges found) and a "To IP" field (Add your IP ranges). There are checkboxes for "Restrict Days of week and time of day access", "Force Password change on next login", and "Show in QuickApp Dropdown". A "Security Questions" section has three questions with corresponding answers.

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. The left-hand menu has a red box around the "Online Invoicing" tab. The main area displays an "Invoice Summary" for Invoice Number 6675347, dated 12-11-2018. The summary includes fields for Past Due Balance (\$0.00), Current Activity (\$1,295.30), Invoice Total (\$1,295.30), Dealer Payments (\$0.00), and Auto Payments (\$0.00). The balance due by 12/11/2018 is \$1,295.30. The interface also shows a "Payment Profile" section with a "Pay Now" button. At the bottom, there is a "700Credit" logo and a "Dealer" logo.

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.