



USER GUIDE

MAY 2026

protomiq

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Integration Overview

Protomiq (formerly TradePending) has integrated 700Credit's prequalification, soft pull product into their "Approve" platform. The alliance integrates our prequalification platform seamlessly into the online shopping process enabling your dealership to see their FICO® score and full credit report at the top of the sales funnel without requiring their SSN or DoB.

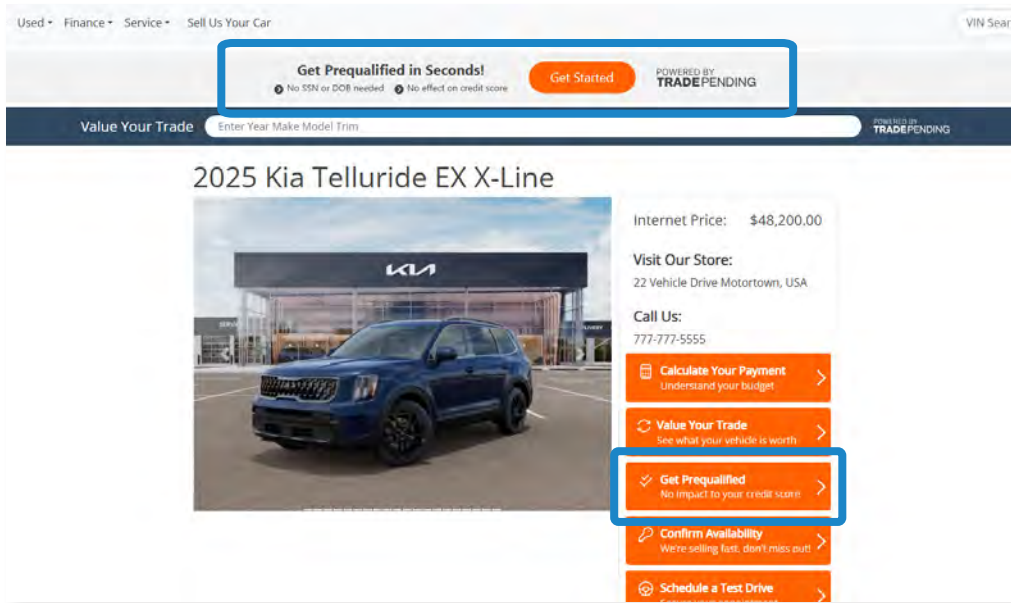
If a Protomiq dealer has the "Payments" platform and also purchases the "Approve" platform, the 700Credit prequalification process will also be available in the "What's my buying power" and "Calculate my payment" options circled below.

The screenshots illustrate the user journey from initial prequalification to a specific vehicle's payment options. Key elements include:

- Prequalification Banner:** "Get Prequalified in Seconds! No SSN or DOB needed. No effect on credit score. Get Started. POWERED BY TRADEPENDING."
- Buying Power Section:** "What's my buying power? Get your ideal purchase price in less than a minute! Enter Desired Monthly Payment. Start. POWERED BY TRADEPENDING."
- Inventory Listing:** "2025 Kia Telluride EX X-Line" with an "Internet Price: \$48,200.00" and a "Calculate Your Payment" button highlighted in blue.
- Prequalification Form:** "Apply to Prequalify" form with fields for First name (Marissa), Last name (Arden), Email address (lex@tradepending.com), Phone ((843) 906-4874), Address (2 Berard Court, Charleston, SC 29412), and a "Continue" button.

Protomiq's Approve Platform: *Get Prequalified*

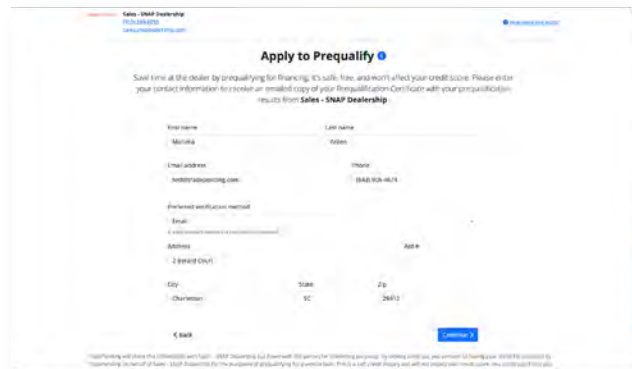
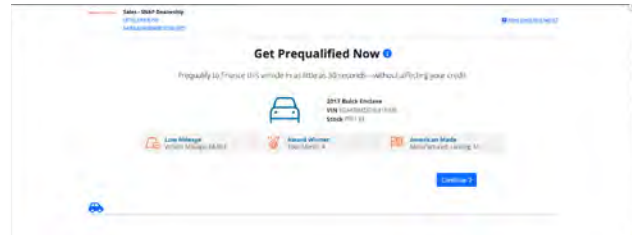
Starting on the dealership website, a consumer will locate a car, RV, or powersports vehicle they are interested in and click the **"Get Prequalified"** button/banner, as shown below.




A lead form will appear on the screen, prompting the consumer to fill out information. The consumer will provide:

1. First Name
2. Last Name
3. Email Address
4. Phone Number
5. Street Address
6. City, State, and Zip Code

Once completed, click **"Continue"**.



Upon completion, the consumer will be presented their Prequalification Certificate. To view the credit score range certificate, click the “**View My Certificate**” button. To print the certificate, click the blue “**Print**” button, as shown below.



Prequalification Certificate

Hi Mariella Aarden,


Thank you for shopping with **[Dealer Name Here]**. Your prequalification certificate is ready!

Click the button below to view and print your certificate. To save time, don't forget to bring your certificate with you to **[Dealer Name Here]**.

[View My Certificate](#)

Certificate link not working? No problem. Just paste the URL below into your browser and you'll be good to go.

What's next?




POWERED BY
TRADEPENDING


Dealer
LOGO

[Dealer Name Here]
 11640 Riverside Drive
 Hill Valley, CA 95120
 (855) 555-5555
 www.example.com

| | | |
|---|--|---|
| <p>Mariella Aarden 2 Berard Court Westport, MA 02790 (803) 555-5555 test@example.com</p> | <p>Certificate code: AGFBY0K41ZBF</p> <p>Created: 08/10/2022</p> <p>Vehicle type: New</p> | <p>AGFBY0K41ZBF</p> <p>08/10/2022</p> <p>New</p> |
|---|--|---|



Prequalification Certificate¹



2022 Ford F-150
 Lariat SuperCrew 5.5' Box 4WD Truck **New**

VIEW CREDIT RISK INFORMATION
 STOCK #A011008

✓

Congrats, Mariella. You're prequalified!

We're happy to let you know that you've been credit prequalified to finance this vehicle with **[Dealer Name Here]**. Bring this certificate with you when you go to purchase your vehicle and save time at the dealer.

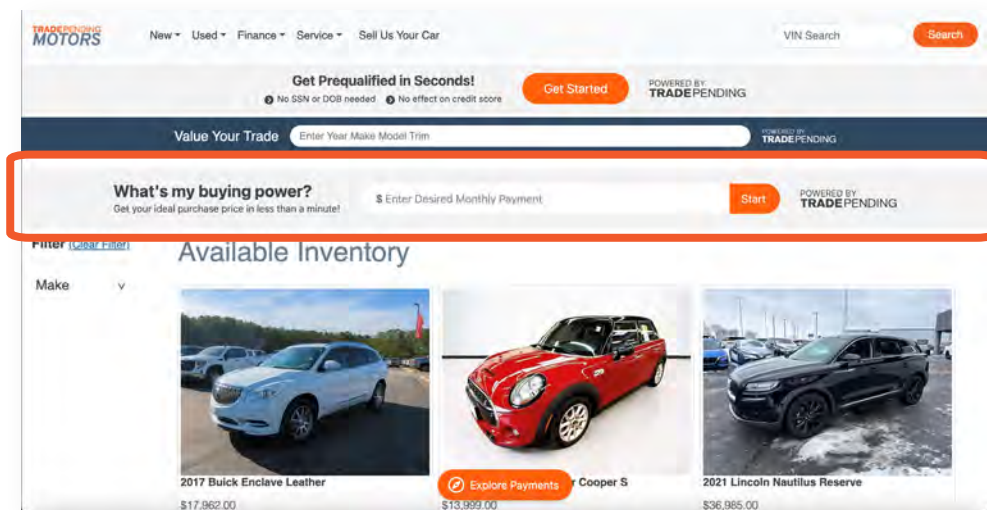
Prequalification expires: **09/09/2022**

Protomiq's Approve Platform: *What's My Buying Power?*

If a dealer has purchased the Payments platform they can also purchase the Approve platform to incorporate consumer prequalification into that process. Here is how it works:

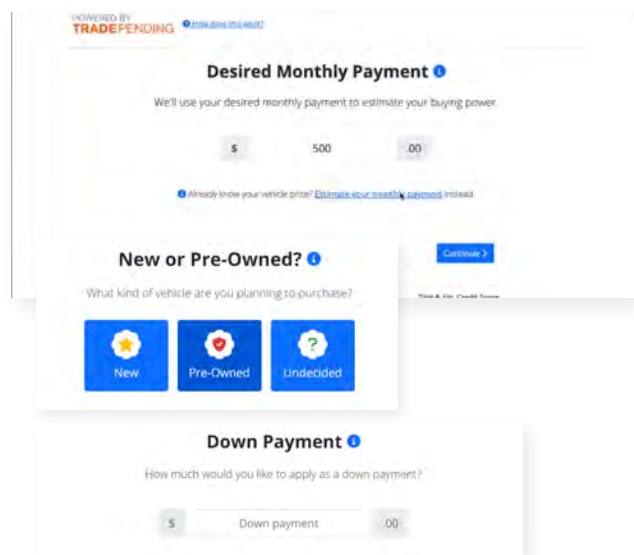
Starting on the dealership website, a consumer will locate the banner at the top of the webpage labeled, **"What's my buying power?"** (as circled to the below).

Within the provided form space, the consumer can either enter their desired monthly payment, or simply select **"Start"**. The desired monthly payment will then be the first question of the form.



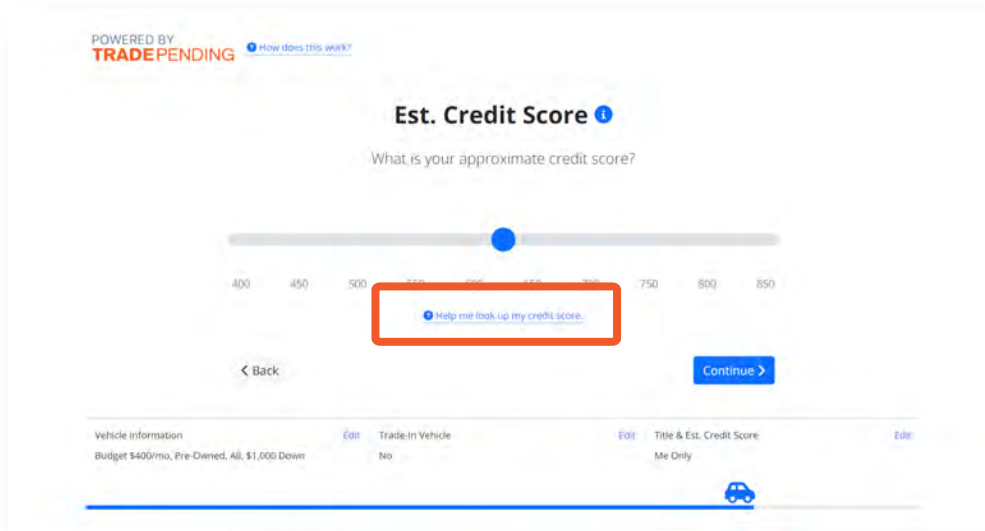
A pop-up window will appear (user's desired monthly payment will autofill into form), prompting the user to answer the following questions:

1. Desired Monthly Payment
2. New or Pre-Owned?
3. Down Payment
4. Trade-In
5. Loan Title



The consumer will then be brought to the portion of the form where they are prompted to enter an estimate of their credit score.

Consumers have one of two options in providing their credit score; the first option (1) is to use the dial and estimate their credit score. The second option (2) utilizes the hyperlink under the score dial labeled, **“Help me look up my credit score”** (circled below). By choosing the hyperlink option, the user still **does NOT need to provide a SSN or DoB**.

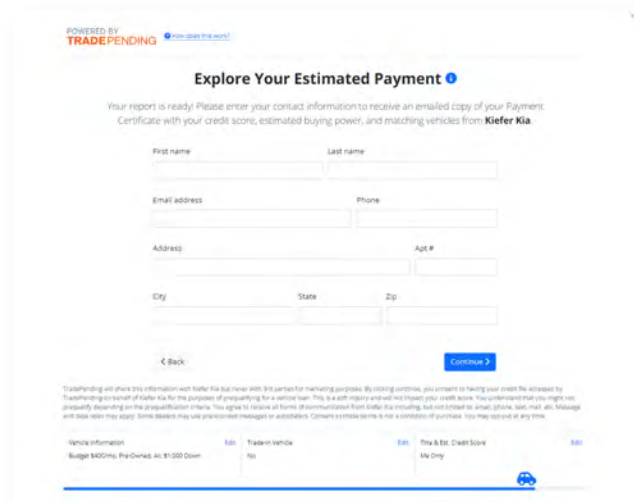


In the case the user chooses to look up their credit score, they will be re-directed to a prequalification form where they are prompted to fill in the required information.

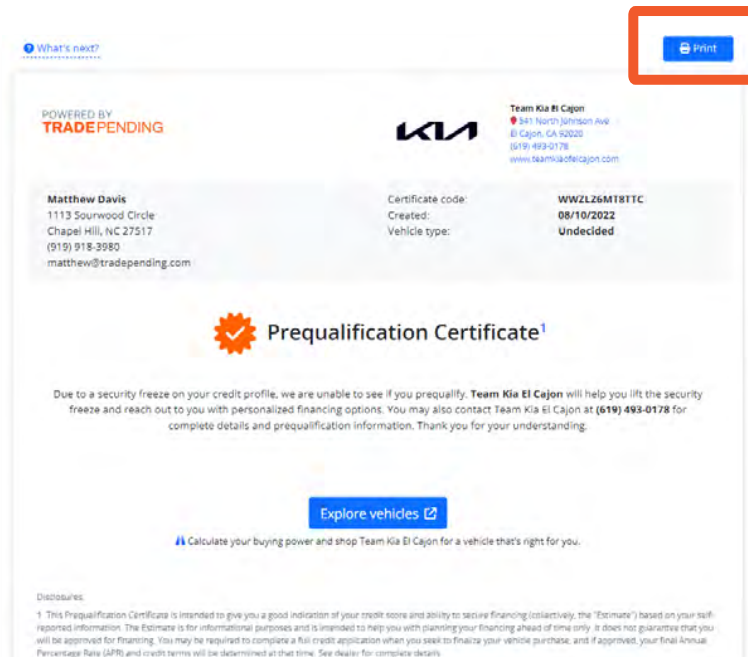
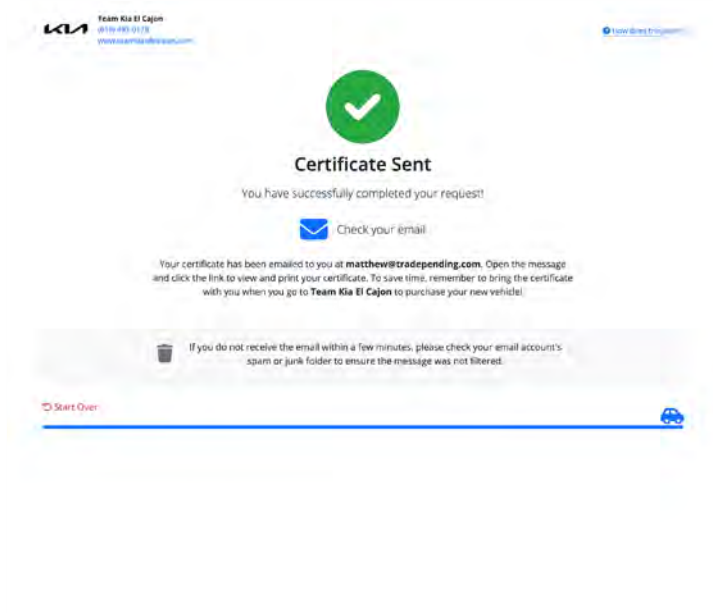
Note: This particular form is the second point of integration for 700Credit within Protomiq..

The consumer will provide:

1. First & Last Name
2. Email Address
3. Phone Number
4. Address, City, State & Zip Code



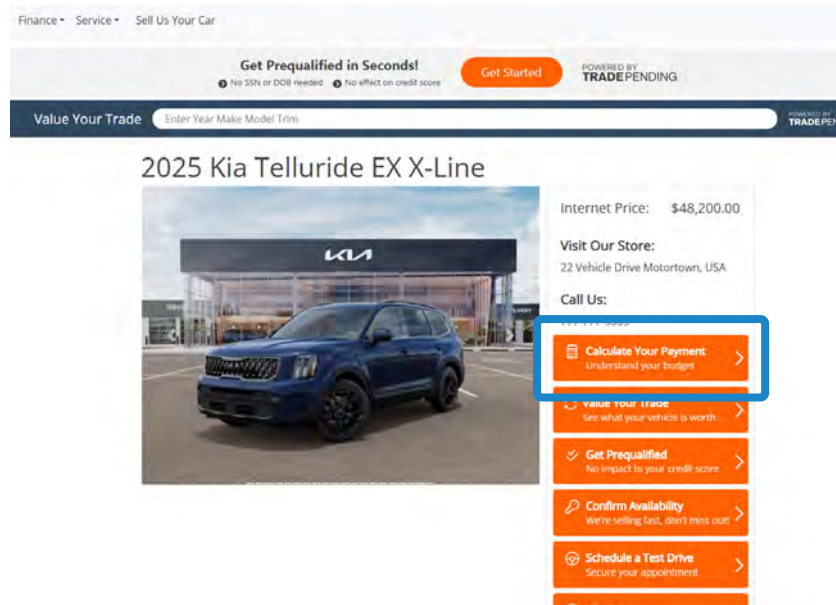
Upon completion, the consumer will be presented with a screen informing them their Prequalification Certificate has been sent to their email. To print the certificate, click the blue **“Print”** button, as shown below.



Protomiq's Payment Platform: *Calculate My Payment*

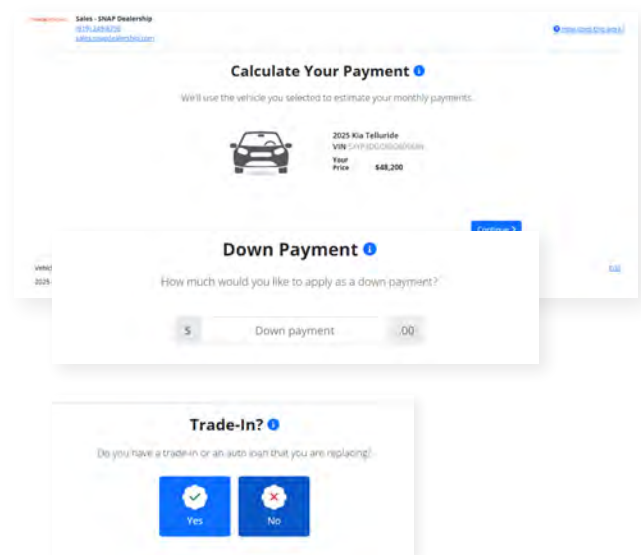
If a dealer has purchased the Payments platform they can also purchase the Approve platform to incorporate consumer prequalification into that process. Here is how it works:

Starting on the dealership website, a consumer will locate a car, RV, or powersport vehicle they are interested in and click the “**Calculate Your Payment**” button, as shown below.



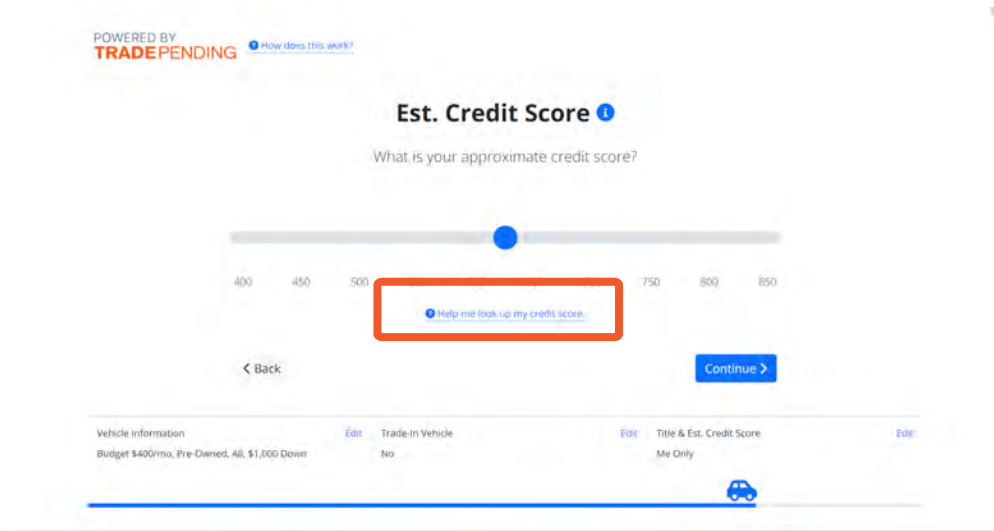
A pop-up window will appear, prompting the user to answer the following questions:

1. Incentives
2. Service & Protection Plans
3. Accessories
4. Down Payment
5. Trade-In Vehicle
6. Loan Title
7. Bankruptcy & Repossession



The consumer will then be brought to the portion of the form where they are prompted to enter an estimate of their credit score.

Consumers have one of two options in providing their credit score; the first option (1) is to use the dial and estimate their credit score. The second option (2) utilizes the hyperlink under the score dial labeled, **“Help me look up my credit score”** (circled below). By choosing the hyperlink option, the user still **does NOT need to provide a SSN or DoB**.

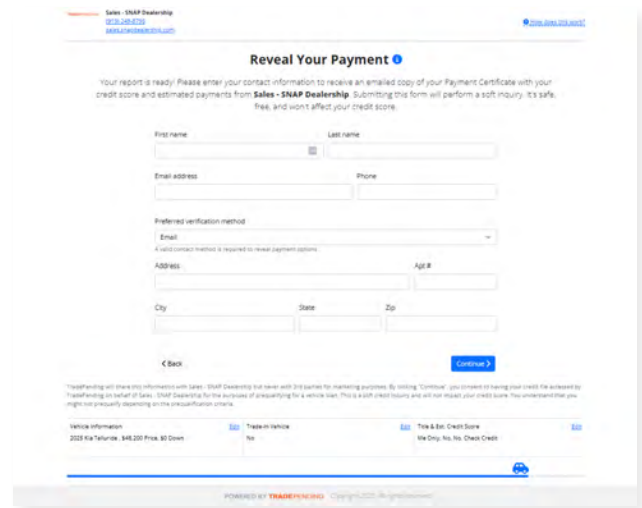


In the case the user chooses to look up their credit score, they will be re-directed to a prequalification form where they are prompted to fill in the required information.

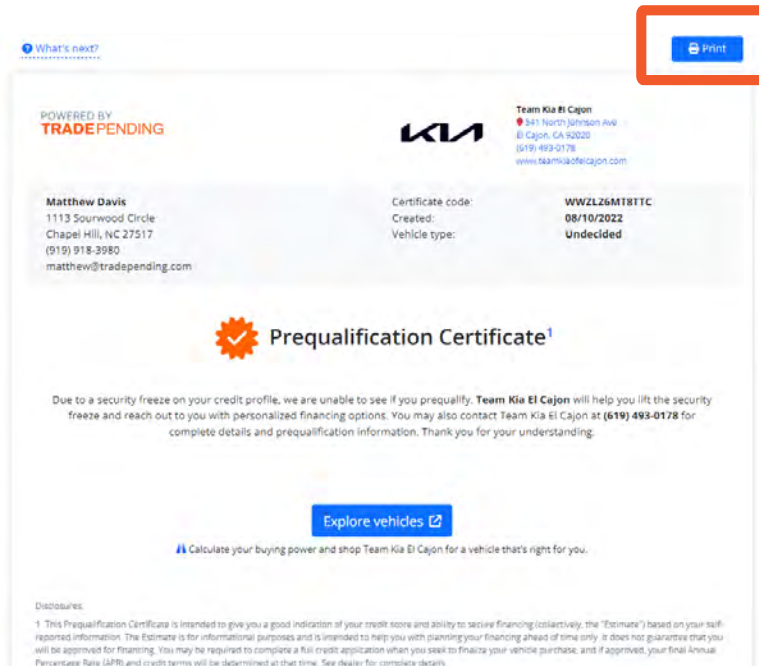
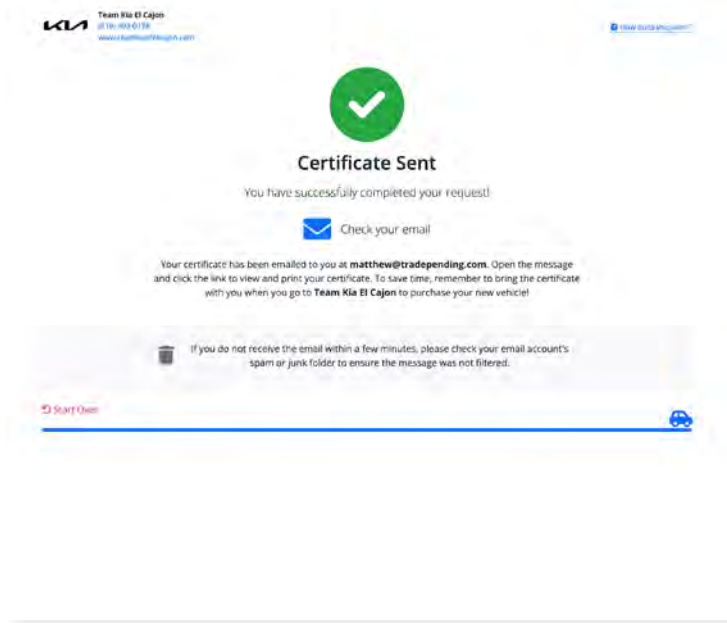
Note: This particular form is the second point of integration for 700Credit within Protomiq..

The consumer will provide:

1. First & Last Name
2. Email Address
3. Phone Number
4. Address, City, State & Zip Code



Upon completion, the consumer will be presented with a screen informing them their Prequalification Certificate has been sent to their email. To print the certificate, click the blue **"Print"** button, as shown below.



Viewing Leads in the Protomiq Platform

Dealers will begin by logging in with their provided credentials. From the home dashboard, they can see all of their leads, their QuickQualify results and full credit files. Located next to various credit scores, there is a **green checkmark**. This checkmark identifies consumers that received their score through the prequalification process ("[Help Me Look Up My Credit Score](#)" hyperlink or "[Get Prequalified](#)" process).

If there is no checkmark, this means that the consumer chose to estimate their score themselves.

To view a specific lead and their details, start by clicking on the "**Cert. Code**" hyperlink attached to the leads name, as circled below.

| Cert. Code | Name | Type | Credit | Trade | Device | Created | Source | Activity | Status | Actions |
|----------------|------------------|-----------|--------|-------|--------|--------------------|--------|------------------|------------------|-----------|
| #BAP507085C | Lowitz, David | New | 719 | No | | 8/10/2022 1:49 PM | Phone | Get Prequalified | Not Prequalified | View Lead |
| #B180W7FC3K6V | Lowitz, David | New | 719 | No | | 8/10/2022 1:47 PM | Phone | Get Prequalified | Not Prequalified | View Lead |
| #A6J8C81M1A2 | Lowitz, David | Pre-Owned | | | | 8/10/2022 1:43 PM | Phone | Get Prequalified | Not Prequalified | View Lead |
| #J5W7Y1337D8H | Lowitz, David | Undecided | 720 | Yes | | 8/10/2022 1:40 PM | Phone | Get Prequalified | Not Prequalified | View Lead |
| #1VC2N6V07W6T | Aurden, Mariella | New | 705 | No | | 8/10/2022 12:13 PM | Phone | Get Prequalified | Not Prequalified | View Lead |
| #B6744066705D | Aurden, Mariella | Pre-Owned | | | | 8/10/2022 12:12 PM | Phone | Get Prequalified | Not Prequalified | View Lead |
| #V9V934F62N6 | Aurden, Mariella | Undecided | 727 | Yes | | 8/10/2022 12:11 PM | Phone | Get Prequalified | Not Prequalified | View Lead |
| #H9L9Y07M2J2C1 | Aurden, Mariella | New | | | | 8/10/2022 11:41 AM | Phone | Get Prequalified | Not Prequalified | View Lead |
| #B506FK149Y5G | Aurden, Mariella | New | 727 | Yes | | 8/10/2022 11:38 AM | Phone | Get Prequalified | Not Prequalified | View Lead |
| #B53C8877103V | Denton, Robert | Undecided | 748 | Yes | | 8/10/2022 11:33 AM | Phone | Get Prequalified | Not Prequalified | View Lead |

Note: Dealers are able to see the consumer’s credit score in two places; on the Leads dashboard (shown above under the "**Credit**" tab), and in the consumer’s detailed profile (circled below).

From here, dealers can view:

1. Vehicle Details
2. Applicant Details
3. Credit Details
4. Dealer Details

To view the applicants QuickQualify results and full credit file, click "**View Credit Report**", as shown to the right.

Mariella Aarden
 2 Banded Court
 Westport, MD 21156
 410-241-6245
 846@buckmccoy.com

2018 Honda Accord LX
 VIN: 1HGBH4EJ5JA000000
 MSRP: \$24,999
 Equity: \$3,999

Credit Details
 Result: Approved
 Credit Score: 727
 Report: [View Credit Report](#)

Financial Details
 Title: MS Only
 Down Payment: \$1,500

A pop-up window will appear revealing the consumer’s QuickQualify results, as shown below.

If a credit report has also been run on the consumer, the dealer can click the “Credit Report” tab at the top of the pop-up window, and the full credit file will be shown.

QUICKQUALIFY CREDIT REPORT

QuickQualify Results

Result: Applicant Found **Score:** 727
 Powered by TU: FICO Auto 08

Consumer Information:

Name: Mariella Aarden
 Address: 2 Berard Court
 Westport, MA 02790

Auto Summary:

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

| Auto Trade Line 1 | | | | |
|-------------------|-------------------|------------------|----------------------|------------------------------------|
| Interest Rate: | Original Amount: | Original Terms: | No of Late Payments: | Monthly Payment \$252.00 |
| 6.47% | \$12,886.00 | 60 Months | 0 | |
| Percent Paid: | Estimated Payoff: | Remaining Terms: | Joint: | |
| 100% | \$0.00 | 0 Months | NO | |
| Loan Type: | Trade Status: | | | |
| Loan | Closed | | | |

| Auto Trade Line 2 | | | | |
|-------------------|-------------------|------------------|----------------------|------------------------------------|
| Interest Rate: | Original Amount: | Original Terms: | No of Late Payments: | Monthly Payment \$296.00 |
| 4.66% | \$16,045.00 | 61 Months | 0 | |
| Percent Paid: | Estimated Payoff: | Remaining Terms: | Joint: | |
| 100% | \$0.00 | 0 Months | NO | |
| Loan Type: | Trade Status: | | | |
| Loan | Closed | | | |

PRINT NOW

QUICKQUALIFY CREDIT REPORT

CREDIT REPORT

for the purposes of Pre-qualifying only, not to be used for credit application, a full file is required

TransUnion

MARIELLA AARDEN
 2 BERARD CT
 WESTPORT, MA 02790

DOB: 0/01/1960
 SSN: XXX XX 9967

Date: 12/13/2021 1:19:29 PM
 In File: 05/01/2003
 Date Reported: 12/04/2014
 Subscriber Name: 700 XML Test Account
 Sub Code: Z1090/12

| PREVIOUS ADDRESSES | | | | |
|--------------------|----------|-------|-------|---------------|
| Name | City | State | Zip | Date Reported |
| 3 SILVER RIDG | BUNDEHAM | MA | 01860 | |
| 21 HIGH DAM RD | WAREHAM | MA | 01571 | |

| EMPLOYMENT | | | | |
|------------|------------|------------|----------|---------------|
| Employer | Occupation | Date Hired | End Date | Date Reported |
| EMPLOYER X | CLINICAL | | | 10/08/2013 |

Special Messages

SSN Match Ind: No SSN on input but SSN on file.

Score Summary

| Score Card | Score | Code | Score Factor Description |
|--------------|-------|------|---|
| FICO Auto 08 | 727 | 010 | Proportion of balances to credit limits is too high on bank revolving or other revolving accounts |
| | | 003 | Proportion of loan balances to loan amounts is too high |
| | | 005 | Too many accounts with balances |
| | | 015 | Lack of recent bank revolving performance |
| | | T | Inquiries did impact the credit score and, for models that indicate it, no derogatory info was found in the file. |

700Credit Auto Summary

| Total Bal | Month Pay | Total Auto | Open Auto | 30 | 60 | 90 |
|-----------|-----------|------------|-----------|----|----|----|
| \$0 | \$0 | 2 | 0 | 0 | 0 | 0 |

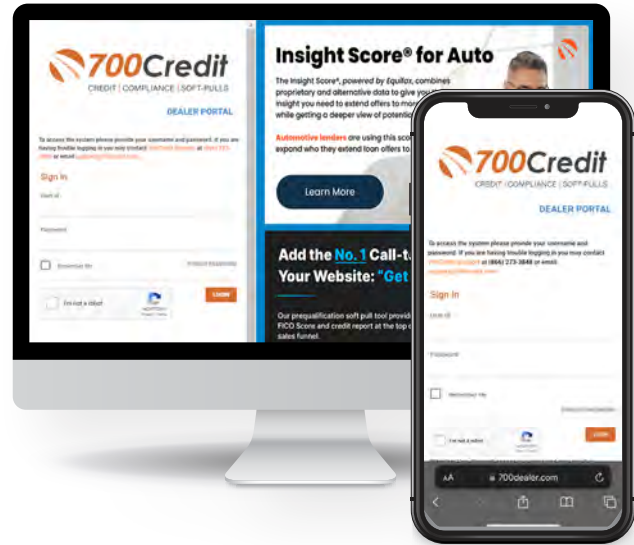
Trades:

| Account Name | Status | Dat Open | Curr Bal | Monthly Pay | Mos Rep | Payment Pattern | |
|--------------|--------|----------|----------|-------------|---------|-----------------|----|
| Account# | | Open/Cld | Orig AMT | Past Due | 30 | 60 | 90 |
| | | | | | | | |

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 soft pull, prequalification (QuickQualify) results, full credit report, red flag, and a link to their compliance dashboard.

The screenshot displays the 700Credit Dealer Portal interface. On the left, the 'Applicant List' is visible with a table of applicants. A red arrow points from the 'First, Last Name' column to the 'QuickQualify Results' pop-up window. The 'QuickQualify Results' window shows a score of 618 and provides consumer information and auto summary details for two trade lines. To the right, a 'Credit Report' window is open, showing detailed credit history for JANE AARGEN.

| | | | |
|------------------------------|---|------------------------------|----------------|
| 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: | (999) 555-1234 |
| Auto Summary: | | | |
| Available Revolving Credit: | \$1,450.00 | Auto Inquiries last 30 days: | 0 |
| Auto Trade Line 1 | | | |
| Interest Rate: | 17.52765% | Original Amount: | \$17,079.00 |
| Percent Paid: | 81.12% | Estimated Payoff: | \$3,224.00 |
| Loan Type: | Auto | Original Terms: | 73 Months |
| | | No of Late Payments: | N/A |
| | | Remaining Terms: | Just |
| | | Trade Status: | Open |
| | | Trade Open Date: | 11/19/2015 |
| | | Monthly Payment: | \$382.00 |
| Auto Trade Line 2 | | | |
| Interest Rate: | 4.50% | Original Amount: | \$16,036.00 |
| Percent Paid: | 100% | Estimated Payoff: | \$0.00 |
| Loan Type: | Auto | Original Terms: | 61 Months |
| | | No of Late Payments: | 0 |
| | | Remaining Terms: | Just |
| | | Trade Status: | Closed |
| | | Trade Open Date: | 07/21/2011 |
| | | Monthly Payment: | \$296.00 |
| Certificate Status: | | | |
| Printed By: | N/A | Confirmed By: | N/A |

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% |

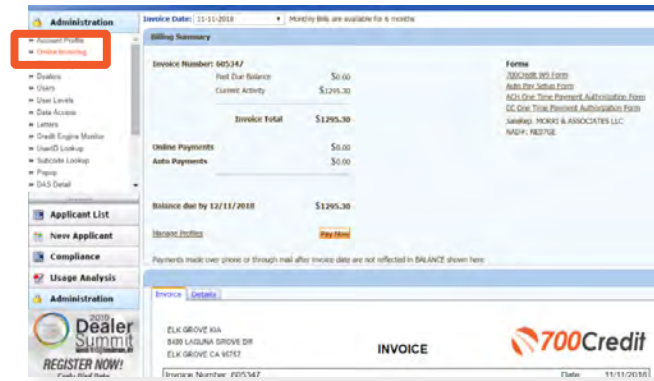
| Out of Wallet Authentication Program Monitor | | |
|--|--------------|-------------|
| | # | % |
| Total Applicants | 42/29 | |
| Total Applicants with OOW Presented | 42 | 100% |
| Applicants Passed | 3 | 7% |
| Applicants Failed | 0 | 0% |
| Authentication Abandoned | 3 | 7% |
| Questions Unavailable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



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.