



USER GUIDE

JULY 2026

fullpath
by Cox Automotive

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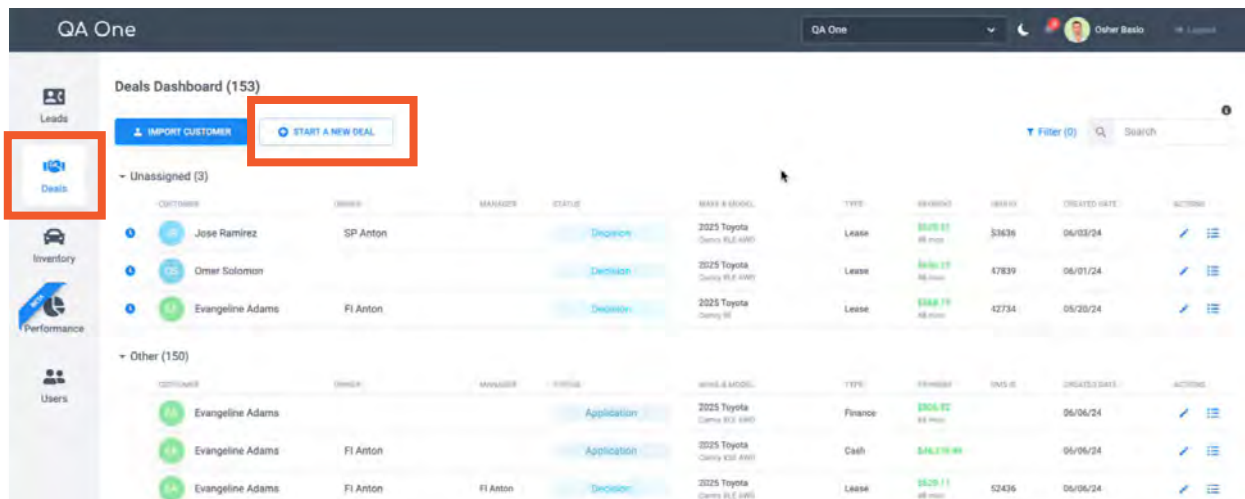
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700Credit & FullPath Integration

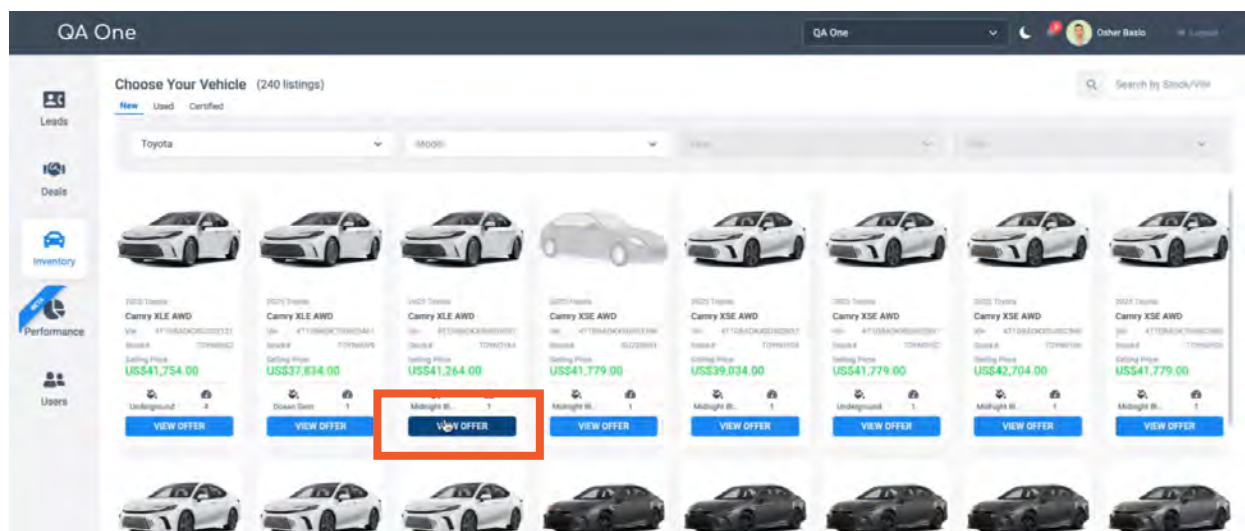
Running a Prequalification & Full Credit Report

FullPath has integrated 700Credit's soft pull prequalification and full credit application into their platform. This guide will walk you through the process of a consumer and dealer working together in-store utilizing a tablet.

Beginning in the home dashboard of FullPath, click **"Deals"** in the left-hand navigation bar, and then select **"Start a New Deal"**, as circled below.



Locate the consumer's desired vehicle, and select **"View Offer"**.



The consumer and dealer will work together to complete all the required information needed to create a deal.

Once the information is provided and the consumer/dealer make it to the **“Credit Score”** section of the form, the consumer is presented the option to self-score, or utilize 700Credit’s prequalification solution for a more accurate credit score range.

To access the solution, select **“Not sure? Look up your credit score”**, as circled below.

A pop-up will appear on screen, allowing the dealer to turn over the tablet to the consumer and enter their name and address.

The consumer will then provide consent by clicking the box, and finally selecting **"Lets check your credit score"**. The new credit score range will then be populated in the form.

After moving through the rest of the form, and providing all required information, an overview of the deal and the current lending rates based on the credit score provided will be presented to the dealer and consumer for review.

Click **"Go to Application"** to continue.

The users will be brought to the **“Credit Application Manager”**. Select **“Add Applicant”**.

A pop-up will appear, prompting the users to provide the consumer’s personal information into the form, including name, address, date of birth, SSN, etc.

Add Applicant

FIRST NAME *
Enter First Name

MIDDLE NAME
Enter Middle Name

LAST NAME *
Enter Last Name

EMAIL *
Enter Email

CELL PHONE NUMBER *
Enter Phone Number

CANCEL ADD

Once completed, the users will have the chance to review the information. If correct, select **“All Information is Correct”**, in the bottom-right corner.

Review Your Application 99% completed

Please scroll down and review all entered information.

MY INFORMATION

Personal Information

First Name: Evangelina
Middle Name: AA
Last Name: Adams
Email: ga-test@fuseautotech.com
Primary Phone: (254) 799-0907
Date Of Birth:
Social Security Number:

Residential Information

Street: 9410 Bakersway Dr
City: Bridgeport
State: IN
County: Guilford County
Zip: 46231
Address Line 2:
Residence Type: Renting/Leasing
Time At Address: 06/2019
Rent/Mortgage Amount: \$4788
Driver License Number:
Driver License State: Alabama

Employment Information

Employment Status: Full Time
Employer Phone: (254) 318-3270
Job Title: Direct Program Manag
Employer Name: Grizzle
Time At Job: 01/2020
Gross Income: \$449
Income Interval: Weekly

TOYOTA Financial Services

Estimated payment: **US\$742.54**
Due at signing: US\$0.00
Term: 84 Months
MSRP: US\$37,834.00
APR: 11.15%
Dealer discount: US\$0.00
Total Rebates: US\$0.00
Base payment: US\$724.60

teams.microsoft.com is sharing your screen. Stop sharing Hide

BACK **ALL INFORMATION IS CORRECT**

The users are returned to the **"Credit Application Manager"** where it is noted that the application has been complete.

Consumer must sign the disclosure documents before proceeding. This can be done within Transact (**"Start Signing"**) or remotely by emailed to the consumer (**"Send remotely"**).

The screenshot shows the 'Credit Application Manager' interface. On the left, the applicant's name is 'Evangeline Adams' with email 'adamse@krowdsource.com' and phone '133-475-0462'. The application status is 'Completed'. Below this are buttons for 'Send remotely' and 'Start signing'. There are also sections for 'Add Co Applicant' and 'Trade In'. On the right, a 'TOYOTA Financial Services' summary box displays the following details:

Estimated payment	US\$741.54
Due at signing	US\$0.00
Term	84 Months
MSRP	US\$37,834.00
APR	11.15%
Dealer discount	US\$0.00
Total Rebates	US\$0.00
Base payment	US\$724.60

The consumer will submit a signature for the disclosure, and then select **"Submit"**. They will then be presented with risk-based pricing disclosure, where at the bottom they will provide a signature as well and submit.

This screenshot shows the 'Sign Documents' screen for 'Document 1 of 1'. It displays the 'Applicant's Disclosure' with fields for 'Applicant First Name' (Evangeline), 'Applicant Last Name' (Adams), and 'Applicant Signature' (a handwritten signature). A blue 'SUBMIT' button is at the bottom right.

This screenshot shows the 'Sign Documents' screen for 'Document 2 of 2'. It contains two main sections: 'Disclosure' and 'Credit Report'. The 'Disclosure' section includes a 'The range of rates' chart showing APR ranges from 11.15% to 22.99% and a 'Your credit score' indicator. The 'Credit Report' section provides information on how to obtain a free annual credit report, including contact details for the Annual Credit Report Request Service. At the bottom, there is a signature line and 'BACK' and 'SUBMIT' buttons.

It will now be noted in the **“Credit Application Manager”** that both the application and the disclosure have been completed and signed by the consumer.

Click **“Submit Application”** in the bottom-right corner of the screen.

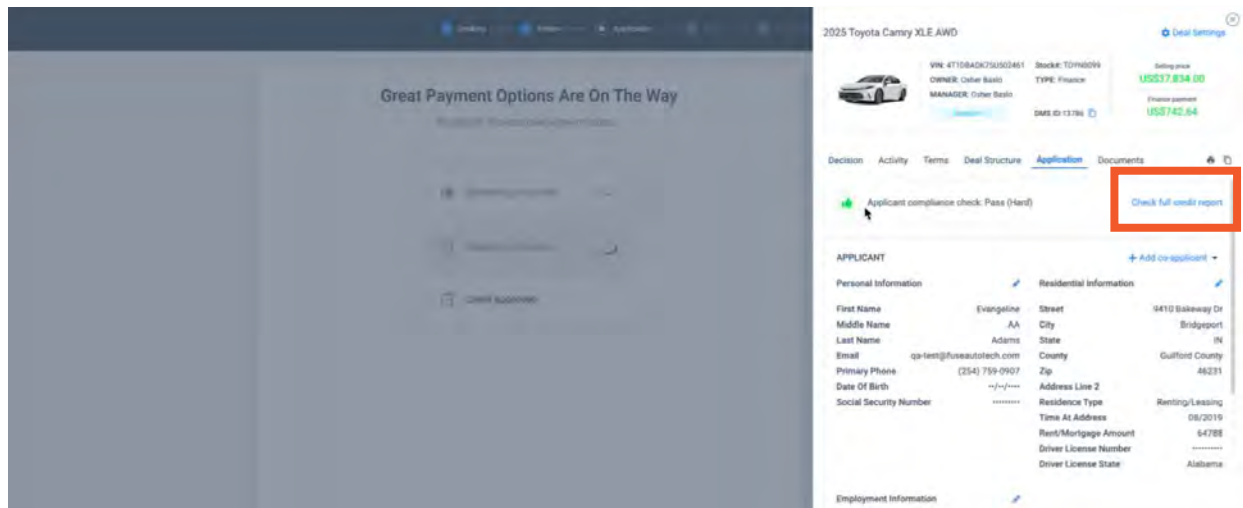
The screenshot shows the 'Credit Application Manager' interface. At the top, there's a navigation bar with 'Back to Review', 'Desktop', 'Review', 'Application', 'Deal', and 'Documents'. The main content area is titled 'Credit Application Manager' and includes a sub-header 'Application Review'. Below this, the consumer's name 'Evangeline Adams' and email 'evangeline@coxauto.com' are listed. The 'Application & Disclosure' status is 'Completed'. There are buttons for 'Add On Applicant', 'Add Trade In', and 'Add Vehicle'. The 'Purchased Vehicle Details' section shows 'Odometer: 1', 'License Source: New', and 'Plate Type: Standard'. A sidebar on the right displays a 'TOYOTA' financing summary with details like 'Estimated payment: USD742.64', 'Term: 84 Months', 'MSRP: USD27,834.00', 'APR: 11.15%', 'Dealer discount: USD0.00', 'Total Rebates: USD0.00', and 'Base payment: USD724.60'. At the bottom, there's a status bar showing '2025 Toyota Camry XLE AWD', VIN '4T1D8A2K7SU02461', Stock Number 'TOYNO099', and a selling price of 'USD37,834.00'. A notification indicates 'teams.microsoft.com is sharing your screen.' and a 'Stop sharing' button. A 'SUMMIT APPLICATION' button is in the bottom right corner.

After the application has been submitted, the process is moved to the sales manager screen, where they can review the deal's information such as the activity log, signed documents, and credit report, as well as approve the application.

To view the consumer's full credit application in 700Credit's HTML formatting, click the **“Applications”** tab.

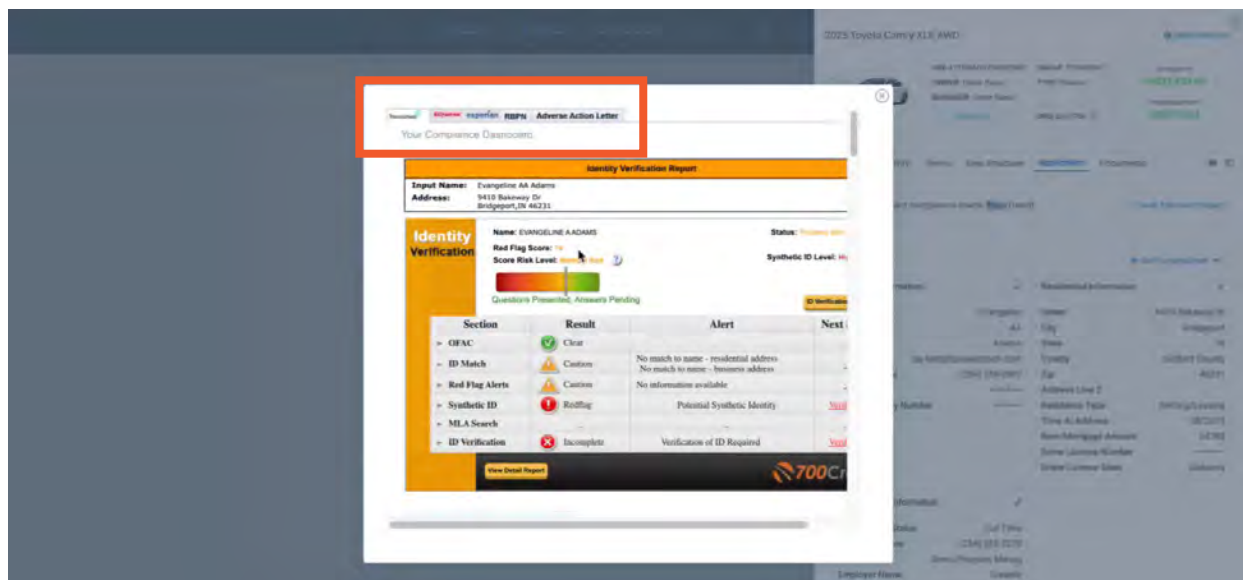
The screenshot shows the sales manager interface. The main heading is 'Great Payment Options Are On The Way'. On the right, there's a sidebar for '2025 Toyota Camry XLE AWD' with details like VIN '4T1D8A2K7SU02461', Stock # 'TOYNO099', and a selling price of 'USD37,834.00'. The 'Applications' tab is highlighted with a red box. Below the sidebar, there's a section for 'Decision' with a 'RETURN TO DESK' button. The main content area shows a list of applications with columns for 'Application ID', 'Status', and 'Action'. The 'Status' column shows 'Completed' and the 'Action' column shows 'Check approval'.

Click **“Check full credit report”**, as highlighted below.



700Credit's full credit report will appear in an iframe on screen. Utilize the tabs at the top of the iframe to view each bureau's report, as well as view the RBPB and Adverse Action Letter.

To view the consumers compliance dashboard, click the grey hyperlink located directly below the tabs.



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 Data

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 prequalification (QuickQualify) results, 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%
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		

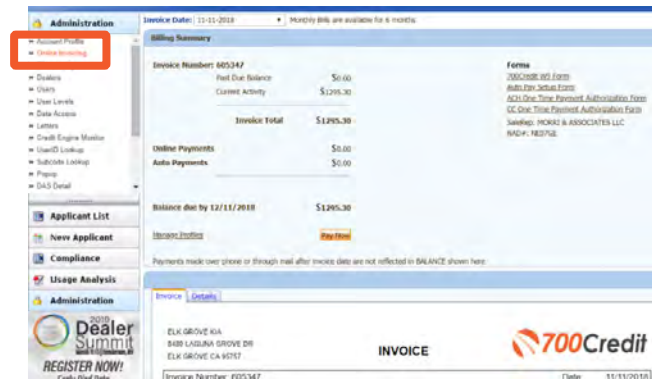
Red Flag Program Monitor		
Red Flag Alert Status		
	#	%
Total Applicants With Red Flag	38	46%
Red Flag Clear & Cautions	9	24%
Red Flag Alerts	29	76%
Alerts Unresolved	27	
Alerts Resolved	2	
Work on Unresolved		
Consumer Alerts		
Fraud Victim and Security Alerts	1	
Active Duty Alerts	0	
ID Verifications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

Viewing Invoices

Dealers can also view their monthly invoices online by selecting the **"Online Invoicing"** tab in the left-hand menu.



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.