



USER GUIDE
MARCH 2026

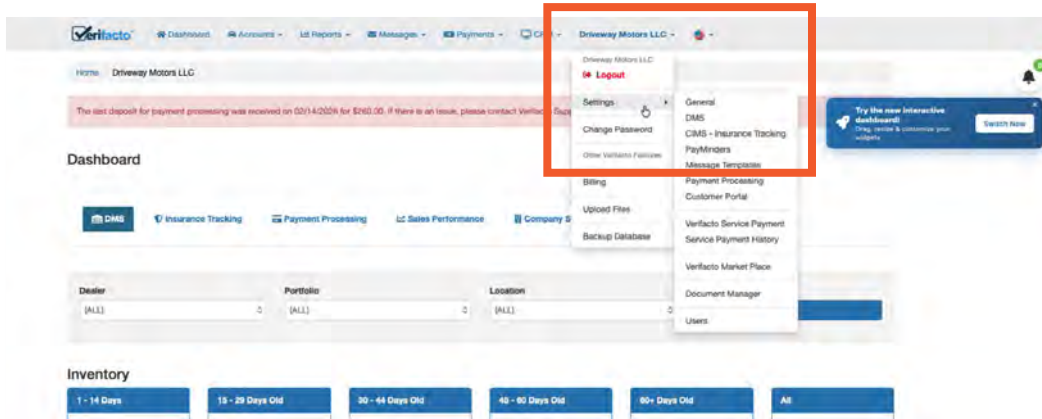


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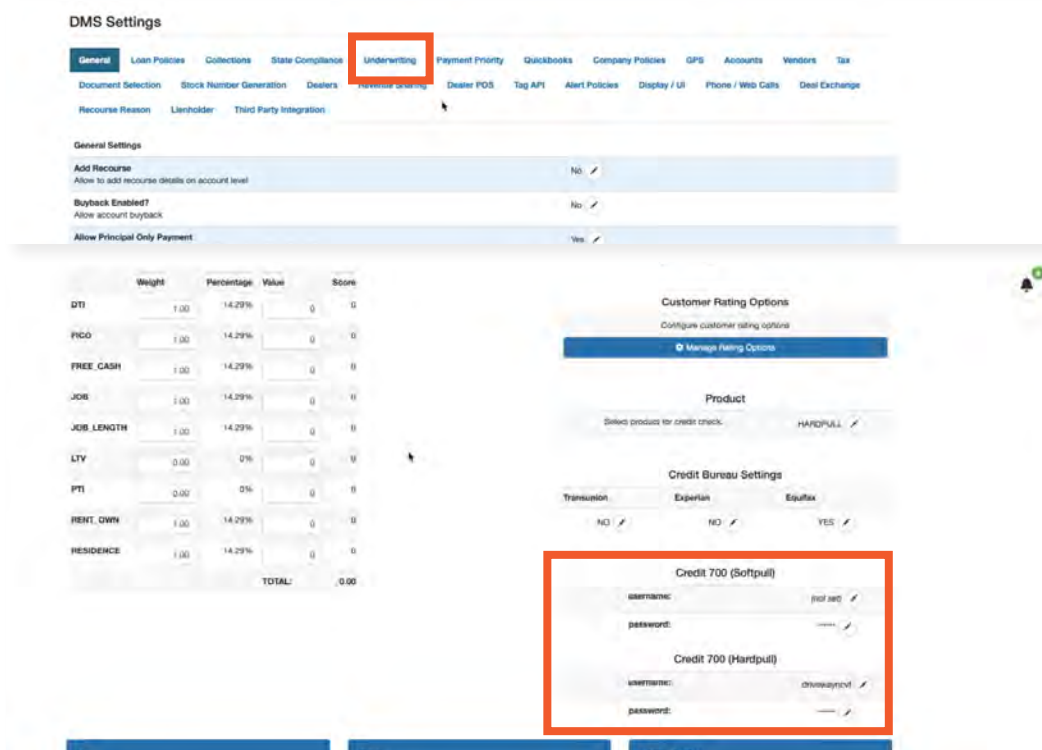
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Setting Up

To begin using 700Credit within Verifacto, dealers must provide the appropriate credentials. In the top navigation bar, select the dealership name's drop-down menu, click **"Settings"** and then **"DMS"**.



From the DMS Settings page, select **"Underwriting"**. Scroll down and locate the **"Credit 700 (Softpull/ Hardpull)"** section. Select the pencil icons to add the credentials for both products.

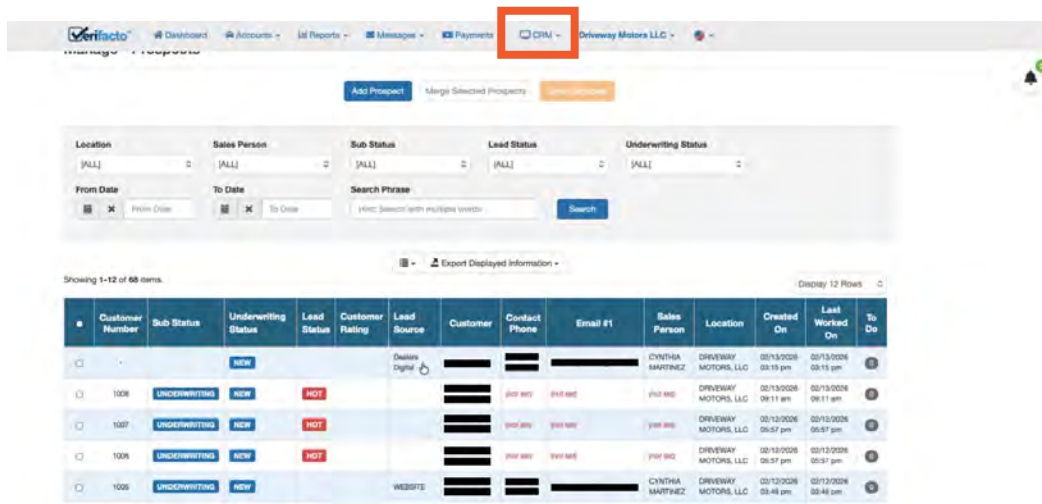


700Credit Solutions within Verifacto

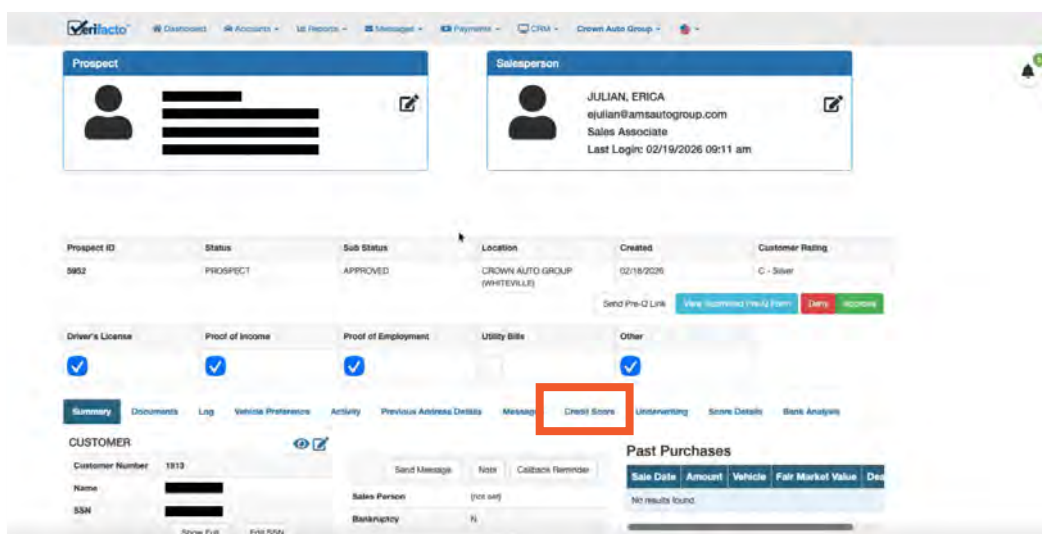
Running a Hard Pull

In the top navigation bar, select the “CRM” drop-down, then select “Prospects”.

The dealer is provided a mass list of all prospects in the system. Locate the desired customer from the list and open their profile.

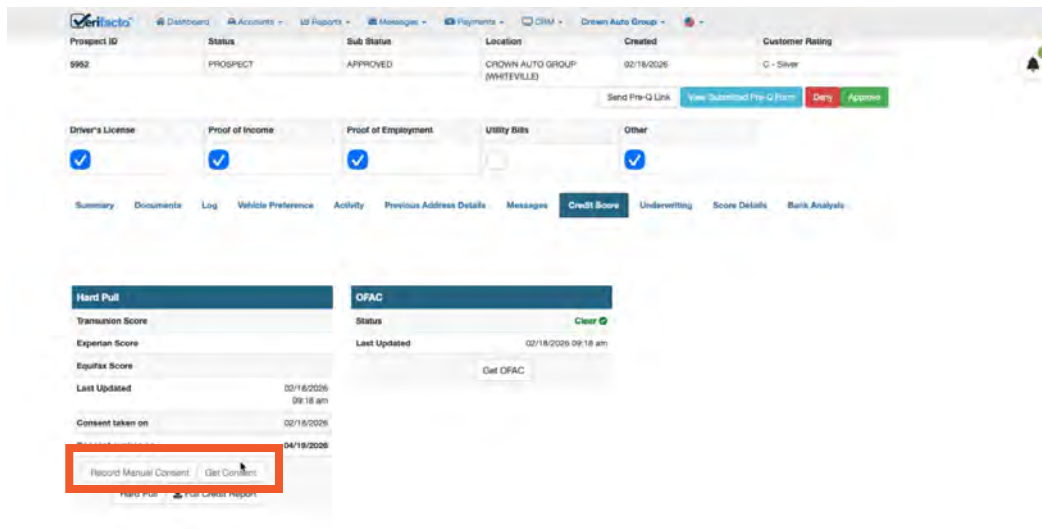


From the customer page, select the “Credit Score” tab.



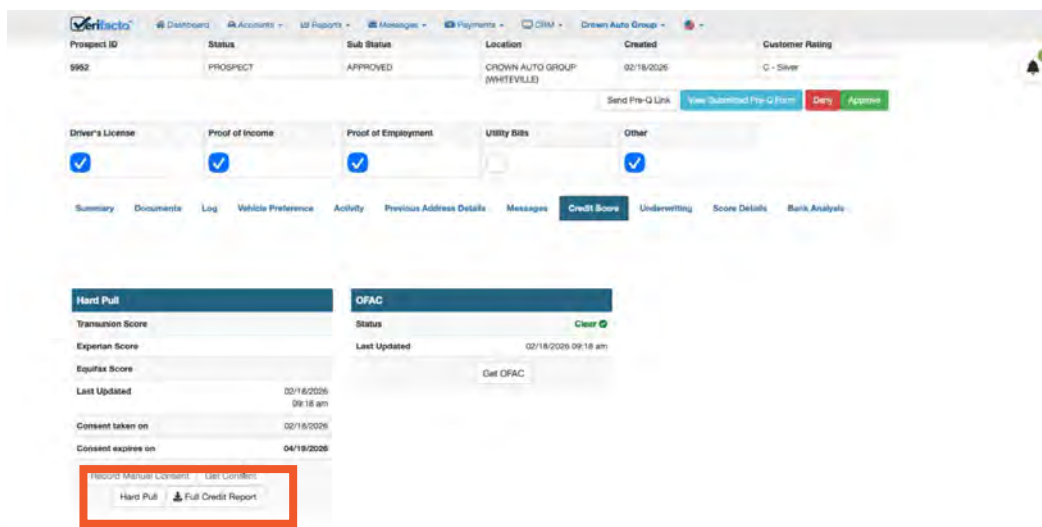
Before running a hard pull on the consumer, the dealer must obtain consent. They can select either **“Record Manual Consent”** which will allow them to print the consent form and have the consumer sign in-person or **“Get Consent”** which will send a link to the consumer to provide consent electronically.

Note: In the case the dealer has been provided written consent (**“Record Manual Consent”**), they will attach the document to the consumers profile under the **“Documents”** tab.

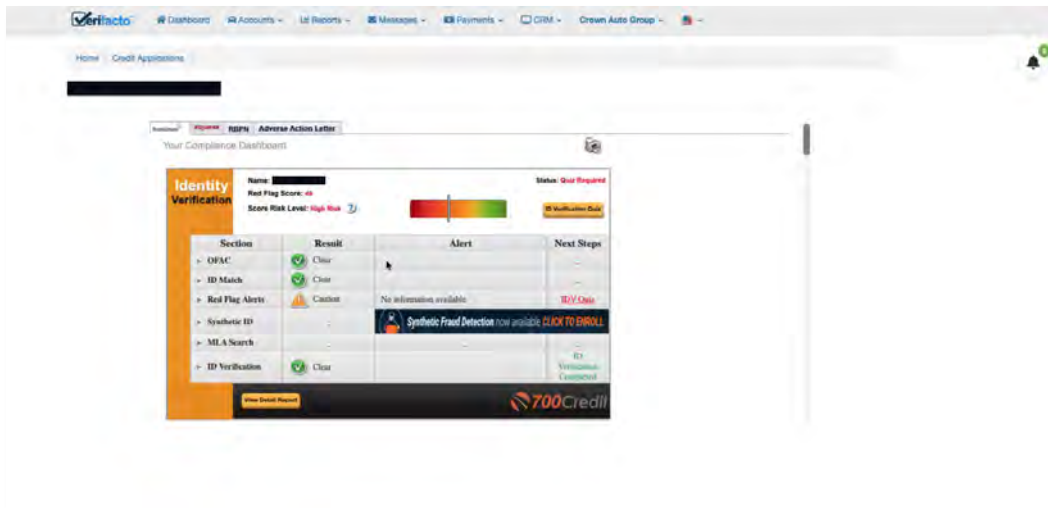


To run a hard pull on the consumer, click **“Hard Pull”**. Once completed, the consumer’s FICO score will auto-populate next to the bureau used in the report.

To view 700Credit’s HTML credit report, select the **“Full Credit Report”** button.



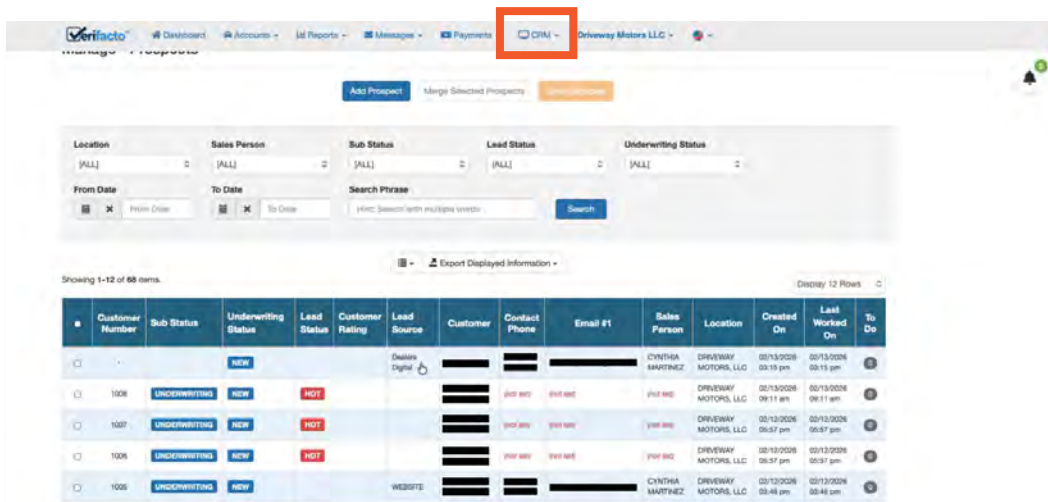
The credit report will appear in an iframe within a new window.



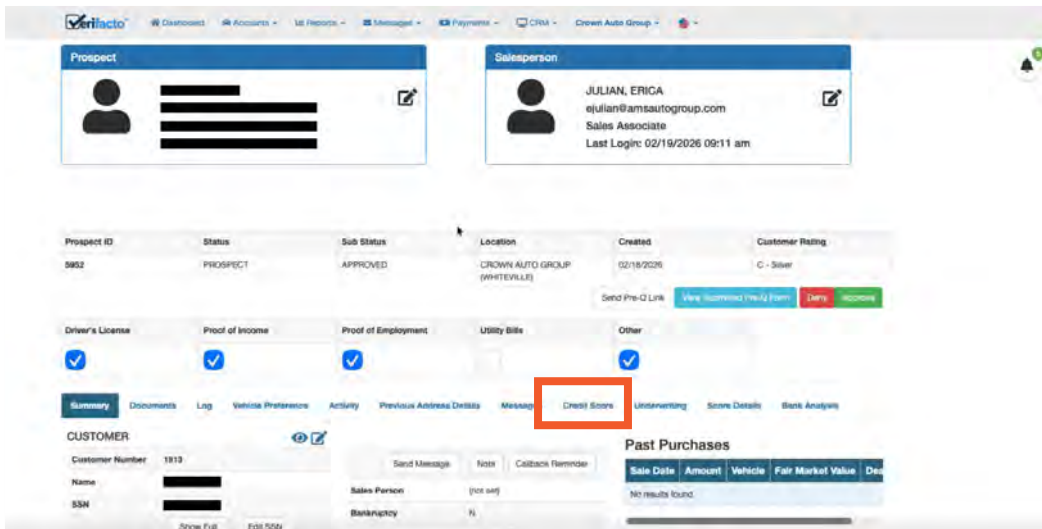
Running a Soft Pull

In the top navigation bar, select the “CRM” drop-down, then select “Prospects”.

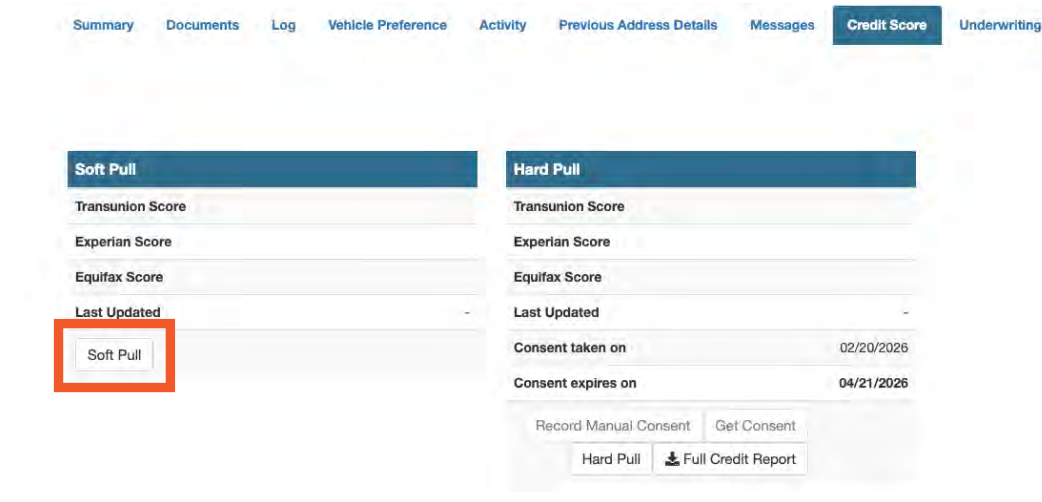
The dealer is provided a mass list of all prospects in the system. Locate the desired customer from the list and open their profile.



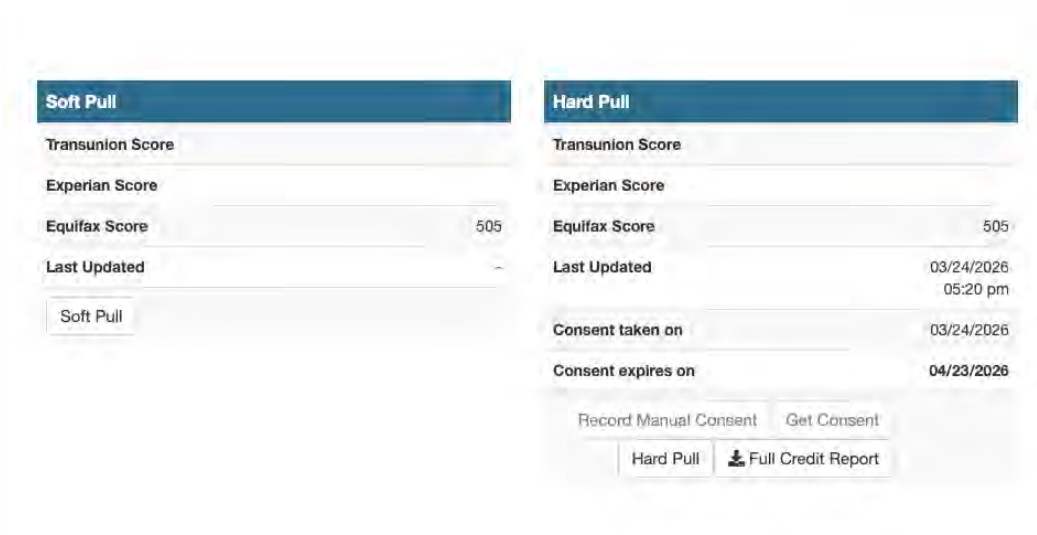
From the customer page, select the **“Credit Score”** tab.



To run a soft pull on the consumer, click **“Soft Pull”**.



Once completed, the consumer's FICO score will auto-populate next to the bureau used in the report.

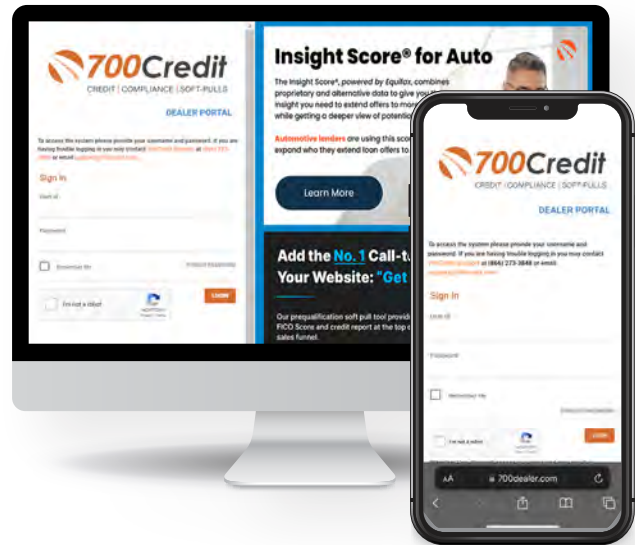


Soft Pull		Hard Pull	
Transunion Score		Transunion Score	
Experian Score		Experian Score	
Equifax Score	505	Equifax Score	505
Last Updated	-	Last Updated	03/24/2026 05:20 pm
<input type="button" value="Soft Pull"/>		Consent taken on	03/24/2026
		Consent expires on	04/23/2026
		<input type="button" value="Record Manual Consent"/>	<input type="button" value="Get Consent"/>
		<input type="button" value="Hard Pull"/>	<input type="button" value="Full Credit Report"/>

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 Your Lead Information

When you log in to 700Dealer.com, simply click on the **Applicant List** menu item in the left-hand column and you will see a list of all. You can select **Date Range** to 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 QuickQuality was run, you will see the QQ results.

QuickQuality Results

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

Consumer Information:

Name:	Jane Doe	Email:	jdoe@email.com
Address:	123 Main St, Farmington Hills, MI 48334	Phone:	(949) 555-1234

Auto Summary:

Available Revolving Credit: \$1,459.00 Auto Inquiries last 30 days: 0

Auto Trade Line 1	Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	Monthly Payment
	17.52762%	\$17,079.00	73 Months	N/A	\$382.00
	Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
	81.12%	\$3,224.00	8 Months	NO	
Loan Type:	Auto	Trade Status:	Trade Open Date:		
		Open	11/19/2015		

Auto Trade Line 2	Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	Monthly Payment
	4.65%	\$16,045.00	61 Months	0	\$296.00
	Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
	100%	\$0.00	0 Months	NO	
Loan Type:	Auto	Trade Status:	Trade Open Date:		
		Closed	07/21/2011		

Certificate Status:

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

Credit Report

JANE AARDEN DOB: 11/01/1950 Date: 09/23/20
2 MAPLE CT SSN: 000-00-1234 In File: 08/08/02
WESTPORT, MA, 02790 Reported: 05/14/09
Subscriber: FIC
Sub Code: C000012365

City: WESTPORT State: MA ZIP: 02790
WINDHAM WINDHAM WINDHAM

09/18/10

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%
RBPN 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%

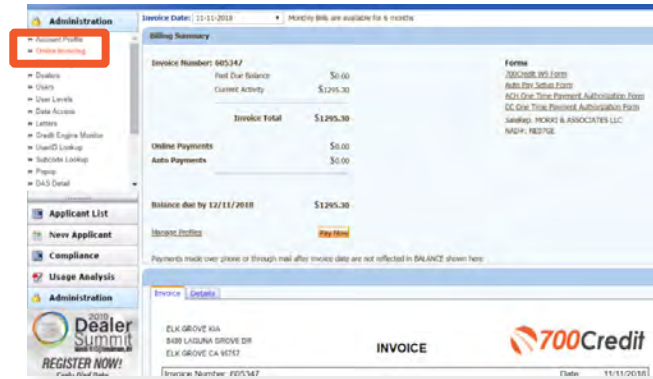
Out of Wallet Authentication Program Monitor		
	#	%
Total Applicants	42/29	
Total Applicants with OOW Presented	42	100%
Applicants Passed	3	7%
Applicants Failed	0	0%
Authentication Abandoned	3	7%
Questions Unavailable	36	86%

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

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

Final Due Balance	\$0.00
Current Activity	\$1,295.30
Invoice Total	\$1,295.30


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

Balance due by 12/11/2018: \$1,295.30

Payments made over phone or through mail after invoice date are not reflected in BALANCE shown here.

Invoice | Details

ELK GROVE KIA
8488 LAGUNA GROVE DR
ELK GROVE, CA 95752

INVOICE 

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.