USER GUIDE

DECEMBER 2025

AutoAlert

TABLE OF CONTENTS

Welcome to 700Credit 3

Credit Report Solutions 3

Compliance Solutions 3

Soft Pulls 3

QuickQualify *(prequalification)* 3

QuickScreen *(prescreen)* 3

Identity Verification & Fraud Detection 4

Identity Verification 4

Synthetic ID Fraud 4

Income & Employment Verification 4

Driver's License Authentication Solutions 4

Mobile Scanner 4

In-Store 4

Introduction to QuickScreen 5

Prescreen Results 6

Prescreen Response: *Pass* 6

Prescreen Response: *Fail* 7

Prescreen Response: *Decline or No Hit* 8

Firm Offer of Credit – Compliance Requirement 9

OpportunityAlerts! 9

Set-Up Process 10

Running a Prescreen 11

Pulling Credit in AutoAlert Desking 14

Introduction to 700Dealer.com 19

Viewing Your Leads 19

Compliance Dashboard 20

How You Benefit 20

Managing Users 21

Creating a New User 22

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.

AutoAlert has integrated our credit, compliance and prescreen solution into their platform. This guide will walk you through how to pull, view and print prescreen and credit reports from within your AlertMiner Pro, CXM or Desking 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.

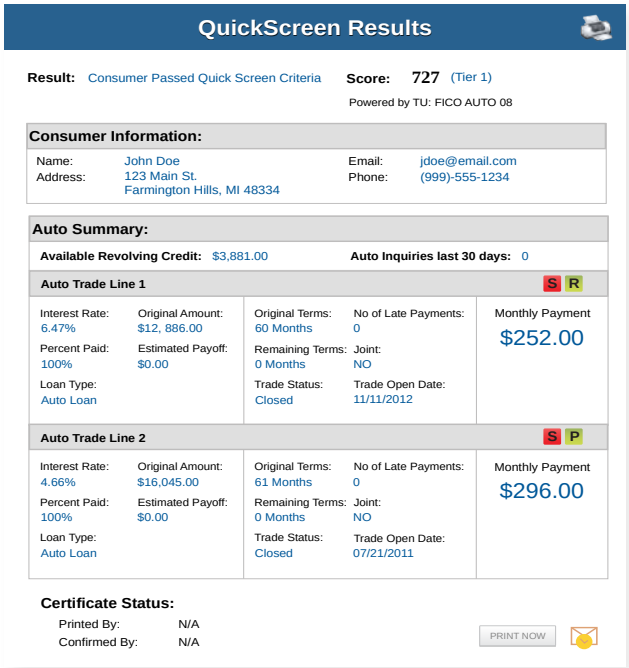
Introduction to QuickScreen

Welcome to 700Credit's **QuickScreen** soft pull prescreen solution. QuickScreen is integrated with your **Oplogic** platform, so it is easy to access and easy to pull. Since it is a soft pull solution, you only need a consumer's name and address to pull their credit score and auto summary, with no adverse effect on their credit score.

QuickScreen gives you visibility into your customer's credit profile before you work a deal, so you can work the right deal, right away, saving time and preventing a potentially uncomfortable situation for your customer. QuickScreen can also help you provide the customer with a payment estimate based on the car they are interested in. In addition, knowing the customer's current car payment enables your team to have more meaningful budget conversation with the client, potentially shortening the sales process, getting you to the finish line faster.

QuickScreen returns the following data to the user:

- FICO Score
- Available Revolving Credit
- Auto Inquiries last 30 days
- Summary of Auto Trade Lines
- Including:
  - Current Monthly Payment
  - Current Auto Loan Interest Rate
  - Remaining Balance/Payoff
  - Payment History
  - Months Remaining on Auto Loans



QuickScreen Results

Result: Consumer Passed Quick Screen Criteria Score: 727 (Tier 1)

Powered by TU: FICO AUTO 08

Consumer Information:

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

Auto Summary:

Available Revolving Credit: $3,881.00 Auto Inquiries last 30 days: 0

Auto Trade Line 1 (S R)

Interest Rate: 6.47%
Original Amount: $12, 886.00
Original Terms: 60 Months
No of Late Payments: 0
Percent Paid: 100%
Estimated Payoff: $0.00
Remaining Terms: 0 Months
Joint: NO
Loan Type: Auto Loan
Trade Status: Closed
Trade Open Date: 11/11/2012
Monthly Payment $252.00

Auto Trade Line 2 (S P)

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

Certificate Status:

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

PRINT NOW

QuickScreen can be used in several scenarios within your dealership:

- To qualify and prioritize inbound and internet leads
- To mine for opportunities within your CRM
- To prequalify in-store and service lane customers

Prescreen Results

After clicking "**Prescreen**", there are four possible responses:

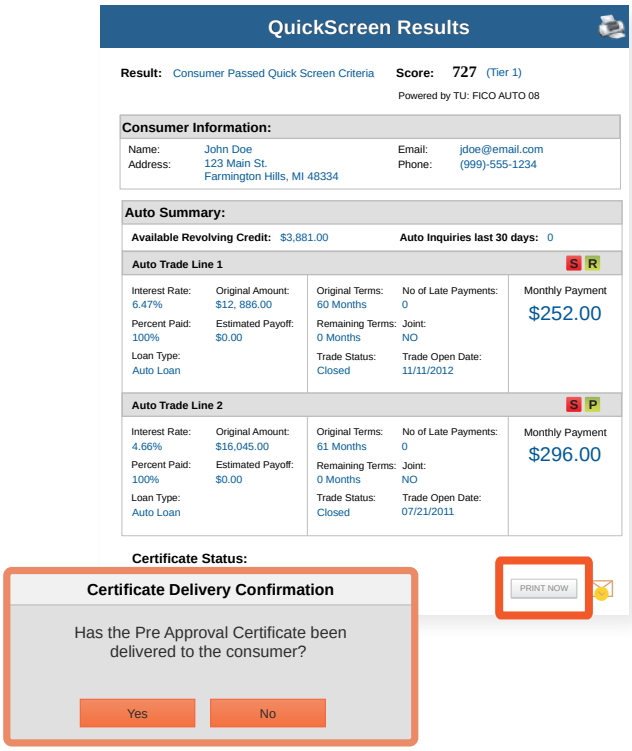
- **Pass/Score Provided** - The applicant met the score cutoff selected by the dealer and the prescreen criteria of the bureau.
- **Fail/No Score** - The applicant did not meet the cutoff score selected by the dealer.
- **Decline** - The applicant did not meet 1 or more of the following: (The reason for the decline is not returned/identified for your review)
    - Credit score is below 500 - automatic decline per credit bureau
    - Minimum age of 21
    - No open bankruptcies
    - Minimum 1 satisfactory trade
    - 1 open credit trade line 36 months old or older
    - Applicant has opted out of prescreen credit offers (https://www.consumer.ftc.gov/articles/prescreened-credit-and-insurance-offers)
- **No Hit** - The applicant could not be found.

Prescreen Response: Pass

A new window will appear that displays the customer's credit score, credit tier, and any payoff information that is available on their credit history.

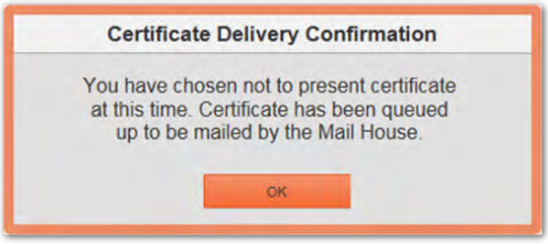
You will be able to print a Pre-Selected Certificate by clicking on the "**Print Now**" button that is circled at the bottom of the prescreen results image to the right.

The dealer/user must then click on "**Yes**" or "**No**" if the Pre-Approval Certificate has been delivered to the customer.

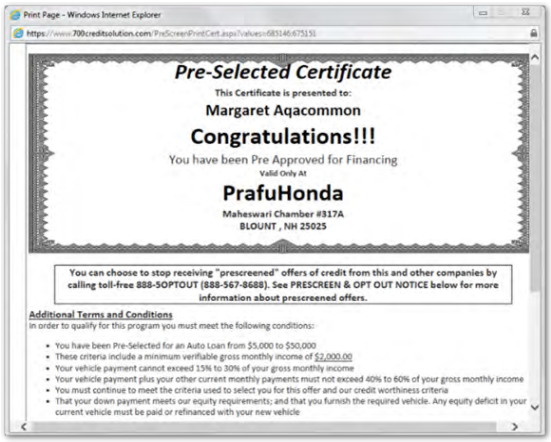


If for any reason, the dealer/user clicks "**No**", then 700Credit will automatically send this certificate to our Mail House and the certificate will be mailed to the applicant.

The dealer will be charged for this mailing.



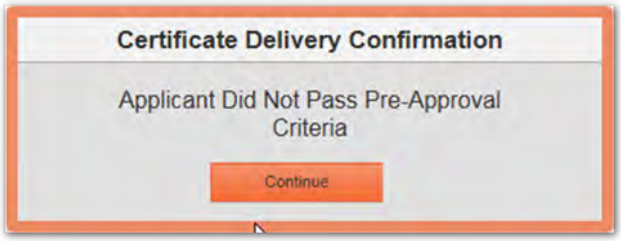
Please Note: Any certificates printed within 700Dealer.com to the dealership's local printer will not be charged. The dealer can print to their local printer for free.



Prescreen Response: *Fail*

If the Prescreen inquiry returns as a "**Fail**", the message will appear as:

In this case, no notice is required to be given to the consumer. In fact, the consumer doesn't have to know the process has taken place. Select "**Continue**" and the Applicant List is returned. The Applicant List will show all "**Fail**" returns as **QS** in **RED**, and the score/Tier will appear in parenthesis.

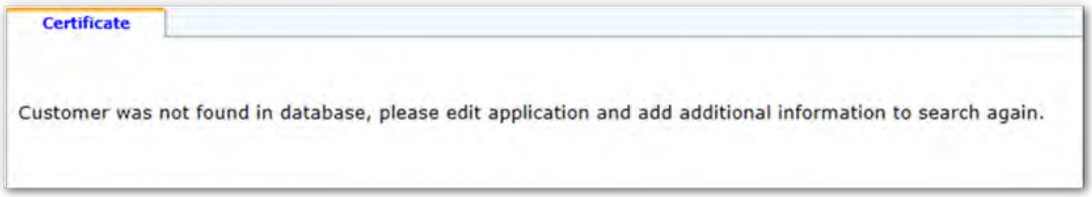


Prescreen Response: *Decline or No Hit*

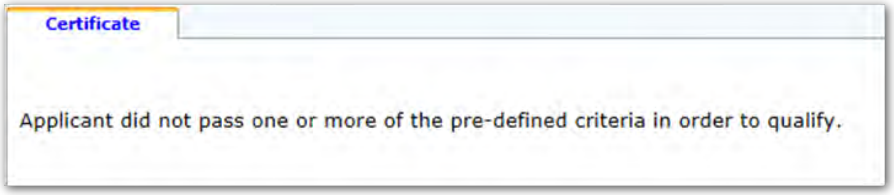
The other two possible return messages are "**Decline**" and "**No Hit**". A "**No Hit**" signifies that no data was found on that particular consumer and a "**Decline**" means that data was found, however, the consumer did not meet the minimum criteria set up in the Configuration Guide.

In either case, no score will be shown in parenthesis in the Application List.

No Hit:

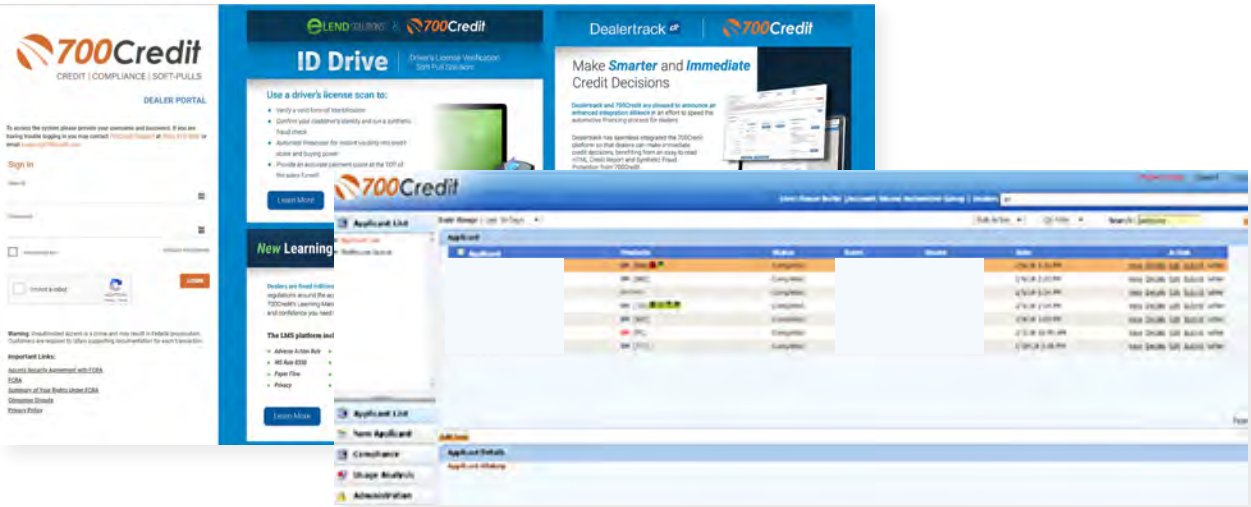


Decline:



Select "Continue" and the Applicant List is returned. The Applicant List will show all "**No Hit**" and "**Decline**" returns as **QS** in **GRAY** and a "D" will appear for a "**Decline**" and an "NH" will appear for "**No Hit**". The screenshot below is from our **700Dealer.com** platform, which every dealer has access to.

If you do not have your credentials to log in to this platform, please call our support desk immediately: **(866) 273-3848.**



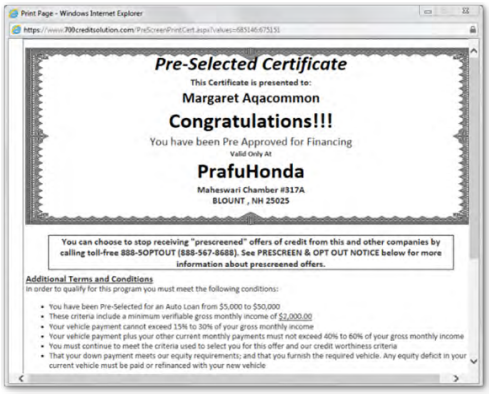
Firm Offer of Credit - Compliance Requirement

Because a prescreen (QuickScreen) is performed without consumer consent, dealers are required by law to send a "**Pre-Selected Certificate**" and must be delivered to all consumers who "**Pass**" the prescreen inquiry AND the dealer must be able to prove the offer was delivered. The dealer has three options for certificate delivery. They can:

- Print the certificate at their local printer in the dealership and drop in the mail to the consumer
- Email the certificate to the consumer
- 700Credit can print and mail the Certificate on your behalf for $1.05/letter.

Because we are the compliance experts in this industry, our system automatically monitors all prescreens that are run, and if the dealership does NOT print or email the certificate within 15 days of running, our system will automatically generate and mail the certificate to your customer. Dealers will be charged $1.05/letter if this event occurs.

To the right is an example of our certificate template which will be customized to your store - and your clients.

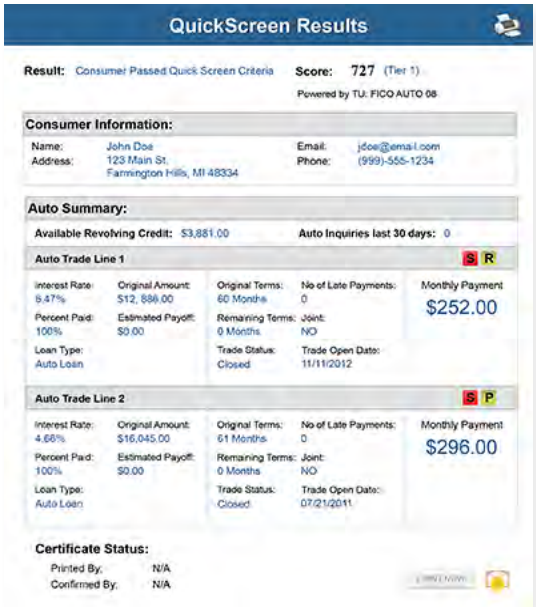


OpportunityAlerts!

OpportunityAlerts! are graphic icons that alert the dealer to potential opportunities in the soft pull results based on the color of the alert: Green/Yellow/Red.

A proprietary algorithm reads data from the QuickScreen results and presents the appropriate alerts accordingly. Alerts are available for the following data points:

- Credit Score **(S)**
- Interest Rate **(R)**
- Inquiries **(I)**
- Loan Term **(T)**
- Monthly Payment **(A)**
- Paid Percentage **(P)**



The **BENEFITS** of OpportunityAlerts! include:

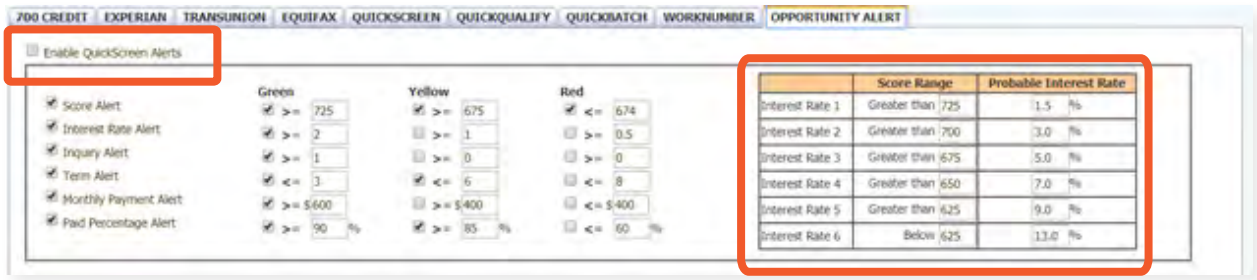
- Quickly identifies opportunities that exist in the QuickScreen results
- Makes the QuickScreen product easier to read and easier to use
- Helps the dealer to focus on the data that will help them work - and close - the best deal
- Adds value and complexity to our product that make it more difficult to compete against

Set-Up Process

To enable **OpportunityAlerts!,** navigate to the proper tab, as shown below, and check the "Enable QuickScreen Alerts" box (circled).

OpportunityAlerts! are triggered when the values returned from the QuickScreen hit the ranges that are defined in the "OpportunityAlerts!" tab in the Data Access menu in 700Dealer, as shown below. The values will be set at default ranges, however, once the dealer gets comfortable with alerts, they may want to customize the ranges to fit their specific store needs.

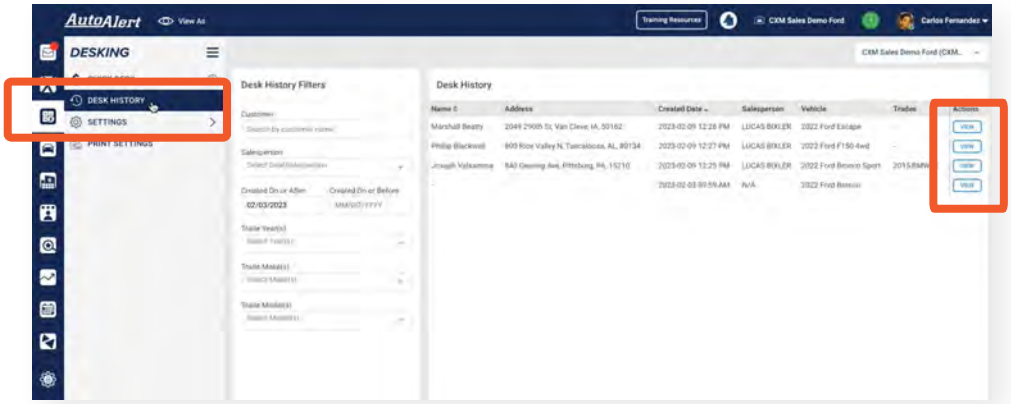
Below you will see the default values for Green, Yellow, and Red alerts. Dealers will need to fill out the box below, paying close attention to their score ranges and interests.



Running a Prescreen

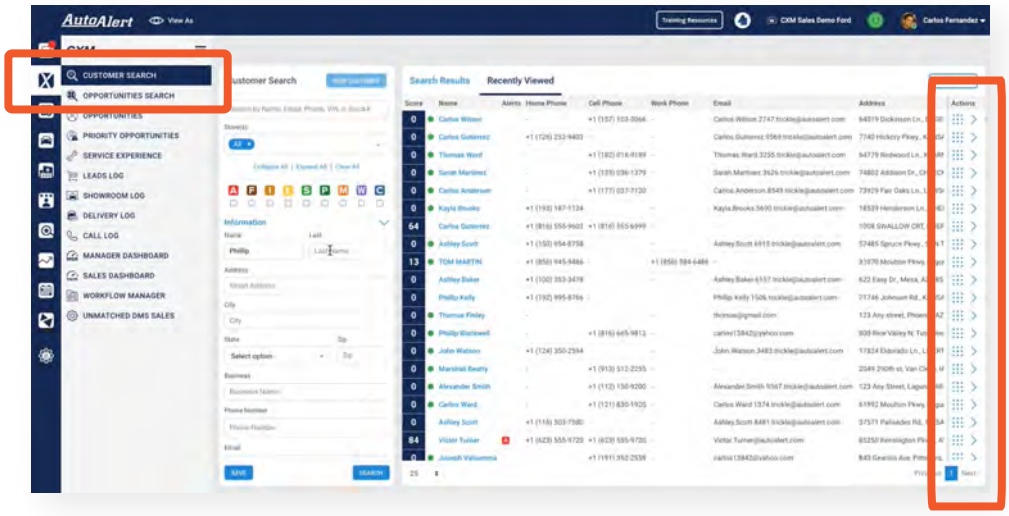
Begin by locating the desired customer in the platform.

Users can do so by selecting the "**Desking**" page in the navigation panel, and then selecting "**Desking History**". This will allow the user to either search directly for a customer, or choose from a list of recently viewed or worked customers.



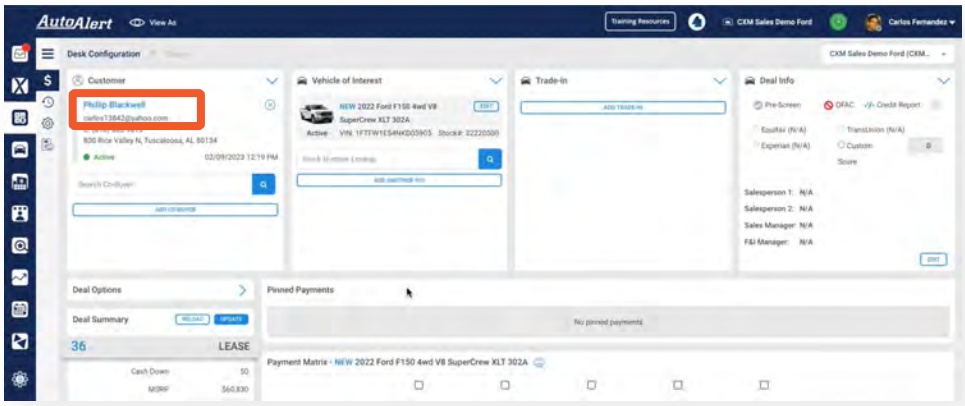
Users can also locate a customer by selecting the "**Customer**" page in the left navgiation panel, and then clicking "**Customer Search**". From here they are provided a mass list of customers they can choose from, or search directly for the specific customer.

In both scenarios, once located, select the "**View**" button, under the actions column.



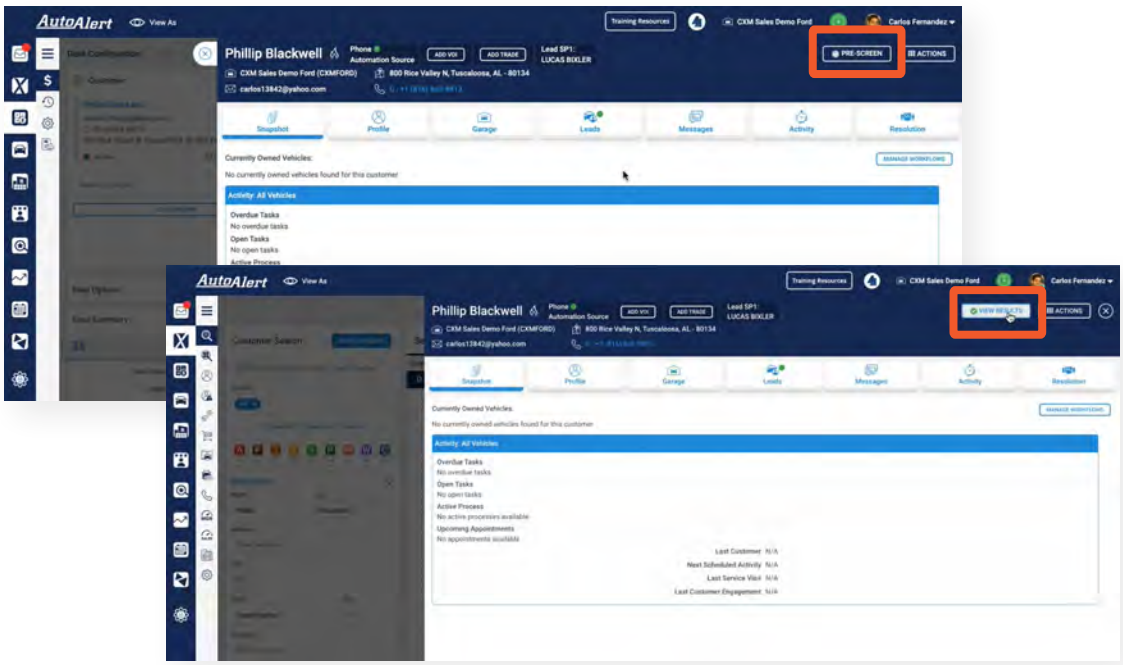
After the customer has been located and selected, the user will be brought to the customer's profile.

Click on the customer's name, as cicled below.

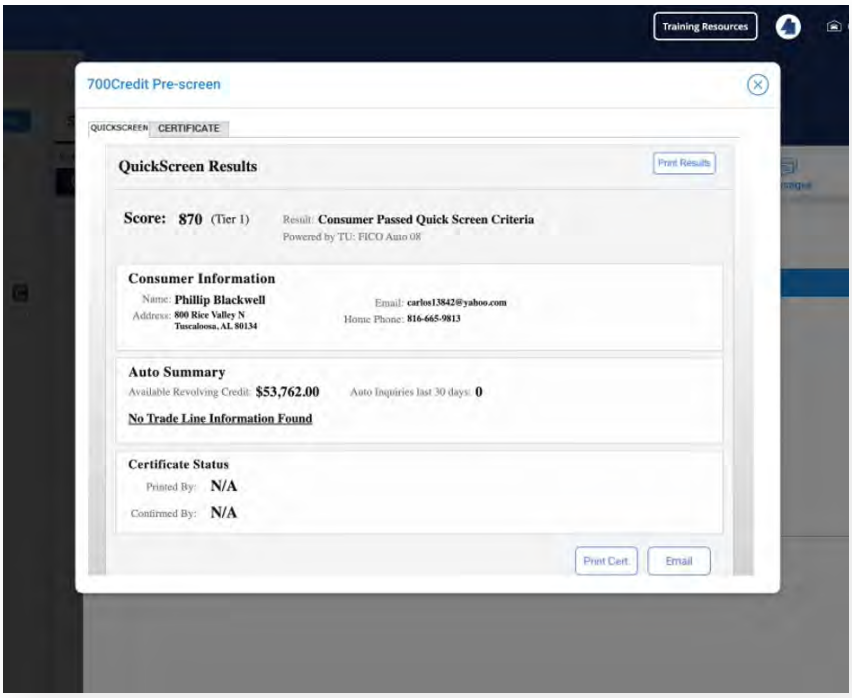


To run a prescreen, select the "**Pre-Screen**" button, in the top right side of the pop-out panel.

Once the prescreen has been ran, the label of the button will switch to "**View Results**".



Upon selecting the "**View Results**" button, 700Credit's prescreen results will appear on screen in an iframe.

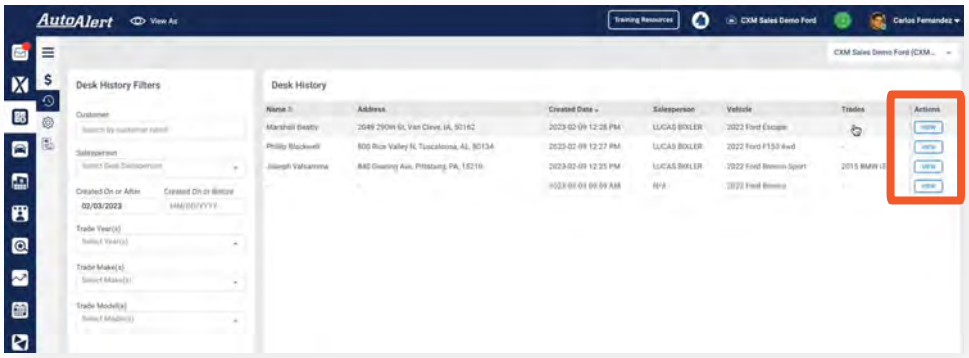


Pulling Credit in AutoAlert Desking

Begin by locating the desired customer in the platform.

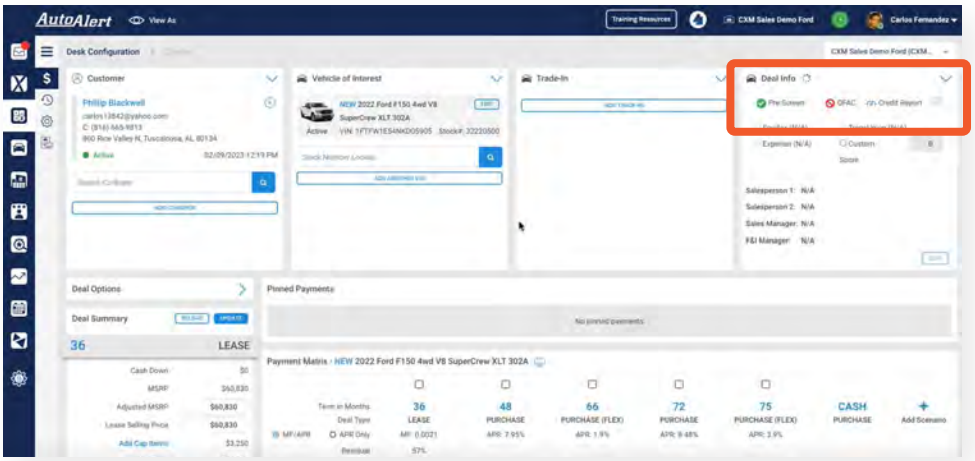
Users can do so by selecting the "**Desking**" page in the navigation panel, and then selecting "**Desking History**". This will allow the user to either search directly for a customer, or choose from a list of recently viewed or worked customers.

Once located, select "**View**" under the Actions column and pull up their customer profile.



From the customer profile, users are able to see that a prescreen has already been performed on the customer, due to the green checkmark icon. This icon will remain green for the next 30 days until the next prescreen is due on the customer. Users can select the icon to pull up the customers prescreen report in an iframe.

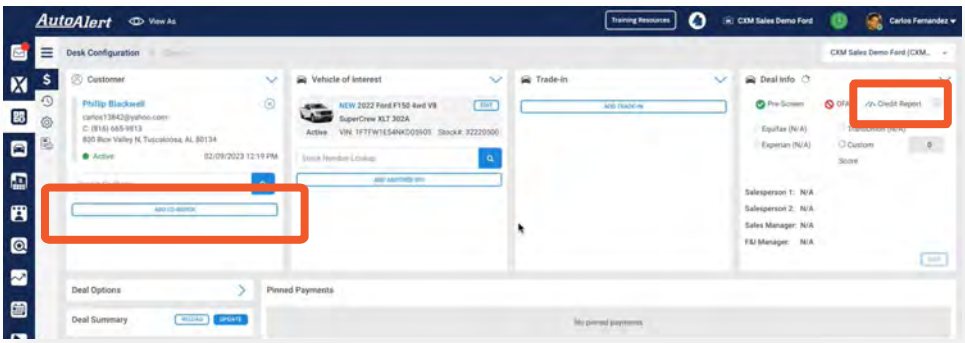
To run just an OFAC check on the customer, select OFAC, as shown below.



The customer's OFAC check will appear on screen in a separate window.

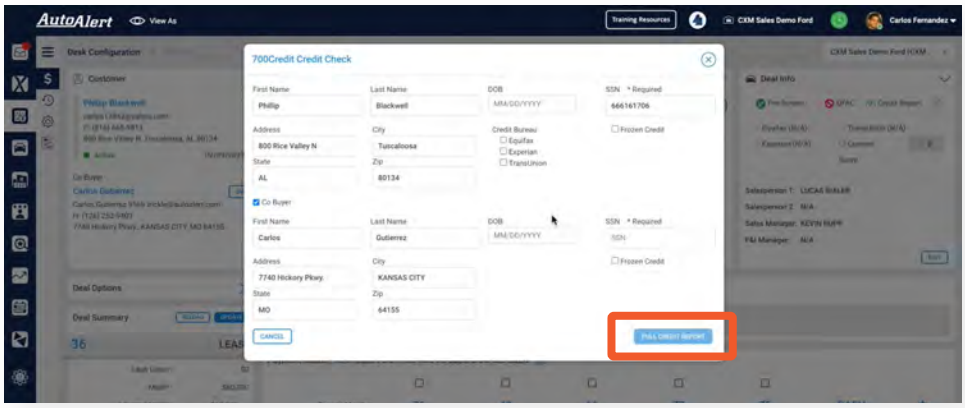
To run a hard pull on the customer, return back to their profile, and select the "**Credit Report**" button, as shown below.

If the customer plans to use a co-buyer, add their information in prior to running credit.

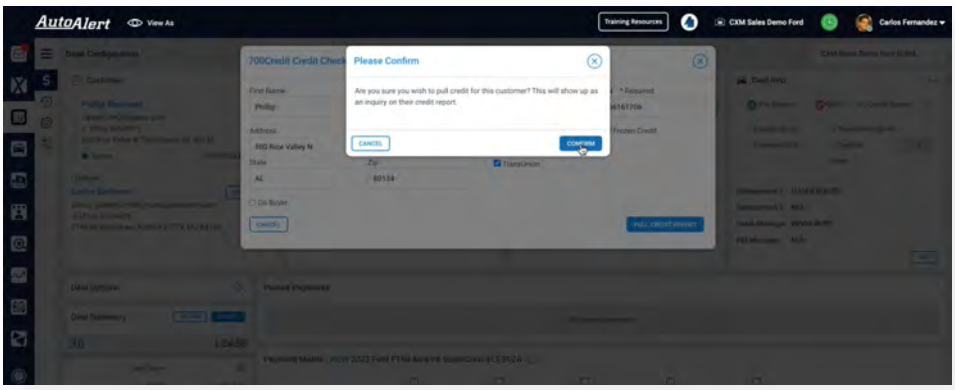


A pop-up form will appear, prompting the user to provide the customer's (and co-buyer, if applicable) SSN.

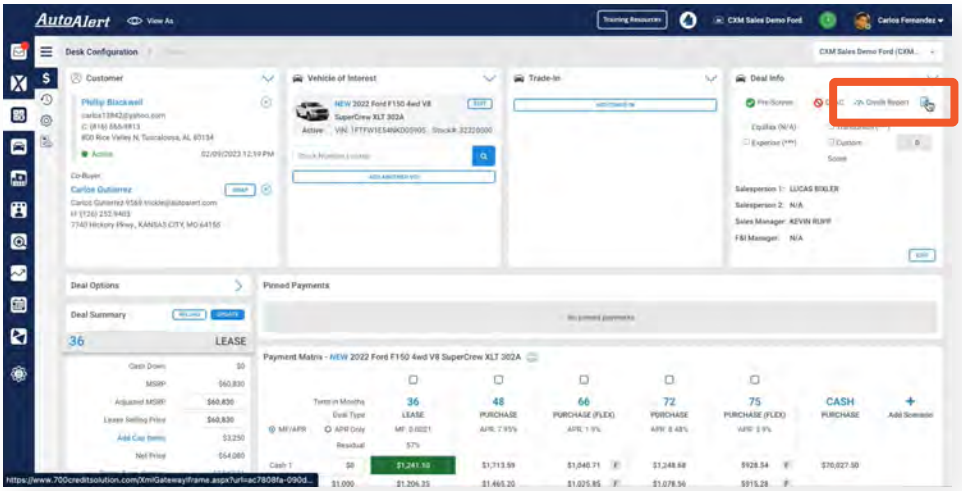
Once provided, choose which bureaus to perform the hard pull through and select the "**Pull Credit Report**" button, at the bottom of the form.



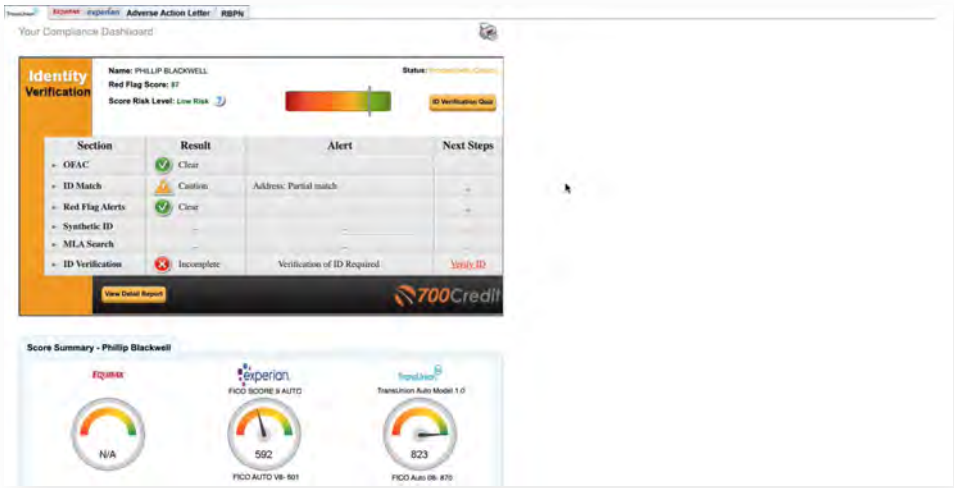
A second pop-up form will appear, asking the user to confirm their intention in pulling credit. Select "**Confirm**".



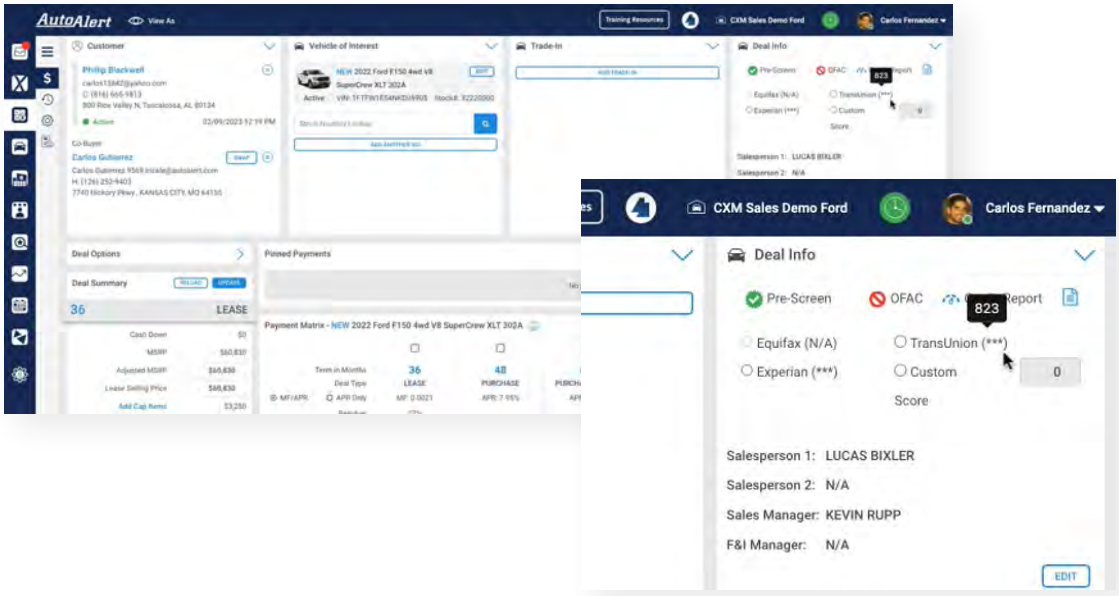
The user will be returned to the customer profile, where the Credit Report icon will appear blue and now clickable.



700Credit's HTML credit report will appear in an iframe. From here users can utilize the tabs at the top of the credit report to view specific bureaus, Adverse Action Letter, and Risk-Based Pricing Notices.

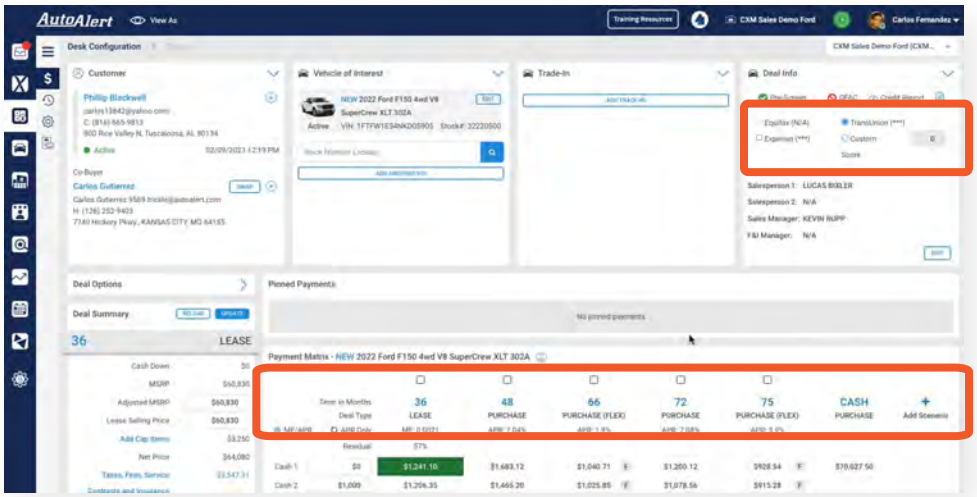


Once completed with the HTML credit report, users can return back to the customer profile to continue the deal. To view credit report scores directly from the profile, hoover your mouse over the bureau name to reveal the score.



A final key feature of the AutoAlert desking platform, is its interactive lender rates. By radio selecting a specific bureau name (in this example, TransUnion is selected), the lender rates at the bottom of the customer profile will automatically reflect that of the bureau chosen.

As users pan between each of the bureaus, or decide to customize the customer's credit score, they are able to quickly view which bureau is going to provide the best rates for their customer.



Introduction to 700Dealer.com

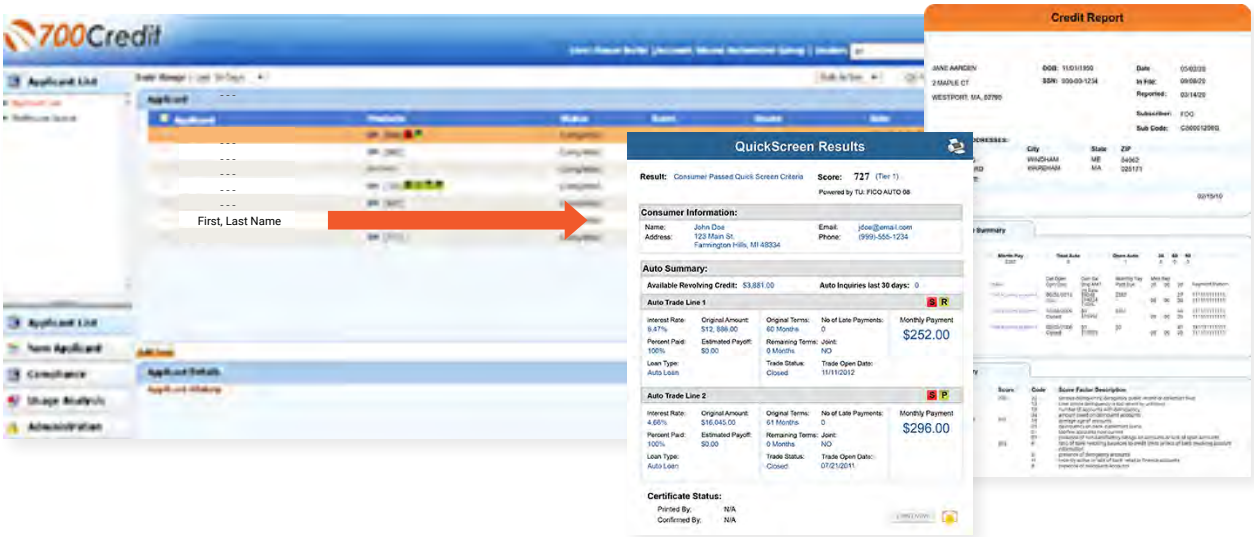
All 700Credit dealers have exclusive access to their own personal credit portal hosted at **700Dealer.com.** The unique platform provides dealers a single tool to seamlessly navigate and monitor credit data from all of their solutions; including, credit reports, compliance and soft pull solutions, ID 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 Lead Data

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 QuickScreen was run, you will also see the soft pull, prescreen 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

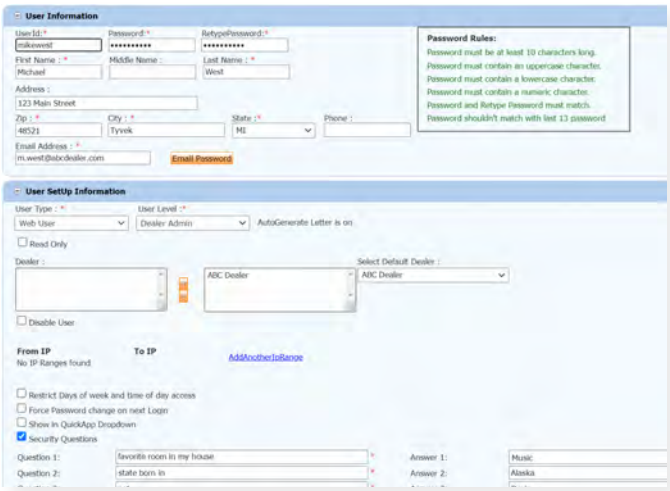
Managing Users

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

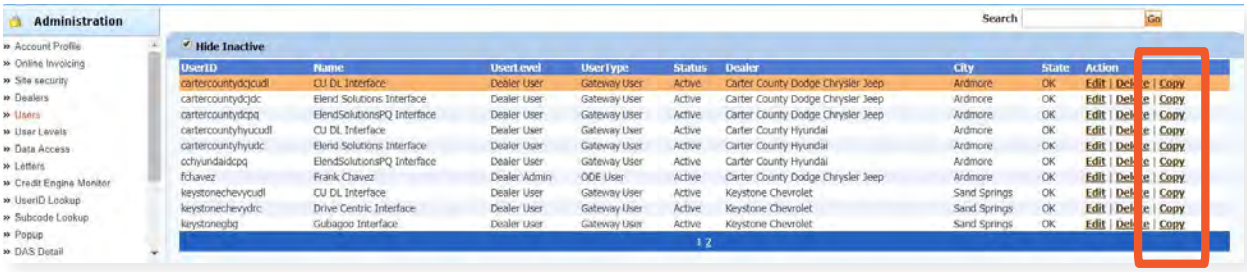
1. Log in to your **700Dealer.com** platform using your provided credentials.
2. Click on the "**Users**" link in the left-hand navigation Administration panel.
3. If editing a user's credentials, click the "**Edit**" link attached to the user's **"Action"** column.
4. To delete a user, click the "**Delete**"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

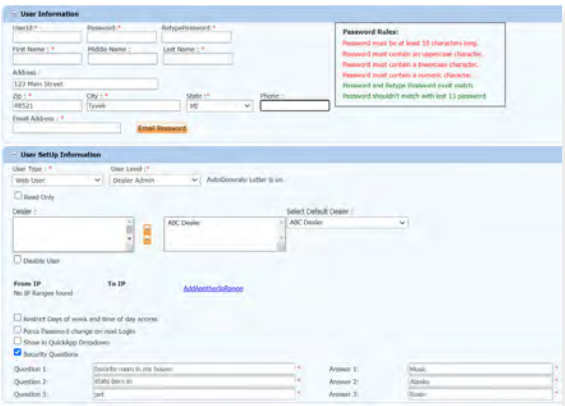


Creating a New User



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.

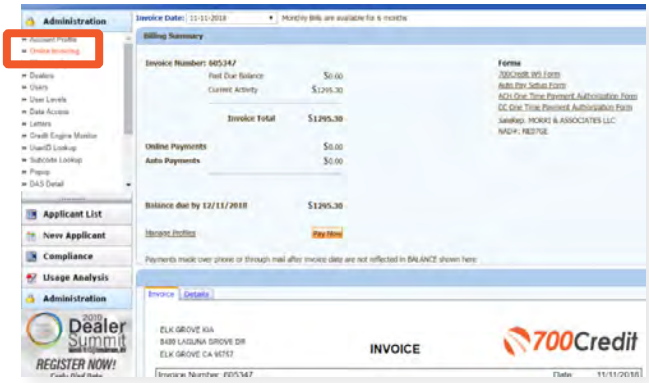
You can then fill in the new user's information into the user profile, as well as make any necessary changes.



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: Support: (866) 273-3848 (Option 4) or support@700Credit.com.