



USER GUIDE

DECEMBER 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.**

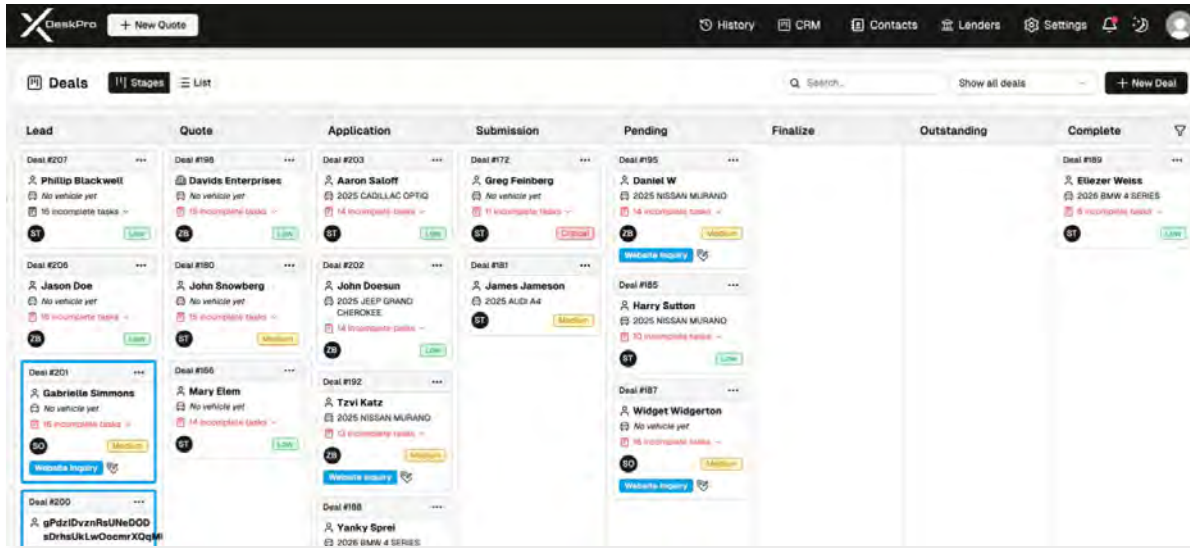
In-Store

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.

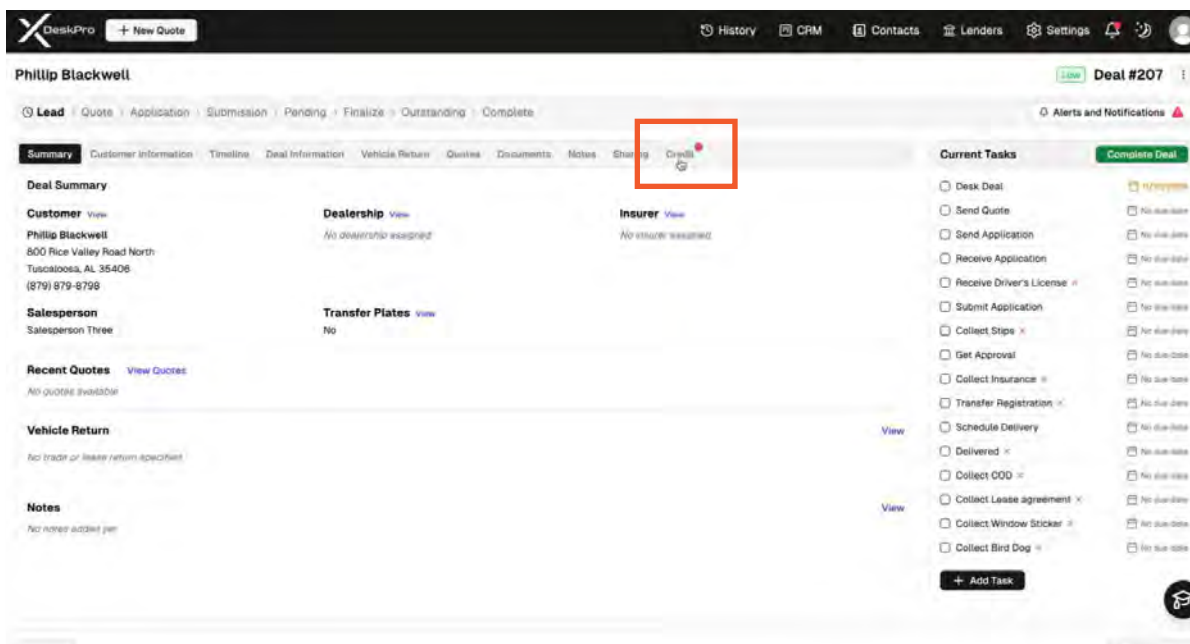
xDeskPro has integrated our soft pull prequalification (QuickQualify) and driver's license authentication (QuickScan) solutions into their platform. This brief guide will walk you through how to request soft pulls/driver's license authentications and view their results in xDeskPro. If you have any questions, please feel free to reach out to our support desk at: (866) 273-3848 or email us at: support@700Credit.com.

Requesting a Driver's License Scan

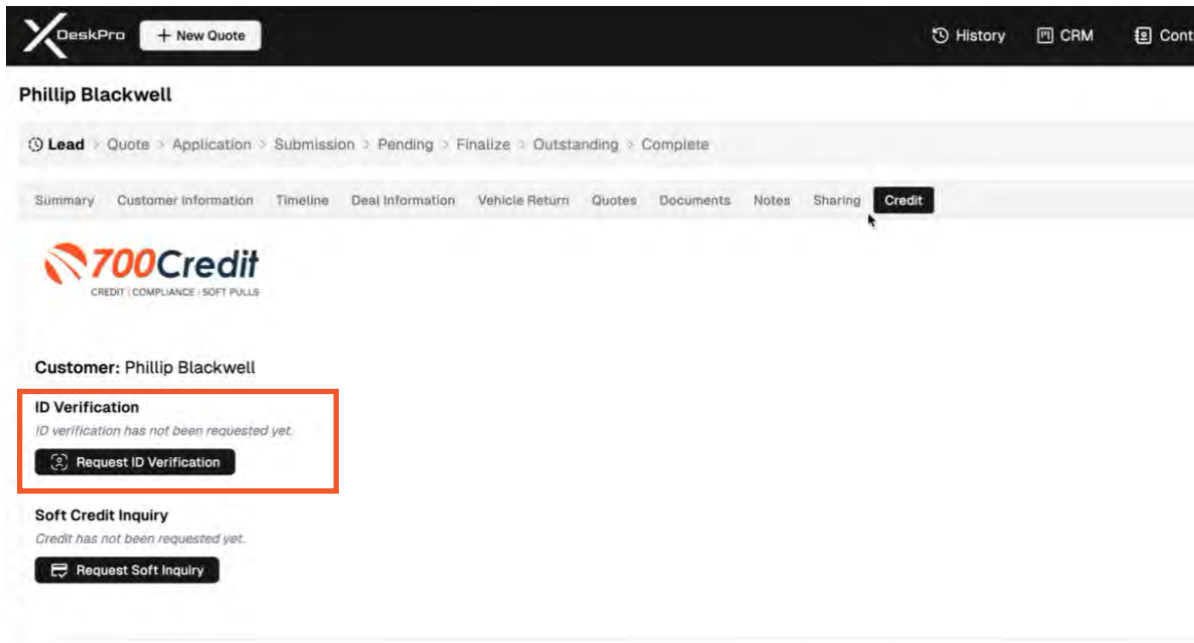
Starting in the home dashboard, locate and select the desired applicant.



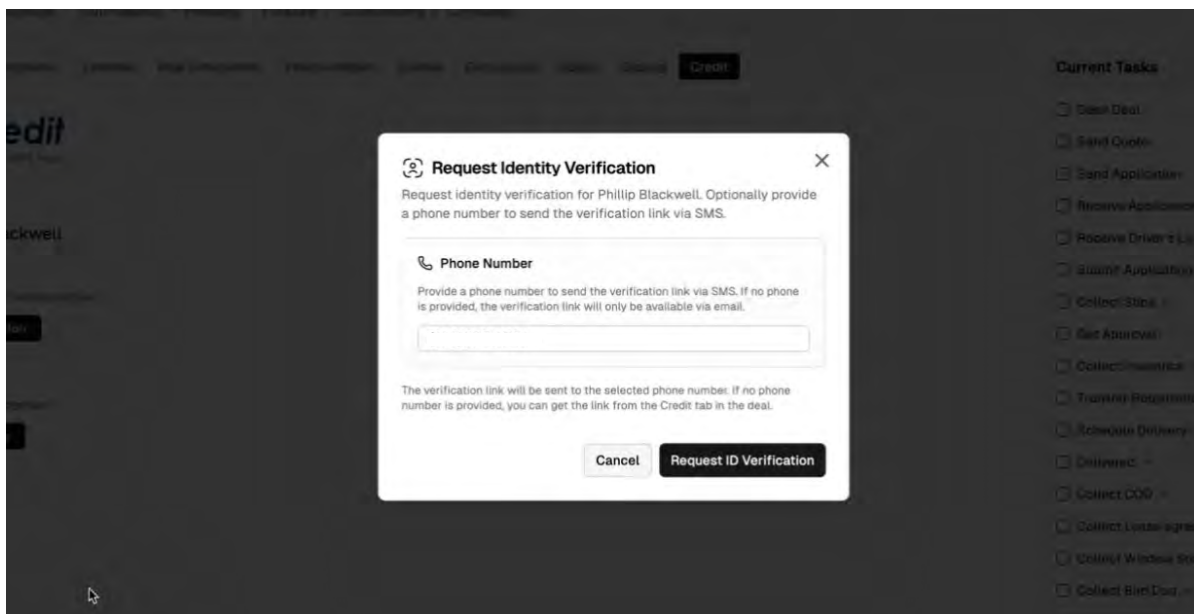
The user is brought to the applicant's profile and deal summary. To request a driver's license scan from the consumer, select the "Credit" tab, as shown below.



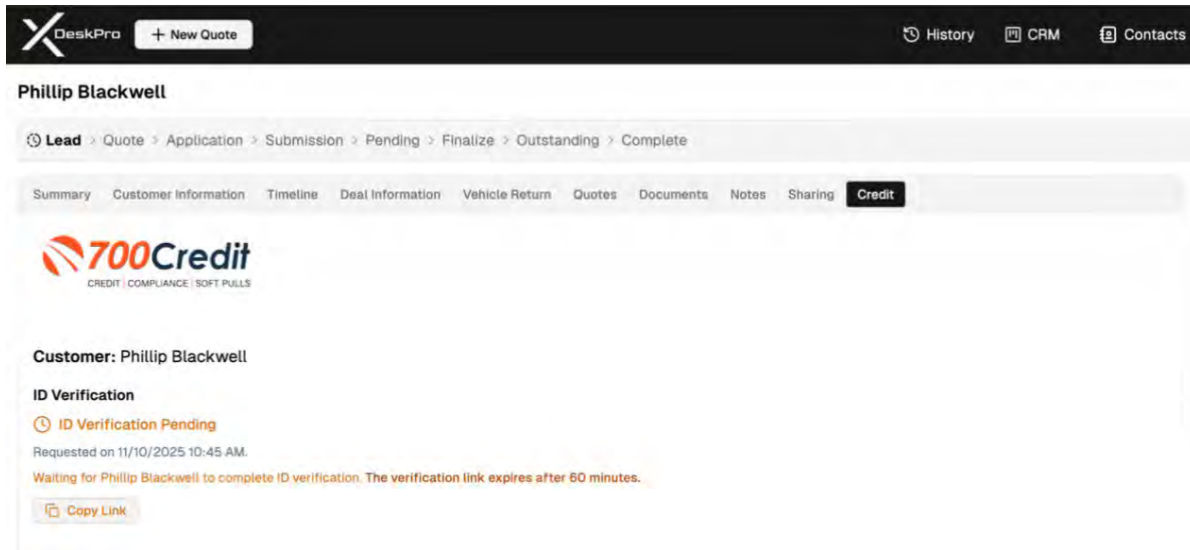
From the Credit page, select the **“Request ID Verification”** button.



A pop-up window will appear, prompting the dealer to enter the consumer’s phone number. If the number is already provided in the consumer’s profile it will auto-populate. Once complete select **“Request ID Verification”** to send the link to the consumer.

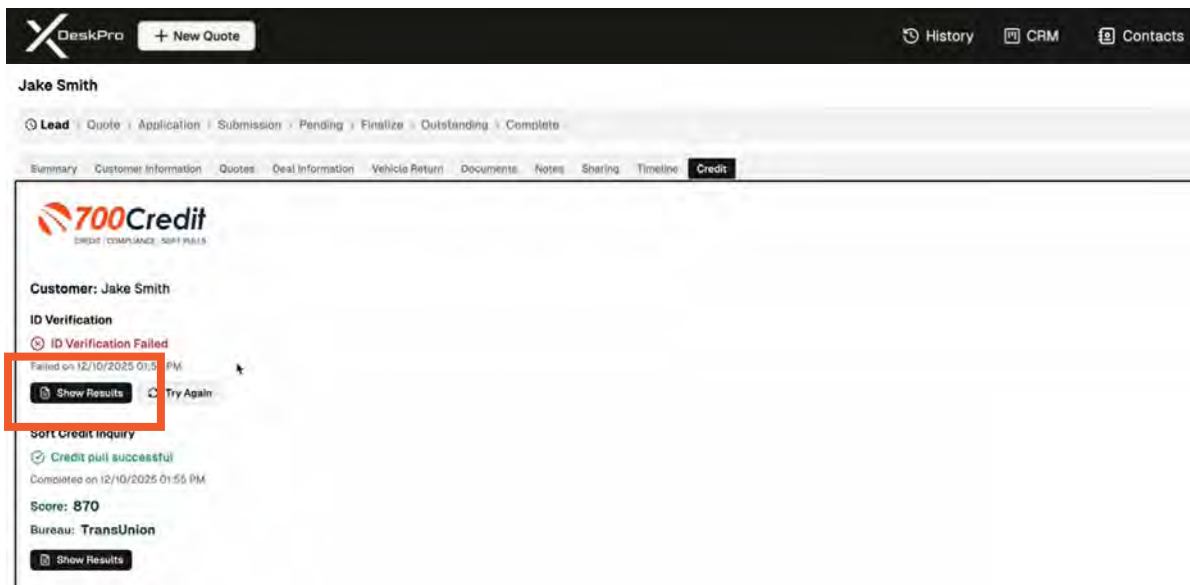


The user is returned to the Credit page while the consumer completes the process from their mobile device. If the consumer does not have their mobile device, or prefers to work alongside the dealer (for example, on a tablet), select the **“Copy Link”** button, and paste into a new window. The QuickScan process will then appear on the shared device.



Once the consumer has completed the QuickScan process, a pass/fail message will be shown.

To view the full QuickScan results, select the **“Show Results”** button.

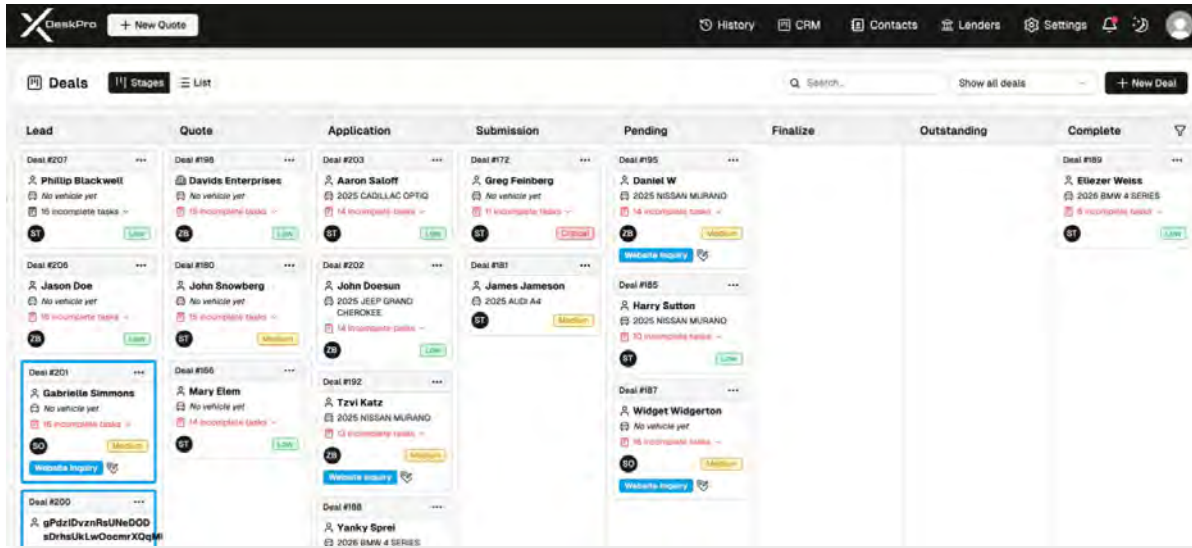


The QuickScan results will appear on screen within an iframe.

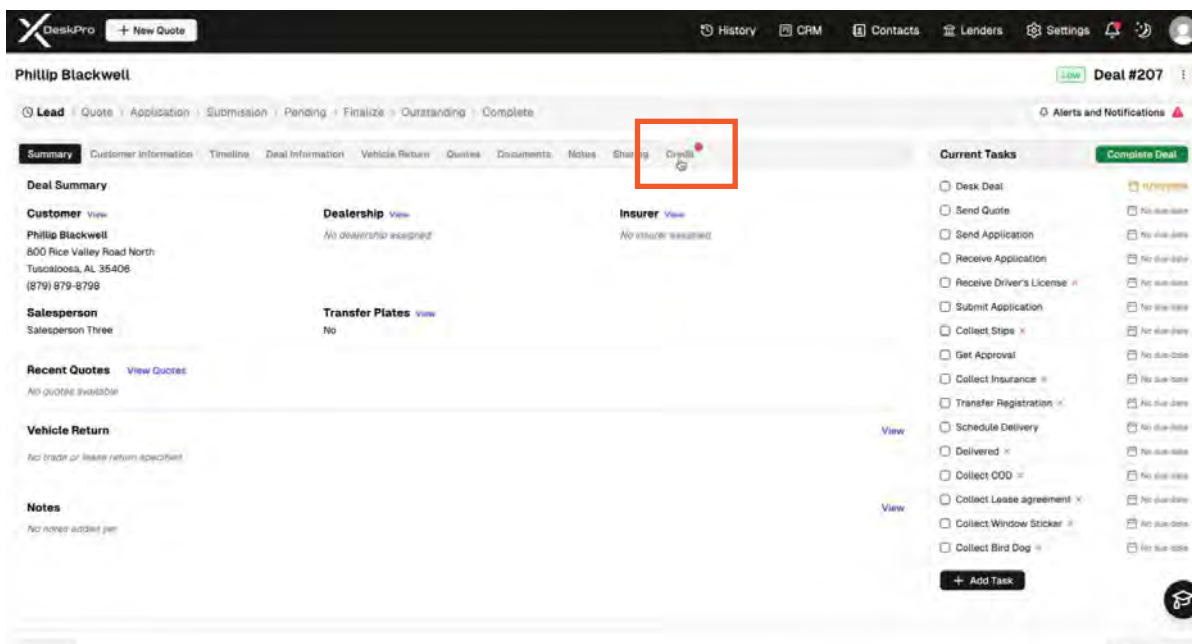
The screenshot shows the DeskPro interface for a customer named Jake Smith. The main report is from 700Credit and includes sections for ID Verification (failed), Soft Credit Inquiry (successful), and a credit score of 870 from TransUnion. An 'ID Verification Report' window is open, displaying 'QuickScan Results Summary' with a 'Caution' alert. The reason for caution is that the selfie does not match the ID photo. Three images are shown: the front of an ID card, the back of the ID card, and a selfie. At the bottom of the report window, there is an 'ID Information Verification' section with a green checkmark.

Requesting a Soft Pull & Consumer's Experience

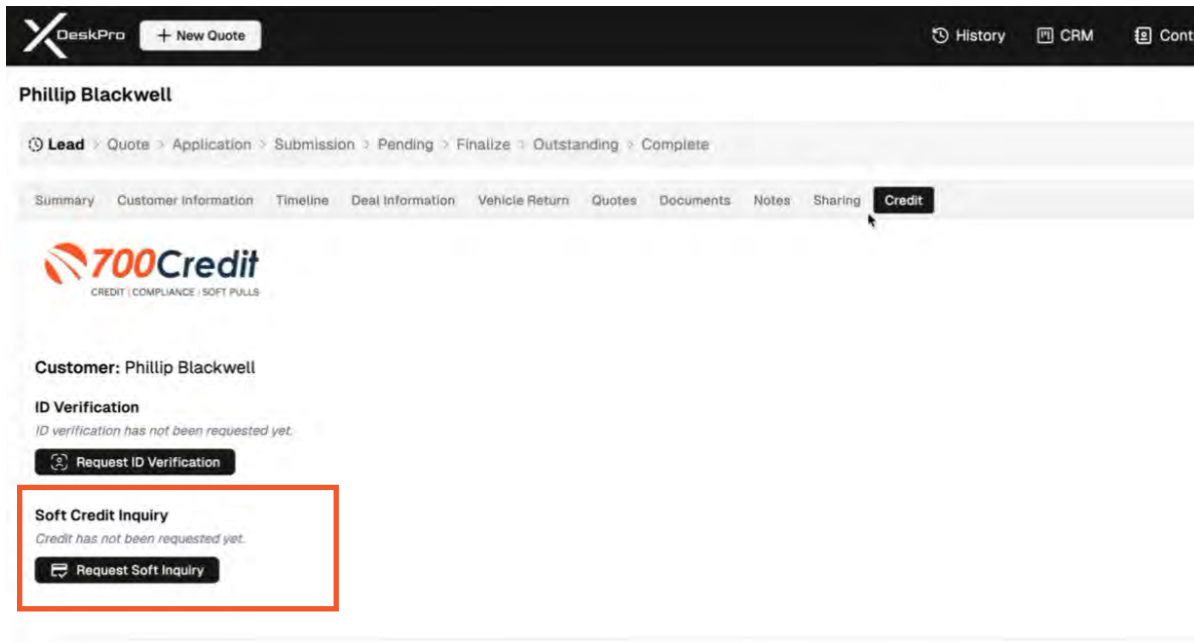
Starting in the home dashboard, locate and select the desired applicant.



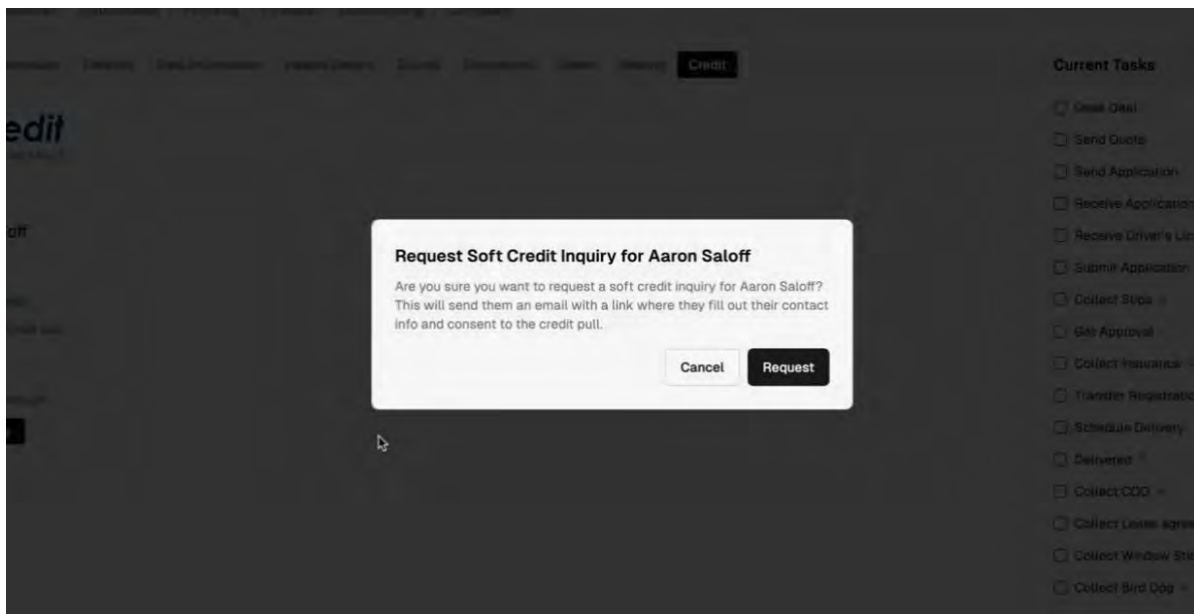
The user is brought to the applicant's profile and deal summary. To run a soft pull on the applicant, select the **"Credit"** tab, as shown below.



From the Credit page, select the **“Request Soft Inquiry”** button.



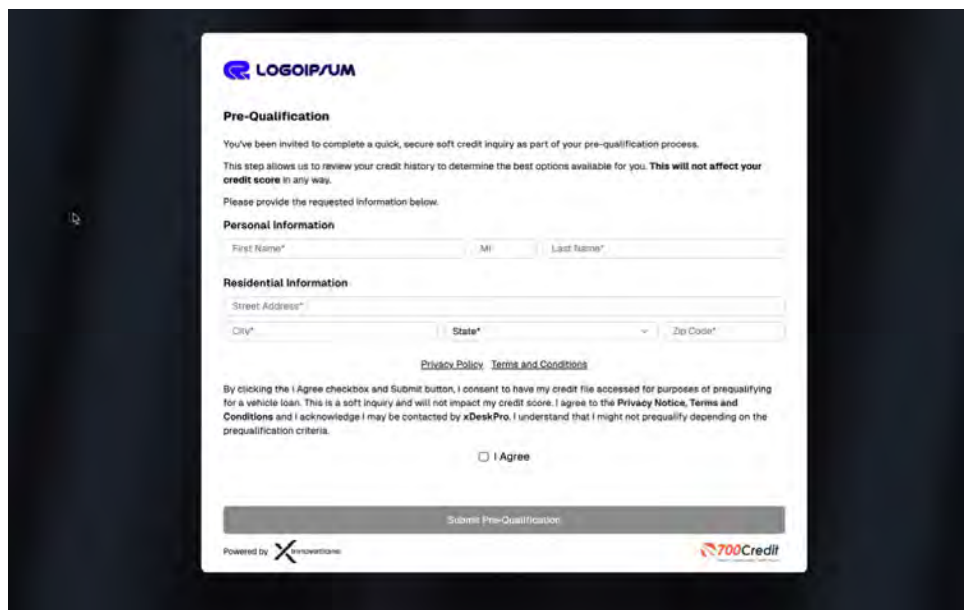
A pop-up window will appear confirming the dealer would like to request a soft inquiry. Select **“Request”** to email the applicant the prequalification form and obtain consent.



Shown here is an example of the email a consumer will receive to complete the prequalification process. Select **“Complete Consent Form”**.

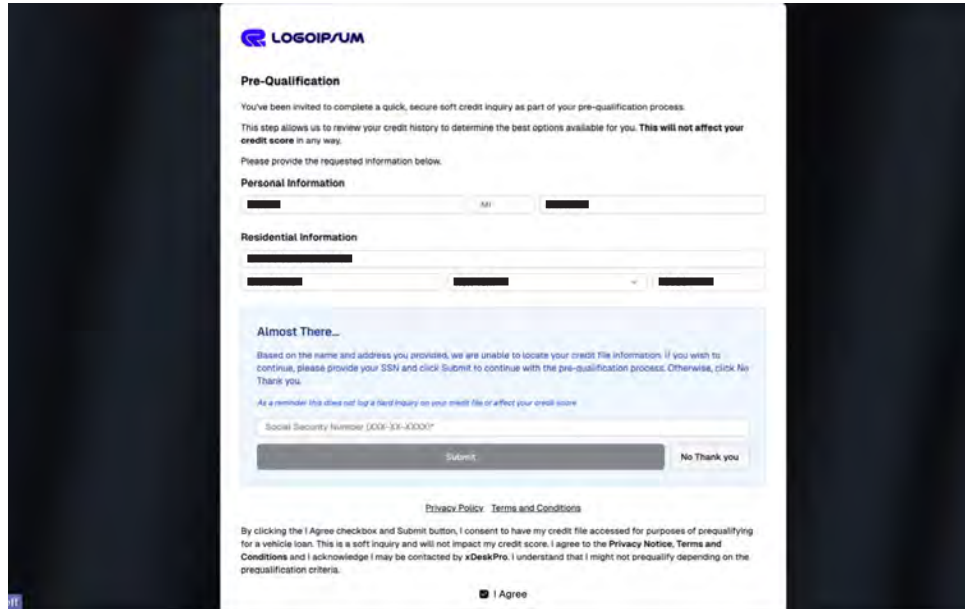


Next, the consumer is brought to the prequalification form, where they are required to provide their first/last name and address. Once completed, they will agree to the terms and conditions and then select **“Submit Pre-Qualification”**.



The screenshot shows a web form titled "Pre-Qualification" from LOGOIP/UM. The form contains the following sections: "Personal Information" with fields for "First Name*", "MI", and "Last Name*"; "Residential Information" with fields for "Street Address*", "City*", "State*", and "Zip Code*"; and a "Privacy Policy" and "Terms and Conditions" link. Below these fields is a paragraph of consent text: "By clicking the I Agree checkbox and Submit button, I consent to have my credit file accessed for purposes of prequalifying for a vehicle loan. This is a soft inquiry and will not impact my credit score. I agree to the Privacy Notice, Terms and Conditions and acknowledge I may be contacted by xDeskPro. I understand that I might not prequalify depending on the prequalification criteria." Below this text is an "I Agree" checkbox, which is currently unchecked. At the bottom of the form is a "Submit Pre-Qualification" button. The footer of the form includes "Powered by xinnovations" and the "700Credit" logo.

If the user is not found by name and address, a “second-chance” is presented to them and they can provide their SSN.



LOGOIP/UM

Pre-Qualification

You've been invited to complete a quick, secure soft credit inquiry as part of your pre-qualification process.

This step allows us to review your credit history to determine the best options available for you. **This will not affect your credit score** in any way.

Please provide the requested information below:

Personal Information

First Name: [Redacted] Last Name: [Redacted]

Residential Information

Address: [Redacted] City: [Redacted] State: [Redacted] Zip: [Redacted]

Almost There...

Based on the name and address you provided, we are unable to locate your credit file information. If you wish to continue, please provide your SSN and click Submit to continue with the pre-qualification process. Otherwise, click No Thank you.

As a reminder this does not log a hard inquiry on your credit file or affect your credit score.

Social Security Number (XXX-XX-XXXX)*

[Redacted]

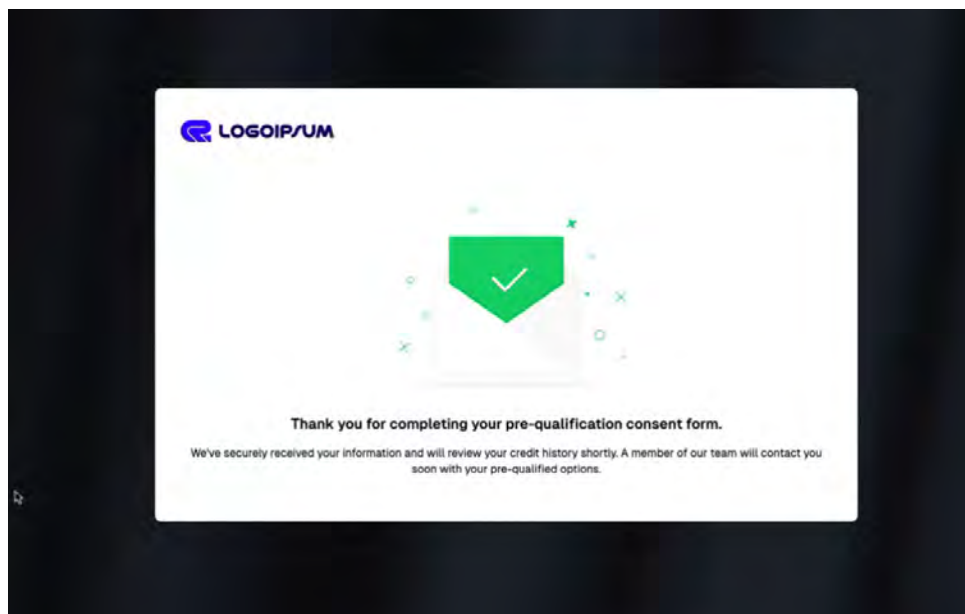
Submit No Thank you

[Privacy Policy](#) [Terms and Conditions](#)

By clicking the I Agree checkbox and Submit button, I consent to have my credit file accessed for purposes of prequalifying for a vehicle loan. This is a soft inquiry and will not impact my credit score. I agree to the [Privacy Notice](#), [Terms and Conditions](#) and I acknowledge I may be contacted by xDeskPro. I understand that I might not prequalify depending on the prequalification criteria.

I Agree

Once successfully completed, the consumer will be presented with a message letting them know they have completed the form and a member of the dealership will be reaching out shortly.



The dealer can now return to the Credit page, where the consumer’s prequalification results are available. The dealer is able to see both a quick “snapshot” of the results (FICO score and bureau), or select the “**Show Results**” button to view the full soft pull, QuickQualify results within the iframe.

Utilize the tabs at the top of the iframe to pan between the prequalification results and full credit report.

Customer: Jake Smith

ID Verification
 ID Verification Failed
 Failed on 12/10/2025 01:56 PM
 Show Results Try Again

Soft Credit Inquiry
 Credit pull successful
 Completed on 12/10/2025 01:55 PM
 Score: **870**
 Bureau: TransUnion
 Show Results

QuickQualify Results
 Result: Applicant Found
 Score: **870**
 Powered by TU: FICO Auto 08

Consumer Information:
 Name: Philip Blackwell
 Address: 800 Rose Valley N
 Tallapoosa, AL 36134

Auto Summary:
 Available Revolving Credit: \$53,762.00
 No Trade Line Information Found

Credit Report

JANE AARDEN	DOB: 11/01/1950	Date	05/02/20
2 MAPLE CT	SSN: 000-00-1234	In File:	09/08/20
WESTPORT, MA, 02780		Reported:	03/14/20
		Subscriber:	FDC
		Sub Code:	C30001208G

PREVIOUS ADDRESSES:

Name	City	State	ZIP
5 SILVER RIDG	WINDHAM	ME	04062
11 HIGH DAM RD	WAREHAM	MA	02571

EMPLOYMENT:
 EMPLOYER X 02/15/10

700Credit Auto Summary

Total Bal	Month Pay	Total Auto	Open Auto	30	60	90
2046	1392	3	1	0	0	0

Score Summary

Score Card	Score	Code	Score Factor Description
FICO Auto V2	750	12	more recent delinquency in the month or collection filed
National Risk Model	500	10	number of accounts with delinquency or amount owed on delinquent accounts
Bankruptcy	125	0	presence of non-subjectively delinquent accounts or lack of open accounts

Introduction to QuickScan

QuickScan from 700Credit is a powerful mobile document scanner that provides dealerships real-time confirmation of the legitimacy of a customer's driver's license and identity. QuickScan will verify a customer's driver's license and identity in minutes. Each time an online customer completes a QuickScan, you will be confident that you are working with the person your customer says they are - without putting Non-Public Information (NPI) on your team's devices.

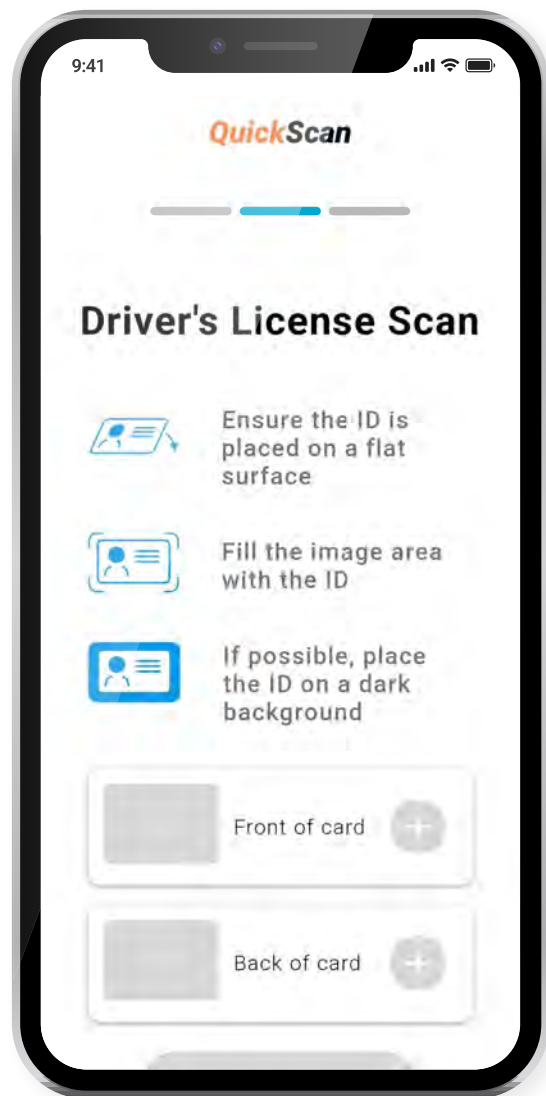
Although it can be used in-store, QuickScan can be particularly helpful when used to verify the identities of online car buyers.

Every scan includes:

- Driver's License/Document Verification
- Selfie Verification/Liveliness Detection
- Front/Back Driver's License Validation
- Device Verification
- Synthetic ID Fraud Detection
- Identity Verification Check & OFAC
- DMV Look-up
- Deal Jacket Integrations

Benefits to Mobile QuickScanning

- Verify the identity of your customer at the top of the sales funnel. Before they even enter the store.
- Scanning both the front and back of the DL provides all data needed to validate the document.
- QuickScan takes the NPI (non-public information) out of the hands (and off the mobile devices) of your salespeople.

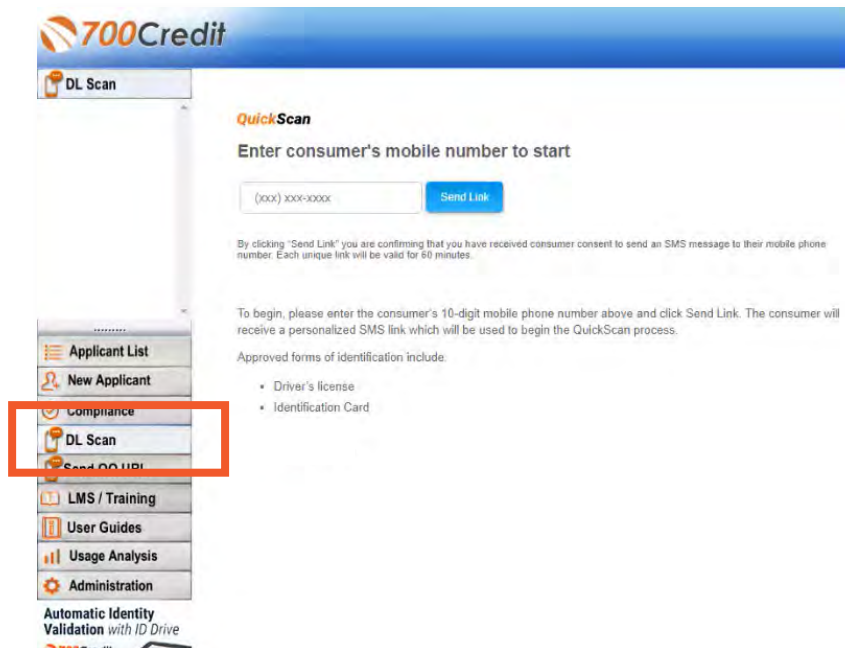


Initiating a QuickScan

Option One: 700Dealer.com

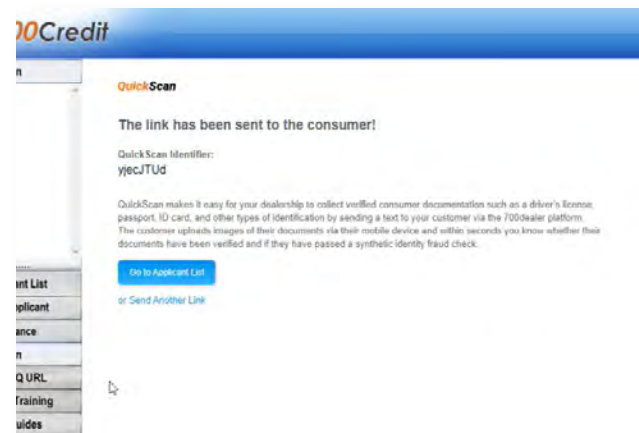
Dealer logs into 700Dealer.com and selects the “DL Scan” menu item in the left-hand navigation panel.

Upon accessing the page, the dealer is prompted to enter the customer’s mobile number. Once entered, click the “Send Link” button to proceed. Each unique link is valid for 60 minutes.



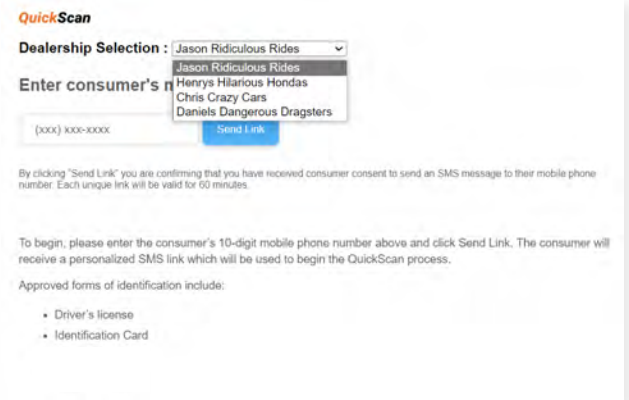
When a link has been sent to the consumer, this message displays, prompting the dealer to review the application list to find the QuickScan results.

Note: The official result will not be available until the consumer finishes the document upload process.



Access to multiple stores that use QuickScan? After logging into the 700Dealer portal and selecting “DL Scan” to send a link, the user will see a filter drop-down for “Dealership Selection”.

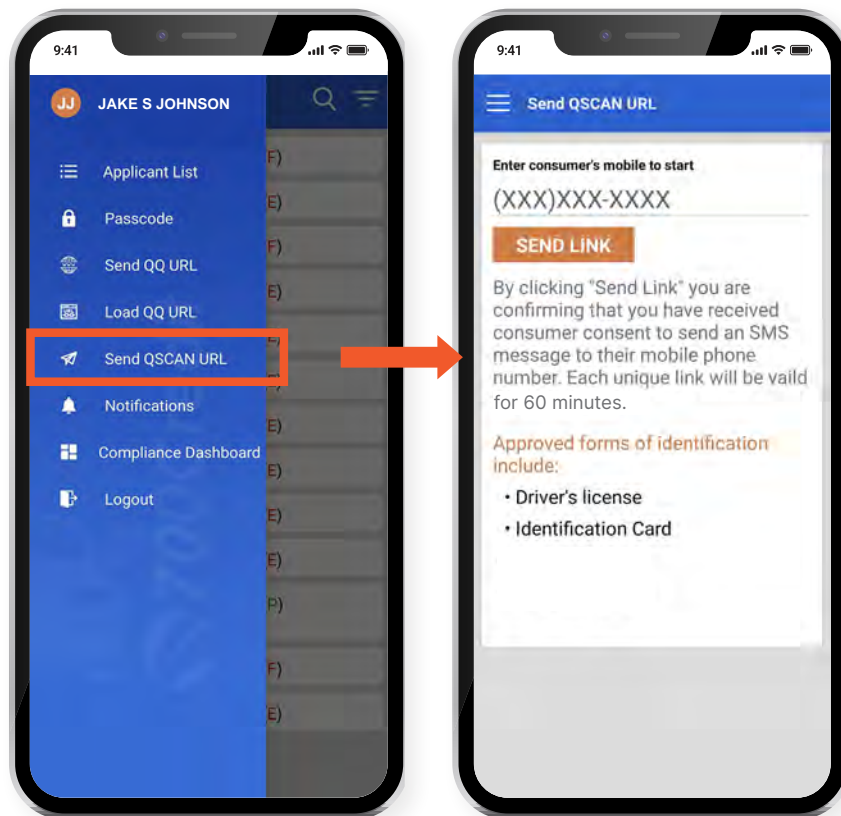
Note: Make sure to select the proper location that you are wanting to send the QuickScan link for. It does need to be under the respective location for compliance and legality reasons and also affects billing, so please be diligent with this feature.



Option Two: QuickMobile App

From within the QuickMobile App, open up the left-hand navigation pane and click on the menu option, “Send QScan URL”, as shown below.

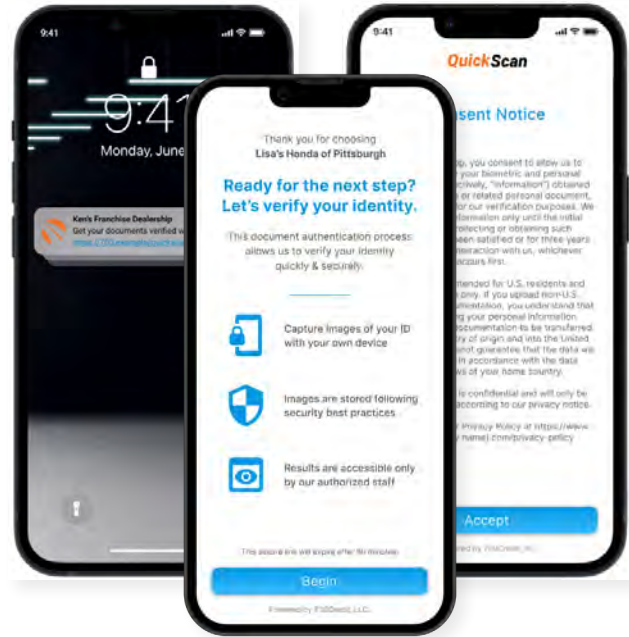
Enter the consumer’s mobile number, and click “Send Link”.



Consumer Experience

The consumer will receive a link notification on their mobile device.

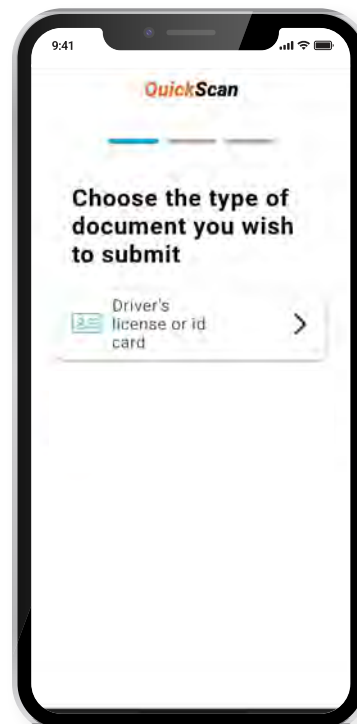
In order to proceed, the consumer must open the link and accept the terms and conditions.



The consumer selects the type of document to be captured.

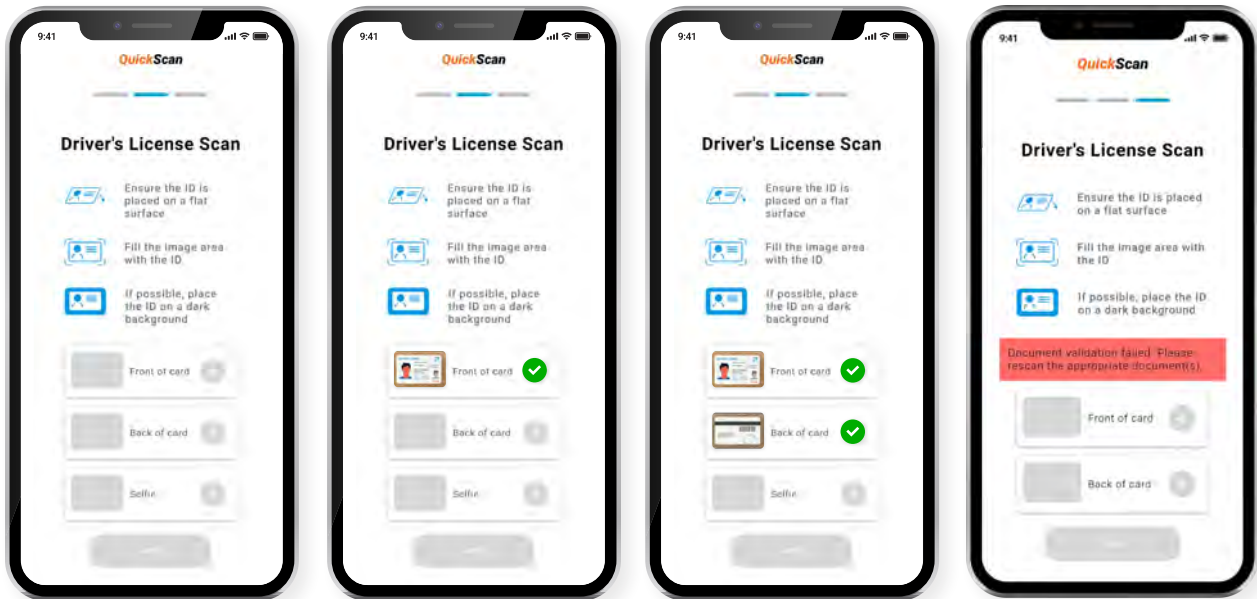
Consumer's have the option between two documents that can be provided:

- **Driver's License**
- **Govt. Issues ID Card**



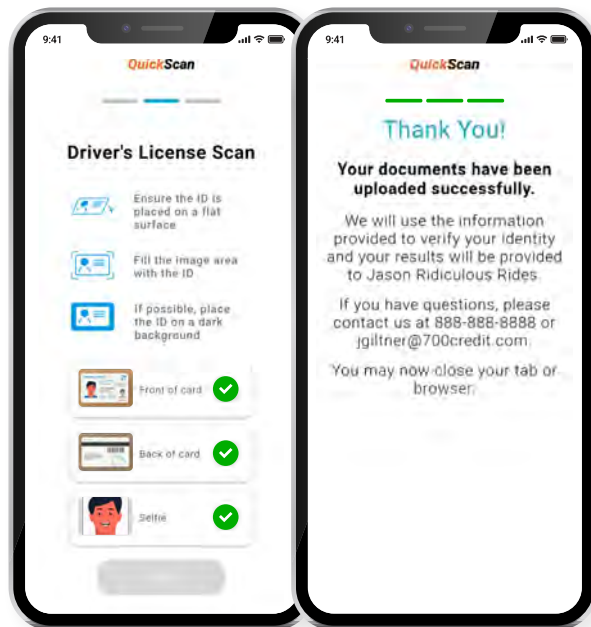
The consumer will be taken through the process uploading the 3 required images: front and back of document, and a selfie image. Click on the “+” attached to each image tab to open the drop-down and access the mobile phone’s camera.

If the documents/images fail to upload, a red pop-up message will appear, prompting the user to rescan their driver’s license and take a selfie.



If the documents/images were successfully uploaded, the customer will get a “Thank you” screen.

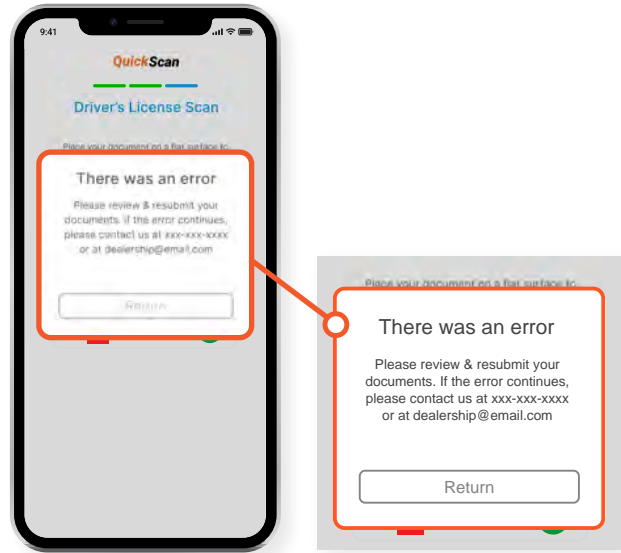
The dealer’s unique contact information will be displayed as the contact reference for the customer.



If a problem occurs with the consumer uploading their documents, the following error message will be presented on screen.

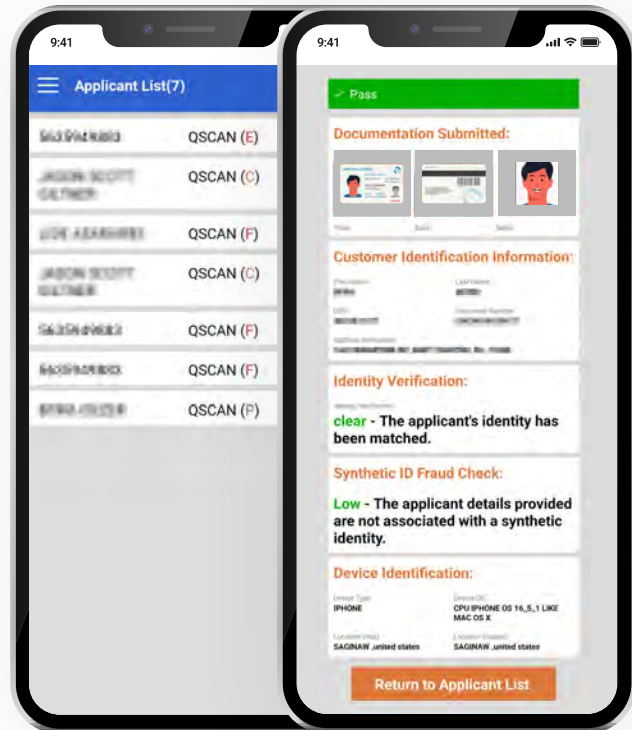
Hit **“Return”** to be redirected back to the beginning of the QuickScan process where the user is able to try again.

If the problem persists, contact 700Credit’s 24/7/365 support team for assistance: **(866) 273-3848** or support@700credit.com.



The information obtained from the consumer’s license is immediately run against various identity verification tools to find any potential evidence of fraud.

Results are instantly stored and accessible to dealers within 700Dealer, 700Credit’s online dealer portal [www.700dealer.com].

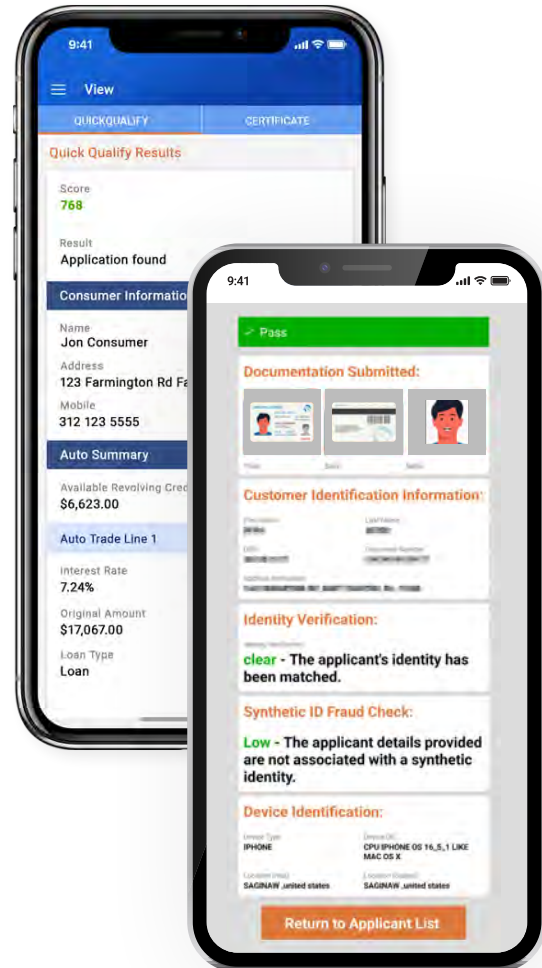


QuickMobile App (Dealer Mobile App)

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.



Understanding Your QuickScan Results

Every QuickScan result consists of the following seven items:

1. Images Submitted
2. ID Information Verification
3. Identity Verification
4. Synthetic ID Fraud Check
5. Device Identification
6. DMV Verification
7. OFAC Check

This section will break down each of these *seven components* and explain what their purpose or benefit within the QuickScan process is.

(1) Images Submitted

This consists of a front & back of the driver's license and a selfie. QuickScan analyzes the front/back for a match and pulls the PII from the document. The selfie is checked for liveness and is also compared to the image on the document.

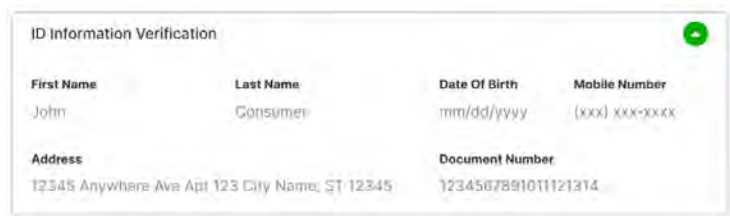


(2) ID Information Verification

QuickScan uses OCR (*optical character recognition*) to detect and digitize the information from a customer's document. This information is then checked against a known fraudster database, checked for accuracy in document info and is used to check that the front and back images are from the same document.


The document number (license number) is checked against doc numbers known to have been used in previously detected fraud.

Smaller details, like expiration date, are quickly weeded out by QuickScan.



(3) Identity Verification

QuickScan's Identity Verification checks the customer's information against a known database to help determine that the identity can be matched to known identities.

Identity Verification 


Clear - The applicant identity has been matched.

Caution - Applicant Last Name and/or Current Address were not able to be matched.

High Risk - Applicant Last Name and/or Current Address were not found, applicant details may be associated with fraudulent activity.

(4) Synthetic ID Fraud Check

In addition to the Identity Verification, QuickScan delivers a Synthetic Fraud check on each applicant. Dealers see a low/high result for this section and are warned with a **"Caution"** regarding the applicant.

Synthetic ID Fraud Check 

Low - The applicant details provided are not associated with a synthetic identity.


High - The applicant details provided may be associated with a synthetic identity.

(5) Device Identification

With each applicant, QuickScan gathers detailed information about the device used to submit the documents. This includes the location (*display v. real*), the device type, OS, and more. The device identification section is for informational purposes only and is not checked for fraud at this time.

At launch, we will be collecting this information, but are not using it in determining a pass/fail.

Note: In the future, we may assign a score to the device to help determine if a dealer should do additional identity checks with the customer.

Device Identification 








Device type	Device OS	Location (real)	Location (stated)
IPHONE	CPU IPHONE OS 18_1_1 LIKE MAC OS X	WESTFORD, united states	








(6) DMV Verification

The DMV Verification feature will connect to certain state DMV agencies and verify the various pieces of information on the license:

1. Document Number
2. First Name
3. Last Name
4. Date of Birth
5. Address
6. Expiration Date


There is an indicator for each of these on the QuickScan report:

DMV Verification 					
Doc. Number	First Name	Last Name	Date of Birth	Address	Exp. Date
Match 	Match 	Match 	Match 	Match 	Match 

DMV Verification 					
Doc. Number	First Name	Last Name	Date of Birth	Address	Exp. Date
No Match 	No Match 	No Match 	No Match 	No Match 	No Match 

(7) OFAC Check

The OFAC feature in QuickScan runs an OFAC check on the individual and returns all information if there is a hit.


OFAC Check 
Pass - No match found

Example Interface


QuickScan
Results Summary

Caution


Reason for Caution:
DMV Verification Failed



Front



Back



Selfie

ID Information Verification ✔

First name	Middle name	Last name	Date of birth	Mobile number
CHRIS		AVERY	03/16/1973	5635949883
Address			Document Number	Expiration Date
228 SPRING ST SENOIA, GA 30276			1127828017	03/16/2070

DMV Verification ✘

Doc. Number	First Name	Last Name	Date of Birth	Address	Exp. Date
No Match	No Match	No Match	No Match	No Match	No Match

Identity Verification ✔

Clear - The applicant identity has been matched.

Synthetic ID Fraud Check ✔

Low - The applicant details provided are not associated with a synthetic identity.

OFAC Check ✔

Pass - No match found

Device Identification ⊖

Device type	Device OS	Location (real)	Location (stated)
ANDROID	ANDROID 10	MUSCATINE, united states	

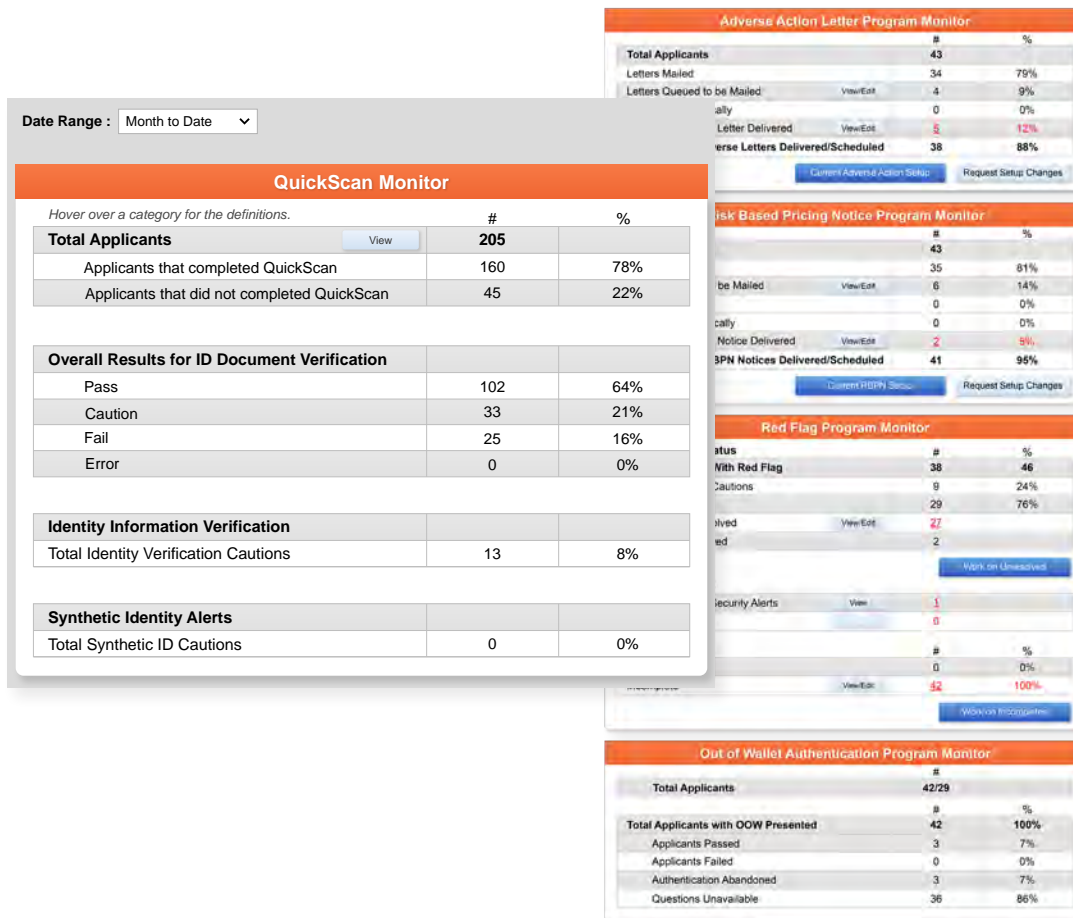
Close

QuickScan Monitor

As a part of the Compliance Dashboard, dealers are able to view real-time analytics of their driver’s license and identity verification activity within the **"QuickScan Monitor"** segment.

Dealers have access to the following driver’s license authentication and identity verification data:

1. **Total Number of Applicants:** Breaks down the number/percentage between those that have completed a QuickScan, and those that have not.
2. **Overall Results for ID Document Verification:** A quick “snapshot” results of your scan, categorizing them into one of four tiers: **Pass, Caution, Fail, or Error.**
3. **Identity Verification Cautions:** Keeps a record of the number of identity verification flags that have occurred.
4. **Synthetic ID Cautions:** Provides instant access to the number of synthetic ID alerts that have occurred.



The screenshot displays the QuickScan Monitor dashboard with a date range set to 'Month to Date'. The main panel shows the following data:

Category	#	%
Total Applicants	205	
Applicants that completed QuickScan	160	78%
Applicants that did not completed QuickScan	45	22%

Overall Results for ID Document Verification

Pass	102	64%
Caution	33	21%
Fail	25	16%
Error	0	0%

Identity Information Verification

Total Identity Verification Cautions	13	8%
--------------------------------------	----	----

Synthetic Identity Alerts

Total Synthetic ID Cautions	0	0%
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Other visible panels include:

- Adverse Action Letter Program Monitor:** Total Applicants: 43; Letters Mailed: 34 (79%); Letters Queued to be Mailed: 4 (9%); Letter Delivered: 2 (12%); Adverse Letters Delivered/Scheduled: 38 (88%).
- Risk Based Pricing Notice Program Monitor:** Total Applicants: 43; Notices Mailed: 6 (14%); Notice Delivered: 2 (5%); RPN Notices Delivered/Scheduled: 41 (95%).
- Red Flag Program Monitor:** Status With Red Flag: 38 (46%); Cautions: 9 (24%); Cautions Delivered: 27 (76%).
- Out of Wallet Authentication Program Monitor:** Total Applicants: 42/29; Total Applicants with DOW Presented: 42 (100%); Applicants Passed: 3 (7%); Applicants Failed: 0 (0%); Authentication Abandoned: 3 (7%); Questions Unavailable: 36 (86%).

Driver's License Authentication QR Codes

Besides serving as a valuable tool to verify your customer's identity *before the first test drive*, having QR codes readily available in your showroom and on sales desks allows your sales team to **easily prompt customers to begin the license scanning process**. This collaboration helps reduce friction, speed up authentication, 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 the mobile license scanning process (*QuickScan*).
3. They will select the type of document to be validated, upload the required images and submit them.
4. Dealers are provided real-time confirmation of the legitimacy of their customer's license/identity and can view the QuickScan results summary.



Implementing Best Practices

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

- Sales Desks
- Service Lounge
- Receptionist Desk
- Sales Tower



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.

Recommendations Based on Results

Fail Reasons:

ID appears to be digital or paper ID or a tampered document.



Liveness detection failed.



ID image is not usable.



Data extraction failed.



Required PII data missing.



Front to back matching failed or issue with document number.



Known fraudster based on document number.



ID expired.



ID not allowed.



DMV Verification failed.



Recommendations:

We don't accept paper or digital copies of IDs. need to make sure customer takes photo of permanent ID.

Image(s) don't appear live, check document/selfie.

Have customer take photo of ID on dark solid background with as little glare as possible.

Have customer take photo of ID on dark solid background with as little glare as possible.

Have customer take photo of ID on dark solid background with as little glare as possible.

Have customer take photo of ID on dark solid background with as little glare as possible.

Report them.

Have them provide ID that's not expired.

Non-U.S IDs aren't accepted.

Ask for additional information, ex. utility bill.

Caution Reasons:

Selfie does not match ID photo.



IDV Caution.



IDV High Risk.



SID Hit.



OFAC Hit.



OFAC Check returned a match



Recommendations:

If photo isn't a straight on head-shot, our system won't be able to analyze all facial features. Can have customer do the QuickScan process again & make sure they take a straight on headshot.

Run full IDV before completing transaction.

Run full IDV before completing transaction.

Complete Synthetic ID remediation.

Complete OFAC remediation.

Additional verification recommended.

DMV-Lookup

The following table represents the states that are currently participating in our DMV-Lookup feature.

Jurisdiction	Authorized	Unauthorized	Jurisdiction	Authorized	Unauthorized
AL	X		MT	X	
AR	X		NC	X	
AZ	X		ND	X	
CA		X	NE	X	
CO	X		NH	X	
CT	X		NJ	X	
DC	X		NM	X	
DE	X		NV	X	
FL	X		NY		X
GA	X		OH	X	
HI	X		OK	X	
IA	X		OR	X	
ID	X		PA		X
IL	X		RI	X	
IN	X		SC	X	
KS	X		SD	X	
KY	X		TN	X	
LA		X	TX	X	
MA	X		UT		X
MD	X		VA	X	
ME	X		VT	X	
MI	X		WA	X	
MN		X	WI	X	
MO	X		WV	X	
MS	X		WY	X	

QuickScan FAQ's

Will QuickScan work overseas?

The text message will be sent. However, the user may be blocked when the link is clicked. This is due to the use of a foreign IP address. Most cyber-attacks come from overseas. As 700Credit doesn't do business outside the US, there is no need to let in those IPs.

Will non-US IDs work?

The list of acceptable documents for 700 Credit only includes US documents. Foreign documents are not allowed and will be categorized as Unsupported IDs. However, documents from US territories are not subject to these restrictions.

Images look fine but don't work?

QuickScan is powered by AI reading data from imagery that was captured by a consumer from their own personal device. AI is a great time saving device, but it is not as good as the human eye/mind combination. It might miss things that you and I can see. The human eye is equivalent to nearly 600 megapixels. Phone cameras, even when working properly, in perfect lighting/focus conditions, are far from that.

Failures due to Consumer Devices

QuickScan runs on a consumer grade device. It is limited to the abilities (perhaps degraded) of that device. The consumer must have a phone capable of receiving texts in that moment; the phone can't be powered down or out of text messages for the month. Then, it must be a smartphone with a functional browser (not corrupted by spyware/malware) and proper Internet access. The list of variables is lengthy. The point is that consumer devices can be a failure point.

Tap for Capture

Initially, QuickScan attempts to take the images automatically. After a short time, if unable to auto capture, the message will change to: "Make sure ID edges are inside the frame and tap screen to capture." At this point, the consumer should tap to capture the image and then follow any on screen prompts. If the consumer device is having issues, it should be rebooted, the browser cache should be cleared, and they can try again.

QuickScan Automated

Unlike other solutions in the industry, QuickScan is fully automated. There is no person-in-the-loop at any point during the transaction. This allows for consistent results and fast decisioning.

QuickScan Link Timeout

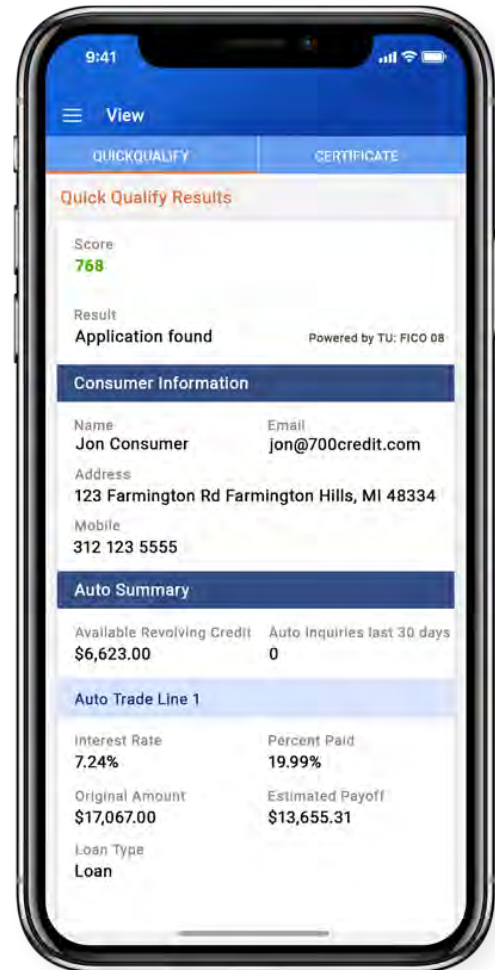
The QuickScan link sent to the consumer will timeout after 60 minutes.

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.

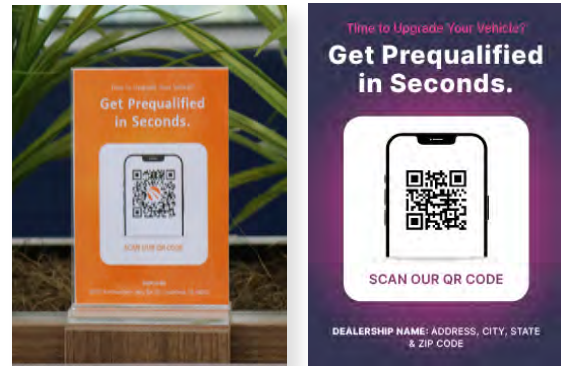


Prequalification QR Codes

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



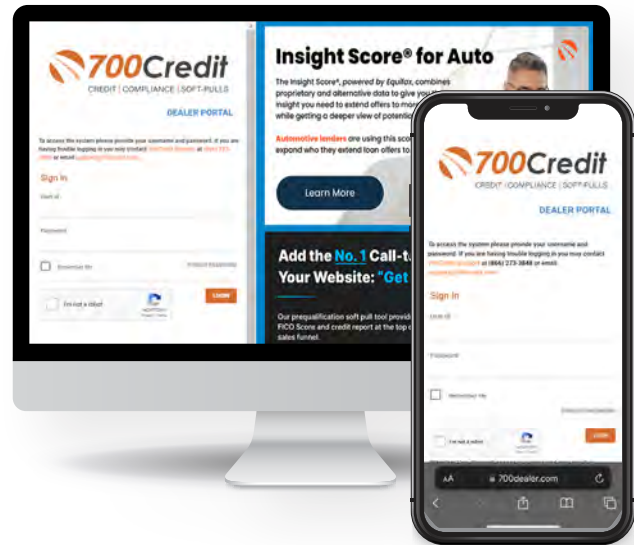
700Credit offers a library of standard QR code templates, however dealers can request a customized graphic to better reflect their brand. Customizations can include but are not limited to colors, fonts, verbiage/tone, logo, imagery, and more.

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.

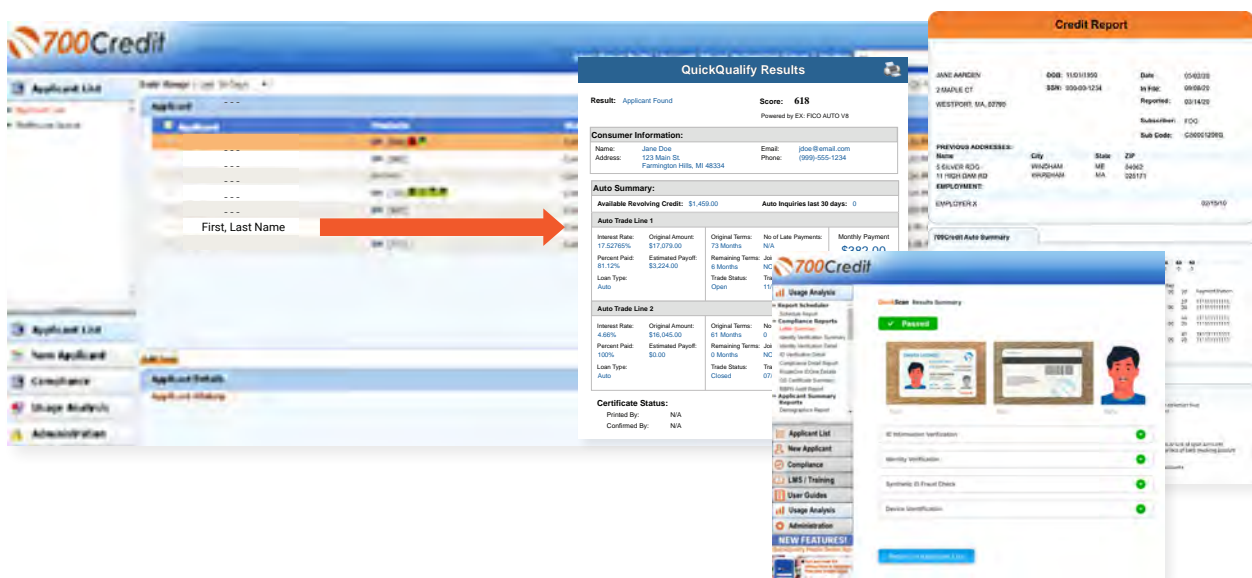
You should have received your username and password in a welcome email from our team. If you did not receive this email, or have misplaced it, please contact our support department at: support@700credit.com | (886) 273-3848.



Viewing 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 QuickQualify/QuickScan was run, you will also see those 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.

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%

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%

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	
Consumer Alerts		
Fraud Victim and Security Alerts	1	
Active Duty Alerts	0	
ID Verifications		
Complete	0	0%
Incomplete	42	100%

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

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.

UserID	Name	User Level	User Type	Status	Dealer	City	State	Action
cartercountydcjcdi	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcjdpq	Elend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcjdui	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountydcjdydc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cchylundaidcpq	Elend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
fchavez	Frank Chavez	Dealer Admin	OOE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
keystonechevydcui	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevydc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonecpq	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy

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

Once complete, save the profile before exiting out.

User Information

User ID: [text] Password: [password] Retype Password: [password]

First Name: [text] Middle Name: [text] Last Name: [text]

Address: [text]

City: [text] State: [dropdown] Zip: [text] Phone: [text]

Email Address: [text] [Email Password](#)

Password Rules:
 Password must be at least 10 characters long.
 Password must contain an uppercase character.
 Password must contain a lowercase character.
 Password must contain a numeric character.
 Password and Retype Password must match.
 Password shouldn't match with last 13 password

User Setup Information

User Type: [dropdown] User Level: [dropdown] AutoGenerate Letter:

Web User: [dropdown] Dealer Admin: [dropdown] Read Only:

Dealer: [text] Select Default Dealer: [dropdown]

Disable User:

From IP: [text] To IP: [Add Another IP Range](#)

Restrict Days of week and time of day access:
 Force Password change on next Login:
 Show in QuickApp Dropdown:

Security Questions:

Question 1: [text] Answer 1: [text]
 Question 2: [text] Answer 2: [text]

Creating a New User

UserID	Name	User Level	User Type	Status	Dealer	City	State	Action
cartercountydcjcdl	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcjc	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcjq	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyhyucdl	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyhyucd	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
ochyundaicpq	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
keystonechevyculd	CJ DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevydc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonehqb	Gulbagoop 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 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.

User Information

User ID: [] Password: [] Retype Password: []

First Name: [] Middle Name: [] Last Name: []

Address: []

Zip: [] City: [] State: [] Phone: []

Email Address: []

User Setup Information

User Type: [] User Level: []

Web User: [] Dealer Admin: [] AutoGenerate Lettler is on: []

Dealer: [] Select Default Dealer: []

From IP: [] To IP: []

Restrict Days of week and time of day access

Force Password change on next Login

Show in QuickApp Dropdown

Security Questions

Password Rules:
 Password must be at least 10 characters long.
 Password must contain an uppercase character.
 Password must contain a lowercase character.
 Password must contain a numeric character.
 Password and Retype Password must match.
 Password shouldn't match with last 13 password.

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.

Administration | Invoice Date: 11/11/2018 | Monthly bills are available for 6 months

Online Invoicing

Billing Summary

Invoice Number: 805347

Fuel Due Balance	\$0.00
Current Activity	\$1295.30
Invoice Total	\$1295.30

Online Payments: \$0.00
 Auto Payments: \$0.00

Balance due by 12/11/2018: \$1295.30

700Credit

ELK GROVE KIA
 848 LAUREN DRIVE DR
 ELK GROVE CA 95747

Invoice Number: 805347 | Date: 11/11/2018

You should have been sent your 700Dealer.com login credentials in one of our welcome emails to you. If you cannot locate your credentials or have any questions, you may send us an email or give us a call at the following:
Support: (866) 273-3848 (Option 4) or support@700Credit.com.