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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.

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:

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 with QR codes, as well as remotely when verifying the identities of online car buyers and leads. **Includes DMV validation and Deal Jacket integrations. Deal jacket integrations allow you to incorporate a process where the consumer's driver's license never leaves their hands.**

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. **Includes DMV validation and Deal Jacket integrations. Deal jacket integrations allow you to incorporate a process where the consumer's driver's license never leaves their hands.**

Dealertrack has integrated our credit reporting solutions into their platform. This brief guide will walk you through how to pull credit in the Dealertrack 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.

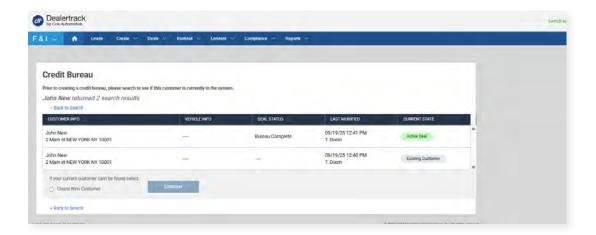




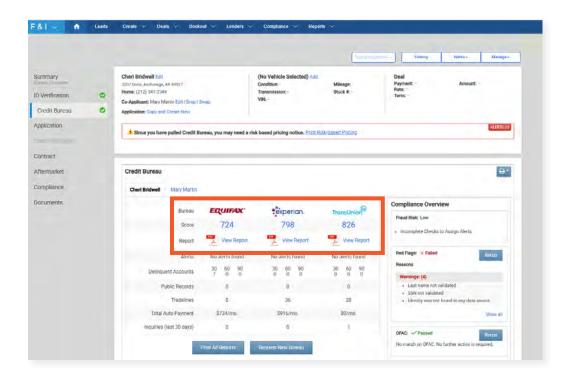
Credit Reports in Dealertrack

Checking for Existing Applicants

Before pulling credit, dealers want to ensure a credit report has not already been run on an applicant. Begin by selecting the desired applicant and opening their profile.



If a report has been run, dealers will be able to see a FICO score and "View Report" hyperlink, located under the bureaus' logo. Select the hyperlink to open and view the report.

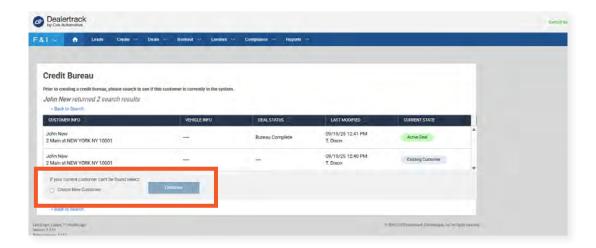






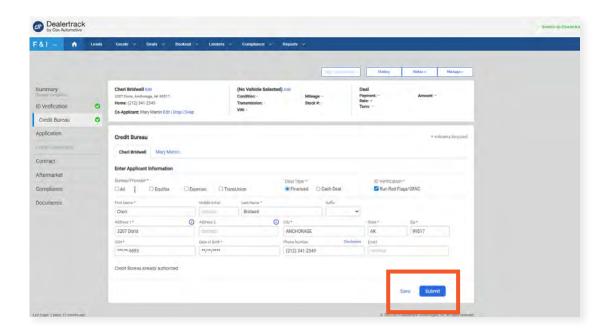
Pulling Credit in Dealertrack

Begin by searching for a pre-existing consumer in the database – if found, click on their name to open up their profile. If the consumer is a new customer, check the "Create New Customer" radio box at the bottom of the window, and click "Continue".



Enter the applicant's information and choose which bureaus to use in running the credit report. The ID Verification (*Run Red Flags/OFAC*) should be defaulted on and automatically run as well.

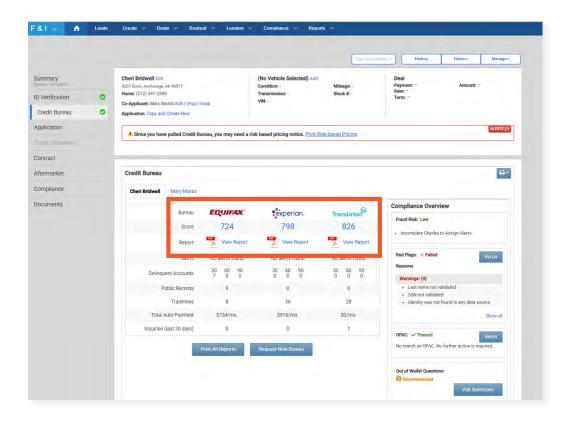
Upon completion, click "Submit", or if updating information in the system, click "Save".



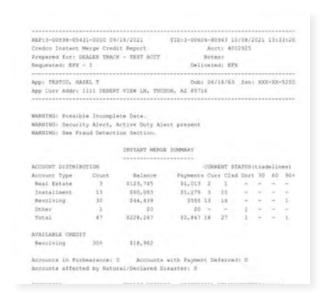




A summary of the consumer's credit report information will appear. To view the detailed credit report, click "View Report" as shown to the right. To re-run the report using a new bureau, click either "Request" under the bureau's logo, or "Request New Bureau" at the bottom of the window.



To the right is the current credit report available to Dealertrack users upon clicking "View Report".







Through this enhanced integration, dealers will be able to pull credit reports from 700Credit directly from the Dealertrack platform giving dealers access to the 700Credit HTML common formatted credit report (shown to the right) that includes:

- Synthetic identity fraud detection
- FREE auto summary, highlighting the auto trades included on the file
- Information mapped to a common report format independent of credit bureau, making it easier to locate information and train employees
- Negative information highlighted in RED
- Codes enhanced with descriptions, leaving nothing for interpretation
- Credit bureau summaries
- 700Credit common summary, interpreting the credit report the same independent of the credit bureau
- Multi bureau score summary

Please contact 700Credit's Support team at: **support@700credit.com** if you would like to migrate to this new format at no extra charge.



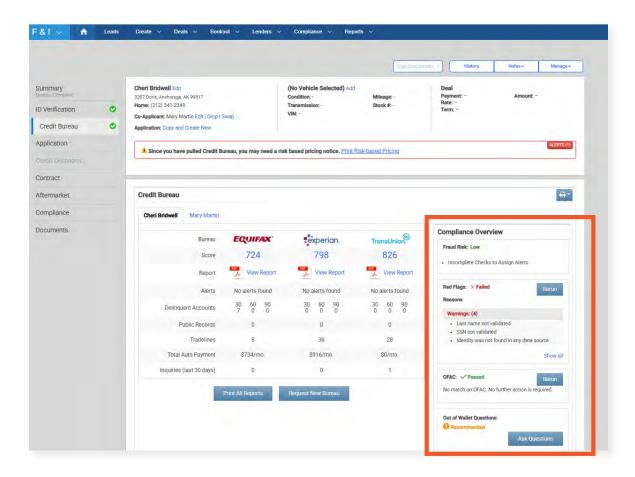




Compliance Inside of Dealertrack

Red Flag & OFAC

Red flags and OFAC are automatically run for each applicant that a credit report is ran. Results of these compliance requirements are displayed within the applicant's profile, under the "Compliance Overview" section, as shown below.

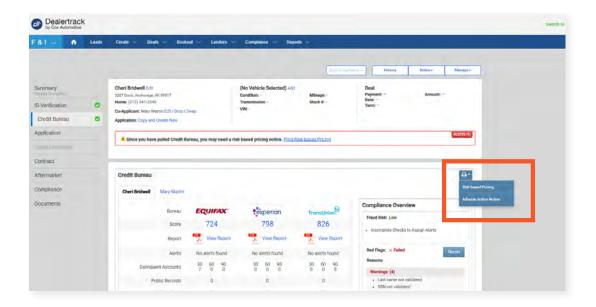




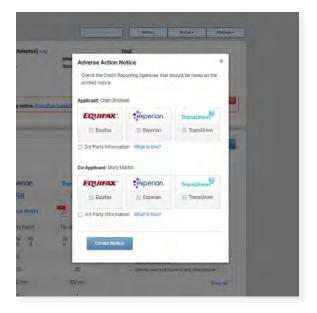


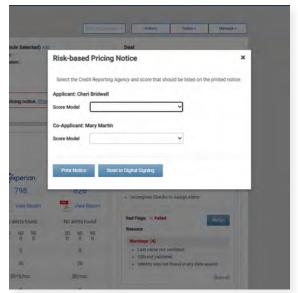
Adverse Action & RBPN

To print or send Adverse Action or RBPN letters, click on the blue printer icon in the upper-right corner of the screen, as shown to the right.



Depending on which notice the dealer is trying to print, a pop-up screen will appear prompting them to select which bureaus & applicant to include in the notice (AA notice), or select the desired score model from the drop down and which applicants to include (RBPN).









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.

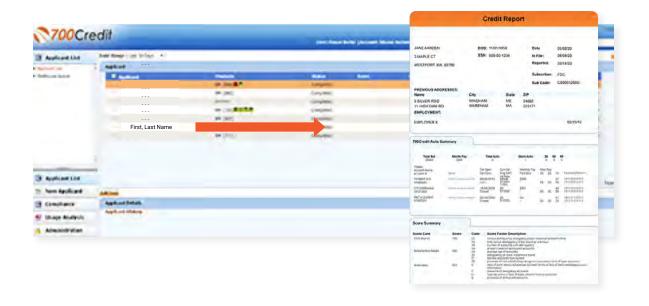
You should have received your username and password in a welcome email from our team. If you did not receive this email, or have misplaced it, please contact our support department at: support@700credit.com | (886) 273-3848.



Viewing Your Credit Reporting History

After logging into your <u>700Dealer.com</u> portal, locate/select the "Applicant List" menu item in the left-hand navigation panel where you will be presented with a mass list of all applicants in the platform. Select "Date Range" to filter the list and view different timeframes.

By clicking on any name in the list, you can view their full credit report, red flag, and a link to their compliance dashboard.







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.
- 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.
- 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.





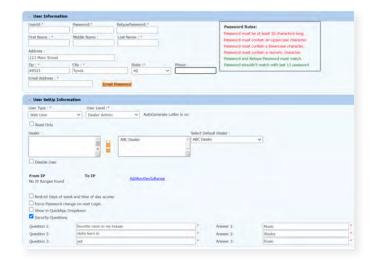


Creating a New User



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.

