



USER GUIDE

APRIL 2026



ETHOS GROUP

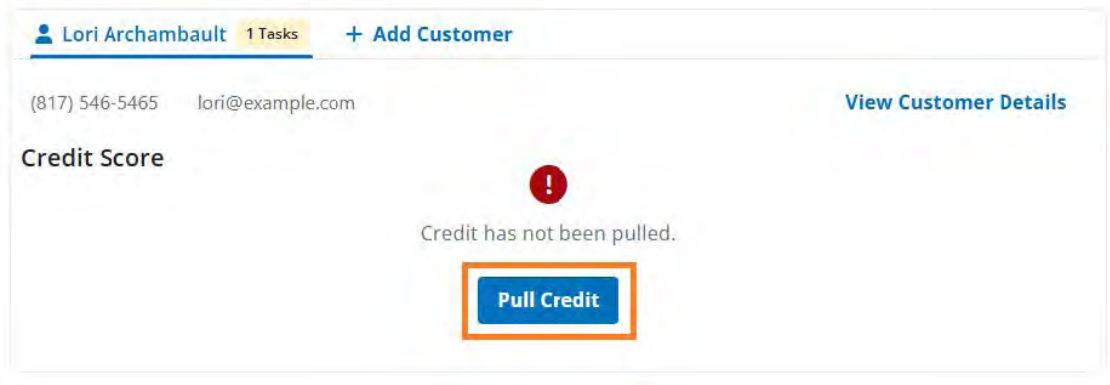
TABLE OF CONTENTS

700Credit & Ethos Group Integration	3
Pulling Credit in Fairway.....	3
Configuring Credit Pull Type & Bureaus	3
Sending Customers a Link for Consent.....	4
Alternative Methods of Collecting Consent	6
Viewing Credit Pull Results	6
Viewing the Credit Score Disclosure Notice.....	7
Introduction to 700Dealer.com.....	8
Viewing Lead Information.....	8
Compliance Dashboard.....	9
How You Benefit	9
Viewing Invoices	10

700Credit & Ethos Group Integration

Pulling Credit in Fairway

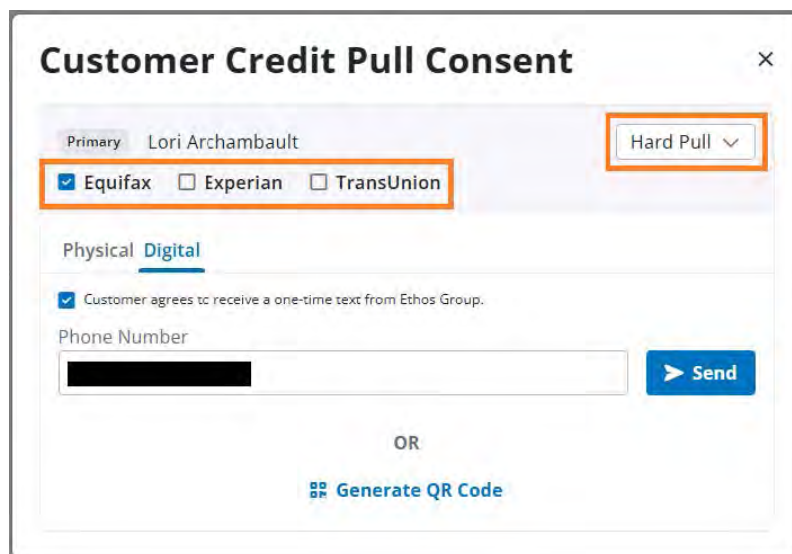
Starting in Fairway, select 'Pull Credit'.



Configuring Credit Pull Type & Bureaus

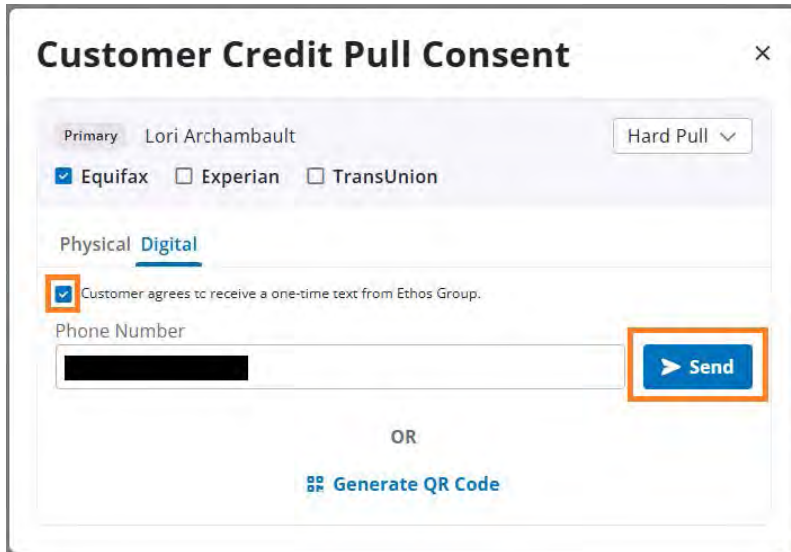
The user is presented with a pop-up window where they will indicate if they are doing a Hard Pull or a Soft Pull using the **dropdown** in the top right corner along with which Bureau(s) they would like to pull using the **check boxes** displayed below the customer name.

Note: Available options are dependent on configuration with 700Credit.

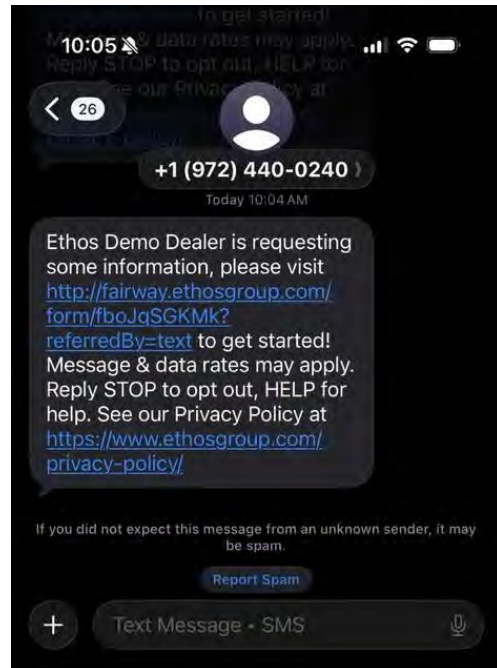


Sending Customers a Link for Consent

To collect customer consent Digitally, users must select the **checkbox** to indicate the customer agrees to receive a text message from Ethos Group, and click **'Send'** to send a link to the customer's mobile device.



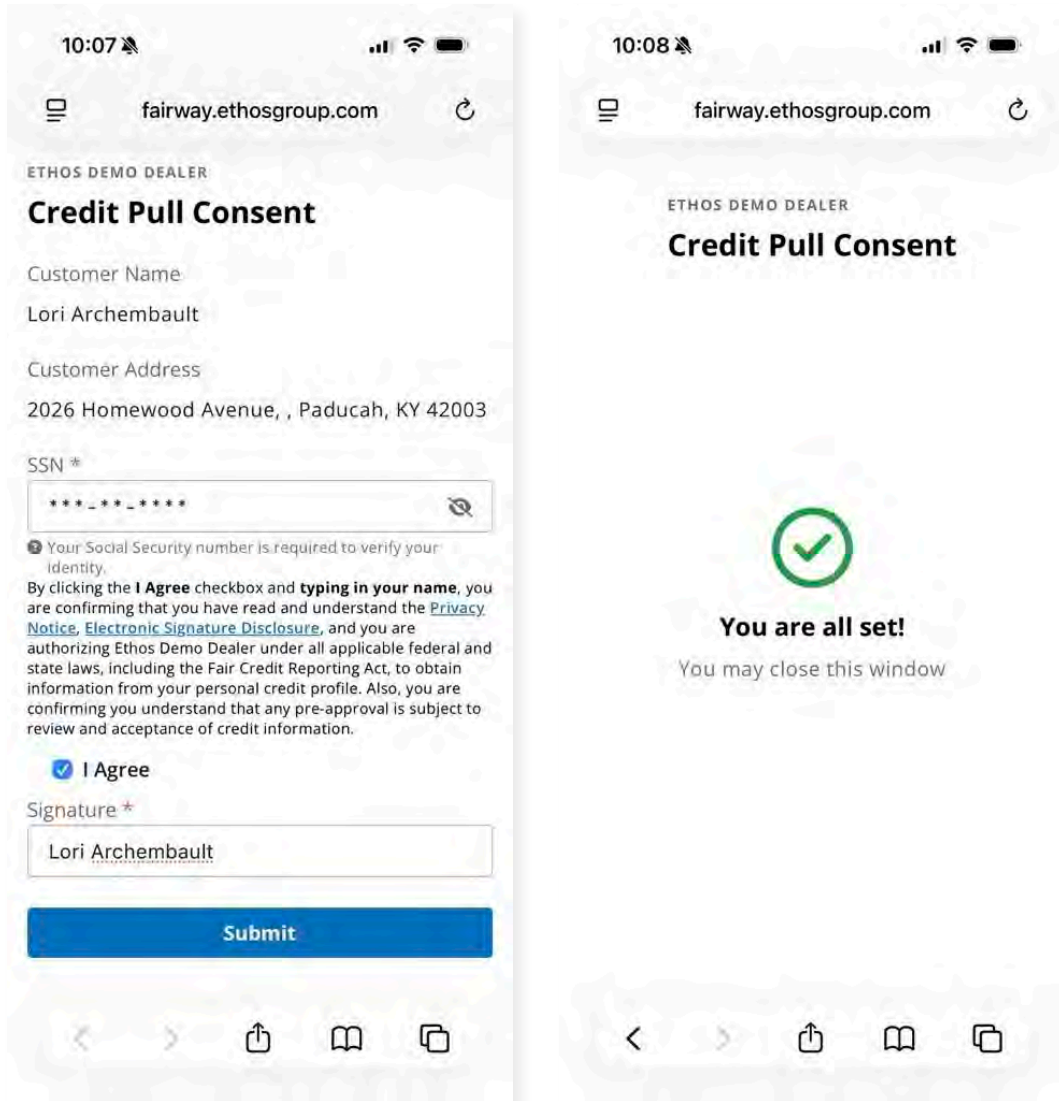
To the right, is an example of the text message/link the customer receives to provide consent.



Below, is an example of the consent form which will include customer name and address the dealer has previously entered.

Once the customer has reviewed their personal information, **entered their SSN**, agreed to the terms and conditions and **typed their name** to serve as an electronic signature, they can **'Submit'**.

After clicking **'Submit'** the customer will be prompted to close the window.



10:07 fairway.ethosgroup.com

ETHOS DEMO DEALER

Credit Pull Consent

Customer Name
Lori Archembault

Customer Address
2026 Homewood Avenue, , Paducah, KY 42003

SSN *
****-**-****

Your Social Security number is required to verify your identity.

By clicking the **I Agree** checkbox and **typing in your name**, you are confirming that you have read and understand the [Privacy Notice](#), [Electronic Signature Disclosure](#), and you are authorizing Ethos Demo Dealer under all applicable federal and state laws, including the Fair Credit Reporting Act, to obtain information from your personal credit profile. Also, you are confirming you understand that any pre-approval is subject to review and acceptance of credit information.

I Agree


Signature *
Lori Archembault

Submit

10:08 fairway.ethosgroup.com

ETHOS DEMO DEALER

Credit Pull Consent



You are all set!

You may close this window

Alternative Methods of Collecting Consent

Other methods of collecting customer consent include having the customer scan a QR Code or physically collecting the customer signature.

Scanning the QR Code will take the customer to the same place as the link sent via text message.

The Physical consent option allows the dealership to collect customer signature outside of Fairway. The user must select the **checkbox** indicating consent was received physically before they can click **'Pull Credit'**.

Customer Credit Pull Consent

Primary Lori Archambault Hard Pull

Equifax Experian TransUnion

Physical Digital

Customer agrees to receive a one-time text from Ethos Group.

Phone Number Send

OR

Generate QR Code

Customer Credit Pull Consent

Primary Lori Archambault Hard Pull

Equifax Experian TransUnion

Physical Digital

Consent Received Physically

By checking this box, you confirm that the customer has completed and signed the consent form, and that it has been filed in the deal jacket.

Pull Credit

Viewing Credit Pull Results

The Credit Score(s) will be visible with the corresponding Bureau(s) without user interaction. To view the Credit Report, the user will click the **icon** to the right of the score.

Lori Archambault 1 Tasks + Add Customer

(817) 546-5465 lori@example.com View Customer Details

Credit Score Re-Pull Credit

Experian	825	
TransUnion	731	

Hard Pull 04/17/2026

700Credit's Credit Report will open in a new tab.



Your Compliance Dashboard

Score Summary - Lori Archambault

- EQUIFAX:** N/A
- experian FICO SCORE 9 AUTO:** 825 (FICO AUTO vs. 636)
- TransUnion FICO Auto Model 1.0:** 731 (FICO Auto 65-728)

CREDIT REPORT

TransUnion

LORI ARCHAMBAULT
417 TENNESSEE ST
PADUCAH, KY 42003

SSN: 666.24.2470

Date: 04/17/2026
In File: 05/31/2017
Date Reported: 03/01/2026
Subscriber Name: 700 CREDIT Test Account
Sub Code: Z1679494

EMPLOYMENT

Employer	Occupation	Date Hired	End Date	Date Reported
ARMY	ARTILLERY			03/01/2026
TEST	TEST			03/01/2026

Special Messages

Message Type: Address alert, **Address Type:** Current address, **AlertCondition:** Mismatch input does not match file
SSN Match Led: Exact match between SSN on input and SSN on file
OEMC Name Screen - Clear

Score Summary

ScoreCard	Score	Code	Score Factor Description
TransUnion Auto Model 1.0	731	015	Length of time accounts have been established is too short
FICO Auto 08	789	004	Lack of recent installment loan information
		027	The few accounts currently yield as agreed

Viewing the Credit Score Disclosure Notice

The CSDN will be generated automatically as a result of the credit pull.

Ethos Demo Dealer 1800 W. MAIN ST., BOISE, ID 83702
Your Credit Score and the Price You Pay for Credit

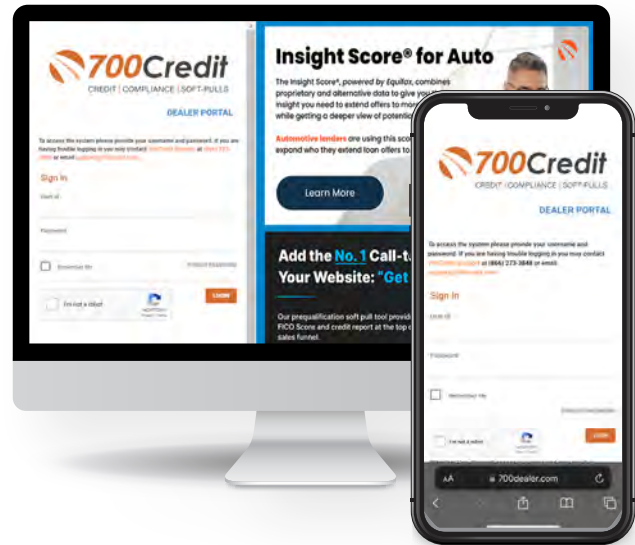
Applicant	Lori Archambault 2026 Homewood Ave, Paducah, KY 42003
Your Credit Score	
Your credit score	825
	Source: Experian Date: 04/17/2026
Understanding Your Credit Score	
What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	For the experian Score Card, scores range from a low of 250 to a high of 900 Generally, the higher your score, the more likely you are to be offered better credit terms.
How your score compares to the scores of other consumers	Your credit score ranks higher than 82 percent of the U.S. Consumers
Checking Your Credit Report	
What if there are mistakes in your credit report?	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate.
How can you obtain a copy of your credit report?	Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year. To order your free annual credit report - <i>By telephone:</i> Call toll-free: 1-877-322-8228 <i>On the web:</i> Visit www.annualcreditreport.com <i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/edu/resources/forms/requestform.pdf) to: Annual Credit Report Request Service P.O. Box 165281 Atlanta, GA 30348-5281
How can you get more information?	For more information about credit reports and your rights under federal law, visit the Federal Reserve Board's web site at www.federalreserve.gov , the Federal Trade Commission's web site at www.ftc.gov , or the Consumer Financial Protection Bureau's web site at www.consumerfinance.gov/homepage .

Date Printed: 04/17/2026

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.

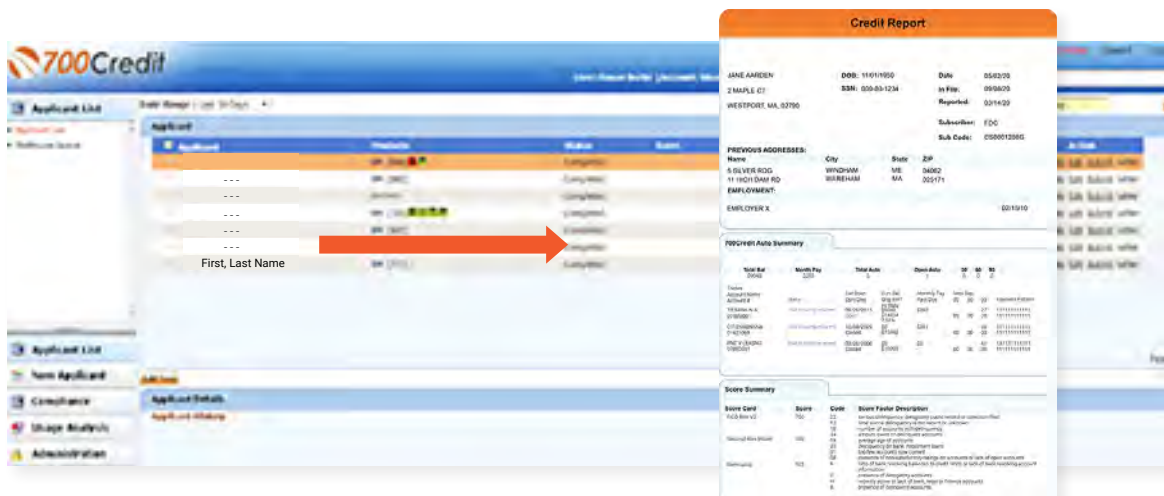
You should have received your username and password in a welcome email from our team. If you did not receive this email, or have misplaced it, please contact our support department at: support@700credit.com | (886) 273-3848.



Viewing Lead Information

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.



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%

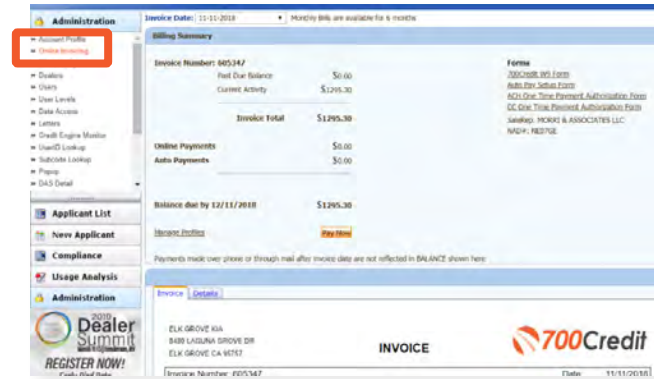
Out of Wallet Authentication Program Monitor		
	#	%
Total Applicants	42/29	
Total Applicants with OOW Presented	42	100%
Applicants Passed	3	7%
Applicants Failed	0	0%
Authentication Abandoned	3	7%
Questions Unavailable	36	86%

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

Prep Over 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

Invoice Status: **PAID**

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

Invoice | Details

2018 Dealer Summit
REGISTER NOW!
Early Bird Rate

ELK GROVE K&A
8488 LAGUNA GROVE DR
ELK GROVE CA 95757

INVOICE

700Credit

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.