



USER GUIDE

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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.**

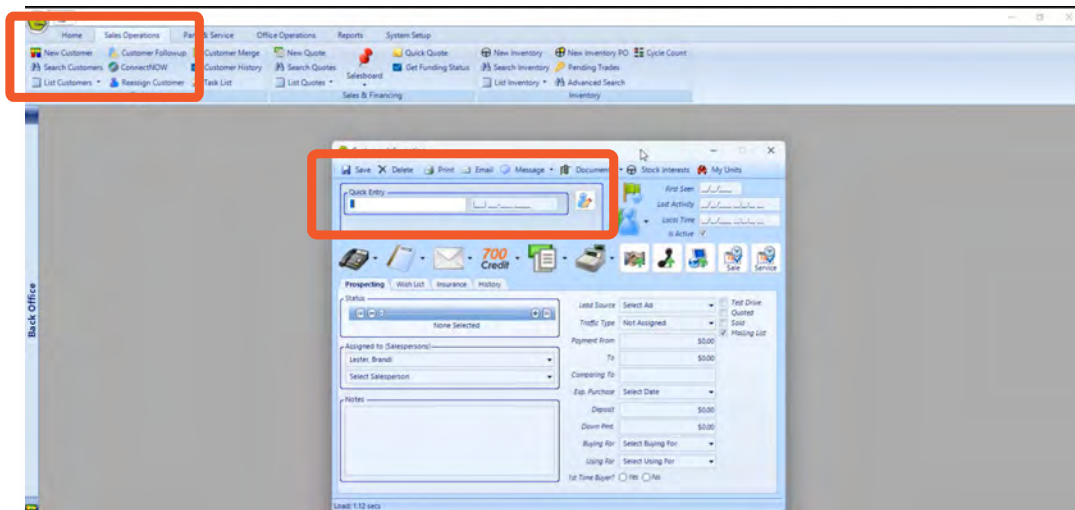
In-Store

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.

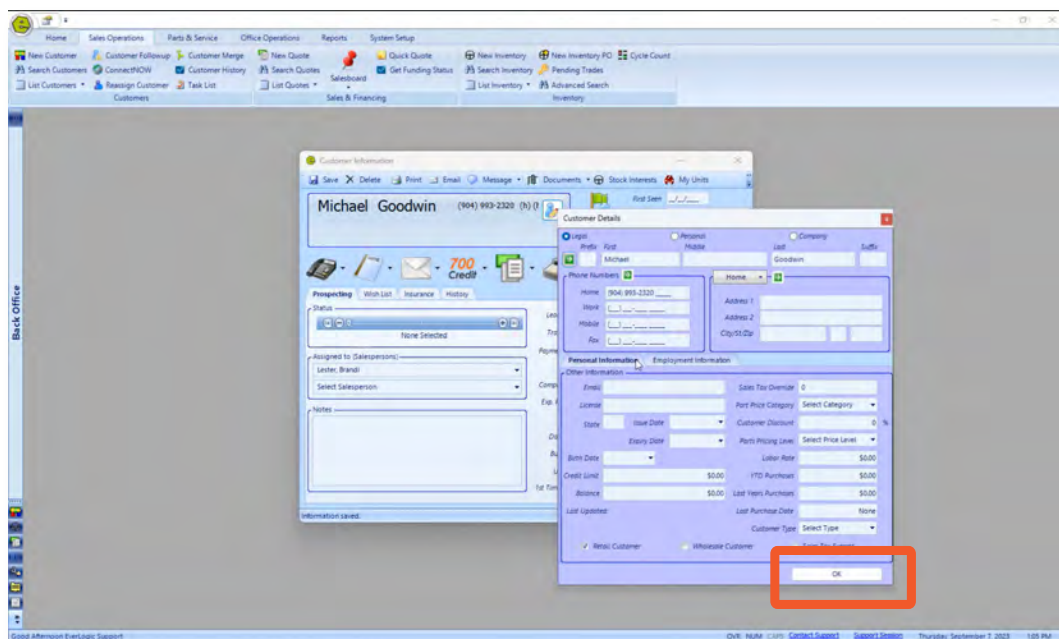
Everlogic has integrated our credit and compliance solutions into their platform. The guide includes instructions on how to view, monitor and manage your credit reports and compliance actions within the Everlogic platform. If you have any questions, please feel free to reach out to our support desk at (866) 273-3848 or email us at: support@700Credit.com.

Pulling Credit

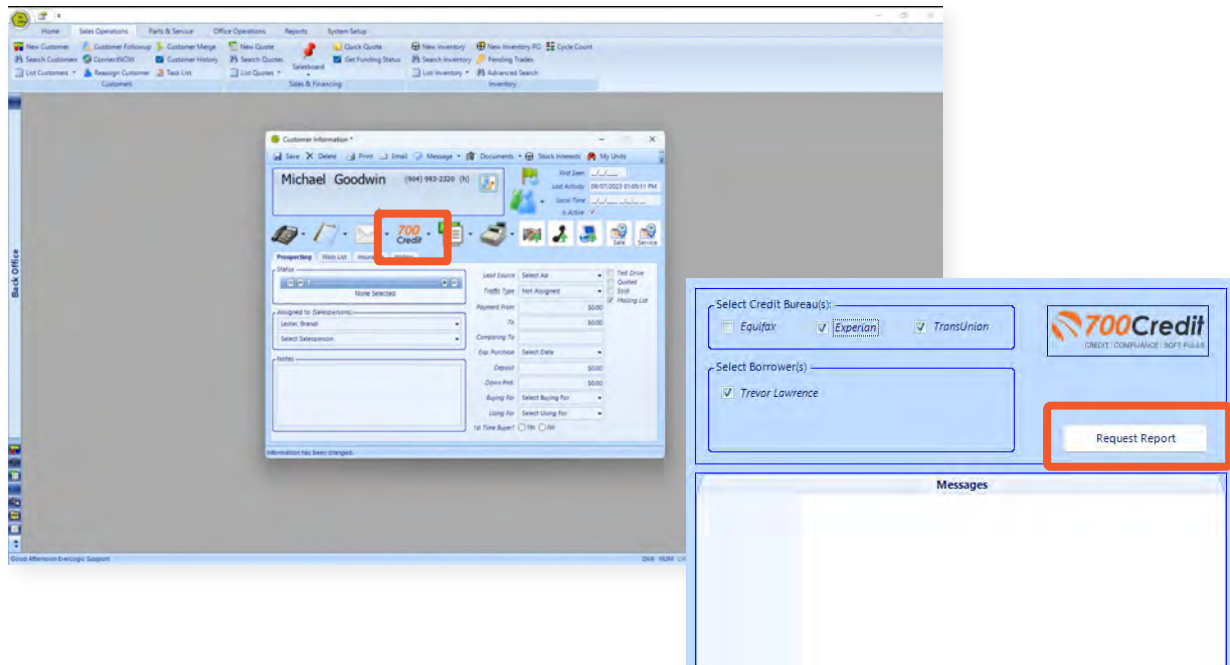
Starting in the home dashboard, select the **"Sales Operations"** tab in the top navigation panel. Then select **"Search Customer"**. The pop-up window shown below will appear on screen prompting the user to locate the desired customer.



Once the customer has been found, ensure their information is up to date within their profile and click **"OK"**.

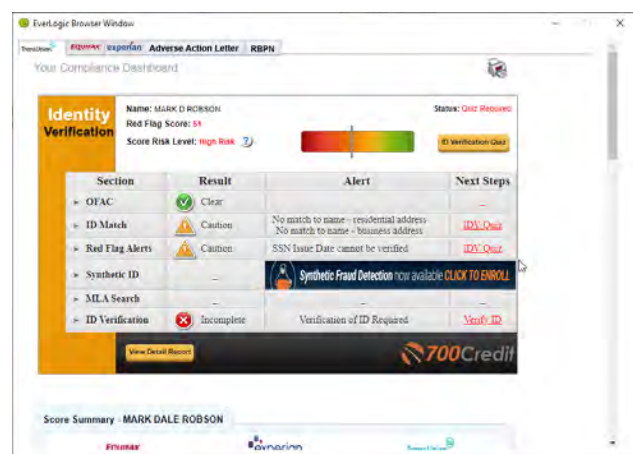


Next, select the 700Credit button. A pop-up will appear, prompting the dealer to choose which bureaus they want to use for the credit pull. Then select **"Request Report"**.



700Credit's identity verification table and credit report will appear in a separate window.

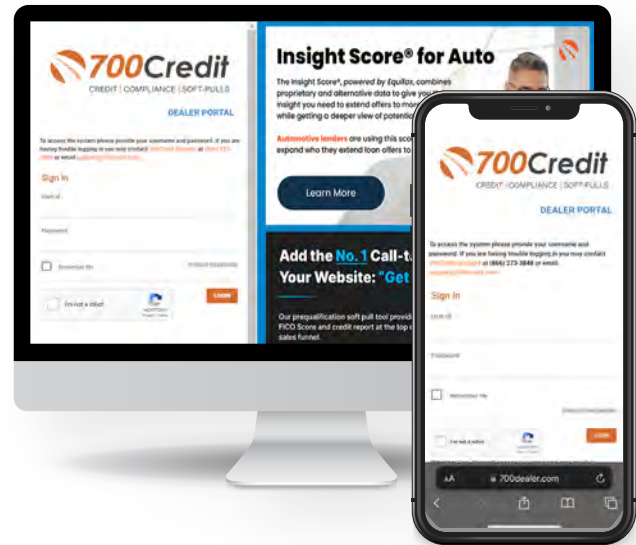
From here, dealers can view each report from the bureaus using the tabs at the top of the iframe.



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.

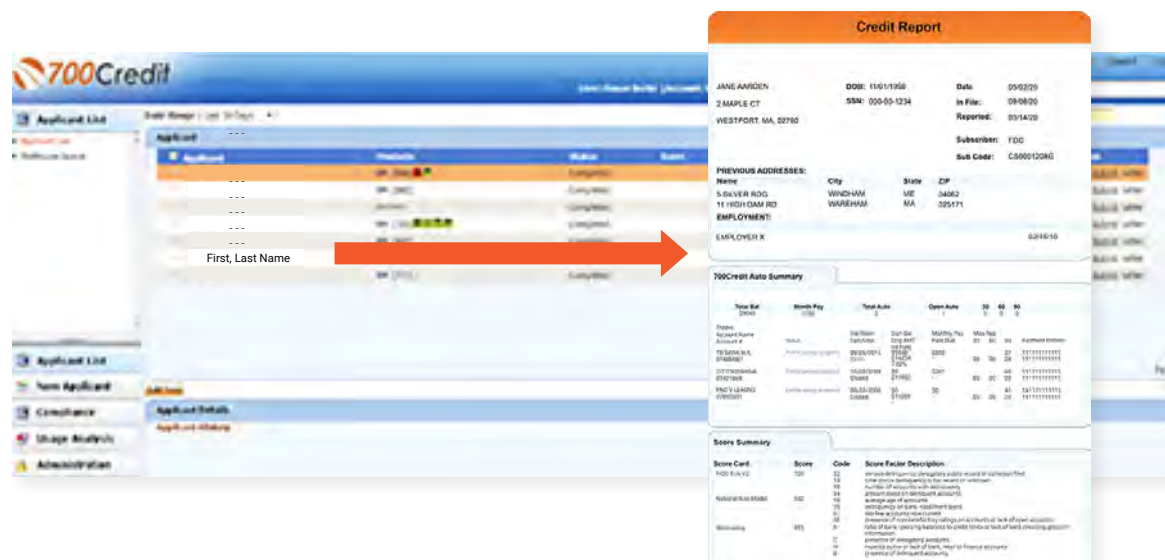
You should have received your username and password in a welcome email from our team. If you did not receive this email, or have misplaced it, please contact our support department at: support@700credit.com | (866) 273-3848.



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.



Applicant List

Applicant	Phone	Status	Notes
JANE, JANE	(555) 555-5555	Completed	
JANE, JANE	(555) 555-5555	Completed	
JANE, JANE	(555) 555-5555	Completed	
JANE, JANE	(555) 555-5555	Completed	
JANE, JANE	(555) 555-5555	Completed	

First, Last Name

Credit Report

JANE, JANE DOB: 11/11/1956 Date: 05/02/2020
2 SAMPLE CT SSN: 000-00-1234 In File: 08/08/20
WESTPORT, MA, 02790 Reported: 05/14/20
Subscriber: FDC
Sub Code: C50001000

PREVIOUS ADDRESSES:

Name	City	State	ZIP
5 SILVER RDG	WINDHAM	ME	04092
11 IRISH DAM RD	WAREHAM	MA	02571

EMPLOYMENT:
EMPLOYER X 02/16/10

700Credit Auto Summary

Total Bal	Monthly Pay	Total Auto	Open Auto	30	60	90
100.00	100.00	100.00	100.00	100.00	100.00	100.00

Score Summary

Score Card	Score	Code	Score Factor Description
700 FICO	700	10	Score based on FICO 8 model, based on credit history and credit utilization.
800 FICO	800	10	Score based on FICO 8 model, based on credit history and credit utilization.
900 FICO	900	10	Score based on FICO 8 model, based on credit history and credit utilization.
950 FICO	950	10	Score based on FICO 8 model, based on credit history and credit utilization.
980 FICO	980	10	Score based on FICO 8 model, based on credit history and credit utilization.
990 FICO	990	10	Score based on FICO 8 model, based on credit history and credit utilization.
1000 FICO	1000	10	Score based on FICO 8 model, based on credit history and credit utilization.

Compliance Dashboard

Our Compliance Dashboard closely monitors your efforts to ensure compliance processes are being followed. Issues of concern are highlighted in red for quick identification. We support both single and multi-roof views, ensuring you have your finger on the pulse of every compliance aspect in your business.

Items supported on the dashboard include:

- Adverse Action Notices
- Risk-based Pricing Notices
- OFAC Search, Red Flag ID & Privacy Notices
- Out of Wallet Questions
- Our Compliance Dashboard also collects lead forms from our Credit Reporting and Soft Pull products.

Lead Summaries for:

- QuickQualify
- QuickApplication
- QuickScreen
- QuickScore
- QuickQualify Xpress

How You Benefit

- Ensure compliance processes are being followed.
- Identify immediately when/where you are out of compliance.
- Easily print audit reports.
- Single and multi-point rooftop views.

Adverse Action Letter Program Monitor		
	#	%
Total Applicants	43	
Letters Mailed	34	79%
Letters Queued to be Mailed	4	9%
Letters Printed Locally	0	0%
Applicants with No Letter Delivered	5	12%
Adverse Letters Delivered/Scheduled	38	88%
Current Adverse Action Setup Request Setup Changes		

Risk Based Pricing Notice Program Monitor		
	#	%
Total Applicants	43	
Notices Mailed	35	81%
Notices Queued to be Mailed	6	14%
Notices Emailed	0	0%
Notices Printed Locally	0	0%
Applicants with No Notice Delivered	2	5%
RBP Notices Delivered/Scheduled	41	95%
Current RBP Setup Request Setup Changes		

Red Flag Program Monitor		
Red Flag Alert Status		
	#	%
Total Applicants With Red Flag	38	46%
Red Flag Clear & Cautions	9	24%
Red Flag Alerts	29	76%
Alerts Unresolved	27	
Alerts Resolved	2	
Work on Unresolved		
Consumer Alerts		
Fraud Victim and Security Alerts	1	
Active Duty Alerts	0	
ID Verifications		
	#	%
Complete	0	0%
Incomplete	42	100%
Work on Incomplete		

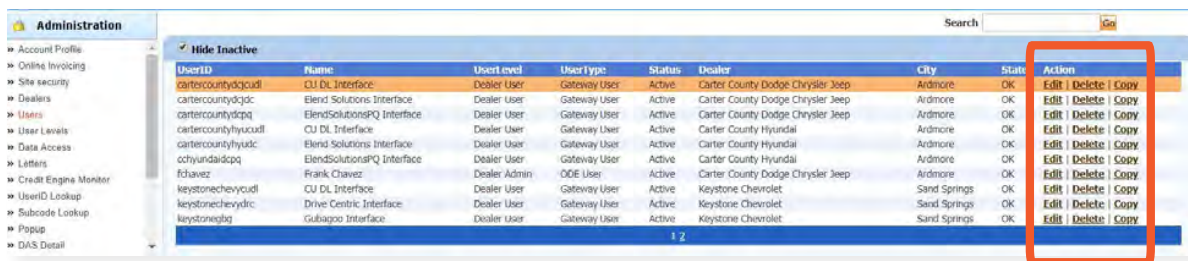
Out of Wallet Authentication Program Monitor		
	#	%
Total Applicants	42/29	
Total Applicants with OOW Presented	42	100%
Applicants Passed	3	7%
Applicants Failed	0	0%
Authentication Abandoned	3	7%
Questions Unavailable	36	86%

OFAC Compliance		
OFAC Status		
	#	%
Total Applicants With OFAC	39	
OFAC Alerts	0	0%
OFAC Unresolved	0	
OFAC Resolved	0	

Managing Users

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

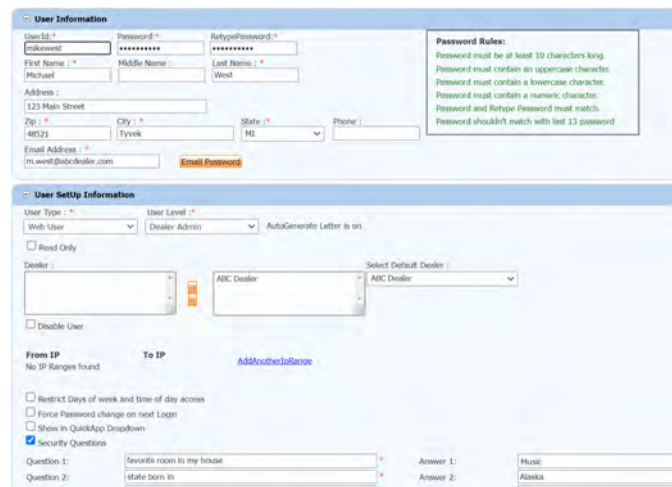
1. Log in to your 700Dealer.com platform using your provided credentials.
2. Click on the **"Users"** link in the left-hand navigation Administration panel.
3. If editing a user's credentials, click the **"Edit"** link attached to the user's **"Action"** column.
4. To delete a user, click the **"Delete"**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



UserID	Name	User Level	User Type	Status	Dealer	City	State	Action
cartercountydcu01	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydc02	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydc03	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyhyu01	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyhyu02	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyhyu03	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
keystonechevy01	CJ DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevy02	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevy03	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: Password: Retype Password:

First Name: Middle Name: Last Name:

Address:

City: State: Zip: Phone:

Email Address: [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: User Level: AutoGenerate Letter is on: ☐

☐ Read Only

Dealer: Select Default Dealer:

☐ Disable User

From IP: To IP: [Add Another Influence](#)

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

☒ Security Questions

Question 1: Answer 1:

Question 2: Answer 2:

Creating a New User

UserID	Name	User Level	User Type	Status	Dealer	City	State	Action
cartercountydqaul	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydqdc	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydqpc	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydqucdl	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountydqdc	Blend Solutions PQ 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
keystonechevycul	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
keystonechq	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy

To create a new user, it is easiest to find a similar user ID 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:

City: State: Zip: Phone:

Email Address:

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: User Level:

Web User: ☐ Dealer Admin: ☐ AutoGenerate Login ID: ☐

☐ Read Only

Dealer: Select Default Dealer:

☐ Inside User

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

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

Online Invoicing

Invoice Date: 11/11/2018

Billing Summary

Invoice Number: 605347

Invoice Total: \$1295.30

Online Payments: \$0.00

Auto Payments: \$0.00

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

Form

700Credit, Inc. (Form)
 Auto One Time Payment Authorization Form
 CC One Time Payment Authorization Form
 Signature: MCKIN & ASSOCIATES LLC
 MCKIN - REGIST

Applicant List

Compliance

Usage Analysis

Administration

Dealer Summit

REGISTER NOW!

INVOICE

ELK GROVE KIA
 848 LACINA GROVE DR
 ELK GROVE CA 95757

Invoice Number: 605347

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.