USER GUIDE

SEPTEMBER 2026

ROUTEONE®

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Setup

Your Dealership System Administrator (DSA) must perform the following steps to activate 700Credit integration to the dealership. If you cannot identify your DSA, log into RouteOne and select the **"My RouteOne"** Gear icon at the top right-hand side of your screen. The DSA name will be listed. If the DSA is

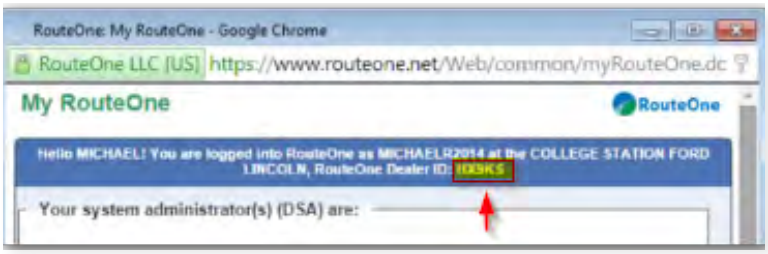
Log on to RouteOne using your login credentials (Username and Password).

At the top right-hand side of your screen, please click on the **"My RouteOne"** Gear icon.



Your RouteOne Dealer ID will be indicated in the dialogue box. Please email your RouteOne ID to support@700credit.com. **Disregard this step if you have already provided your RouteOne ID to 700Credit.** The integration is complete when700Credit has activated the dealer, utilizing the Dealer ID provided, and the dealer has conducted the steps below to activate 700Credit in RouteOne.

When complete, please close the **"My RouteOne"** dialogue box.



Select **"Credit Bureau/DSP"** from within the Admin Tab.



Select **"Add/Edit Credit Bureau"** at the bottom left.



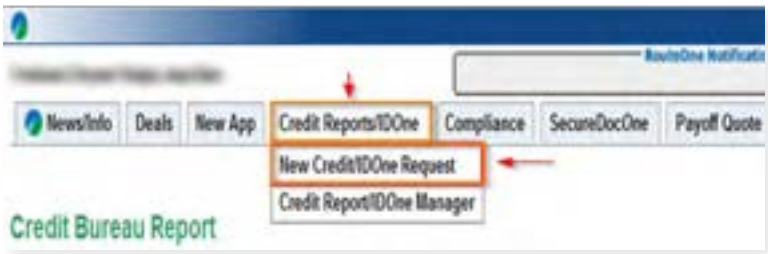
Select the **"700Credit"** option, then select **"Continue"**.



Click **"Submit"** to complete the process as prompted on screen.



To run an applicant's credit report, select **"NewCredit/IDOne Request"** from the Credit Reports/IDOne Tab.



Select the bureau of your choice in Step 1, then fill in the highlighted required fields in Step 2.

Select **"Submit and View Report (F2)"** at the bottom right to view the credit report.



Understanding the Credit & Compliance Page

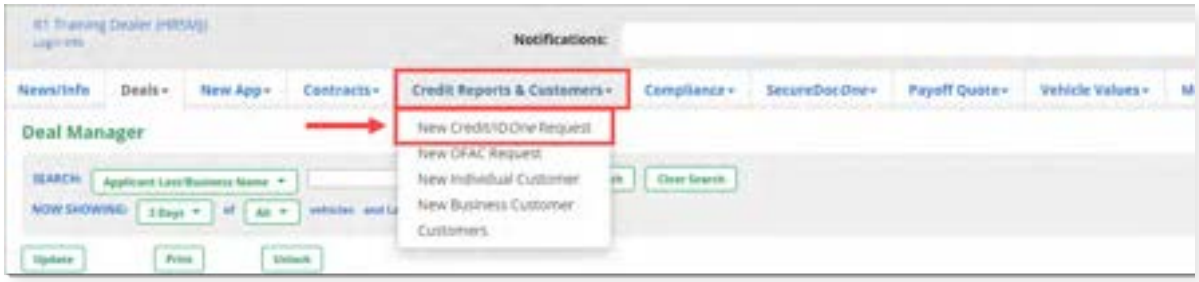
The Credit & Compliance page is designed as a one-stop location for dealers to easily complete credit bureau and compliance activities.

The **'Credit & Compliance'** page is divided into two primary sections:

- **Top Section:** For entering information and taking actions (completing new or updating additional activities)
- **Lower Section:** For reviewing results from previous activities.

Accessing the Credit & Compliance Page

Click the **'Credit Report & Customers'** tab in the top navigation, and select **'New Credit/ID*One* Request'** from the dropdown menu.



Create/Edit Customer Record

In the **'Applicant'** screen, you can enter information for the customer. Required fields for pulling credit will be highlighted in yellow.

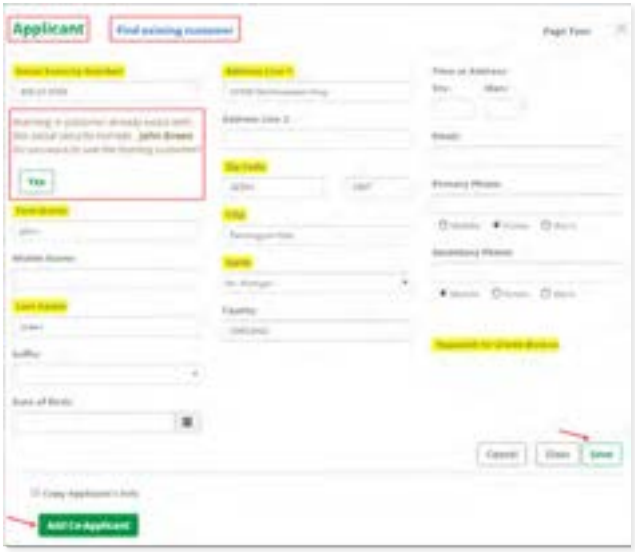
If you believe the customer already has a record inside the RouteOne system, click **'Find Existing Customer'** to run a quick search in the **'Customer Manager'**.

- The **'Customer Manager'** will display in a small pop-up window, and you will see two tabs. Select **'Individuals'** or **'Businesses'** depending on the type of customer record on which you are working.
- Begin typing the customer information into the **'First'**, **'Last'**, **'Email'**, and **'Phone'** fields. You will see that the results list will automatically filter based on the criteria entered, making it easy to match existing customers.
- If the customer appears in the list, simply click on that line item. You will be returned to the **'Applicant'** screen, where their record will be populated.
- If the customer does not appear in the list, click the green **'Go'** button. You will be returned to the 'Applicant' screen, where you can enter the customer information.

Note: If the Social Security Number you enter on the **'Applicant'** page matches a customer who already exists in the system, you will be offered the option to use the existing customer information.
If you click the **'Yes'** button that appears under the Social Security Number message, the customer record load and you will automatically be navigated to the **'Credit & Compliance'** page.

Once you have entered all relevant information for the Applicant (or if you selected an existing customer), you can either add a Co-Applicant or click the **'Save'** button to navigate to the **'Credit & Compliance'** page.

To add a Co-Applicant, click the **'Add Co-Applicant'** button at the bottom of the page, and follow the instructions below.



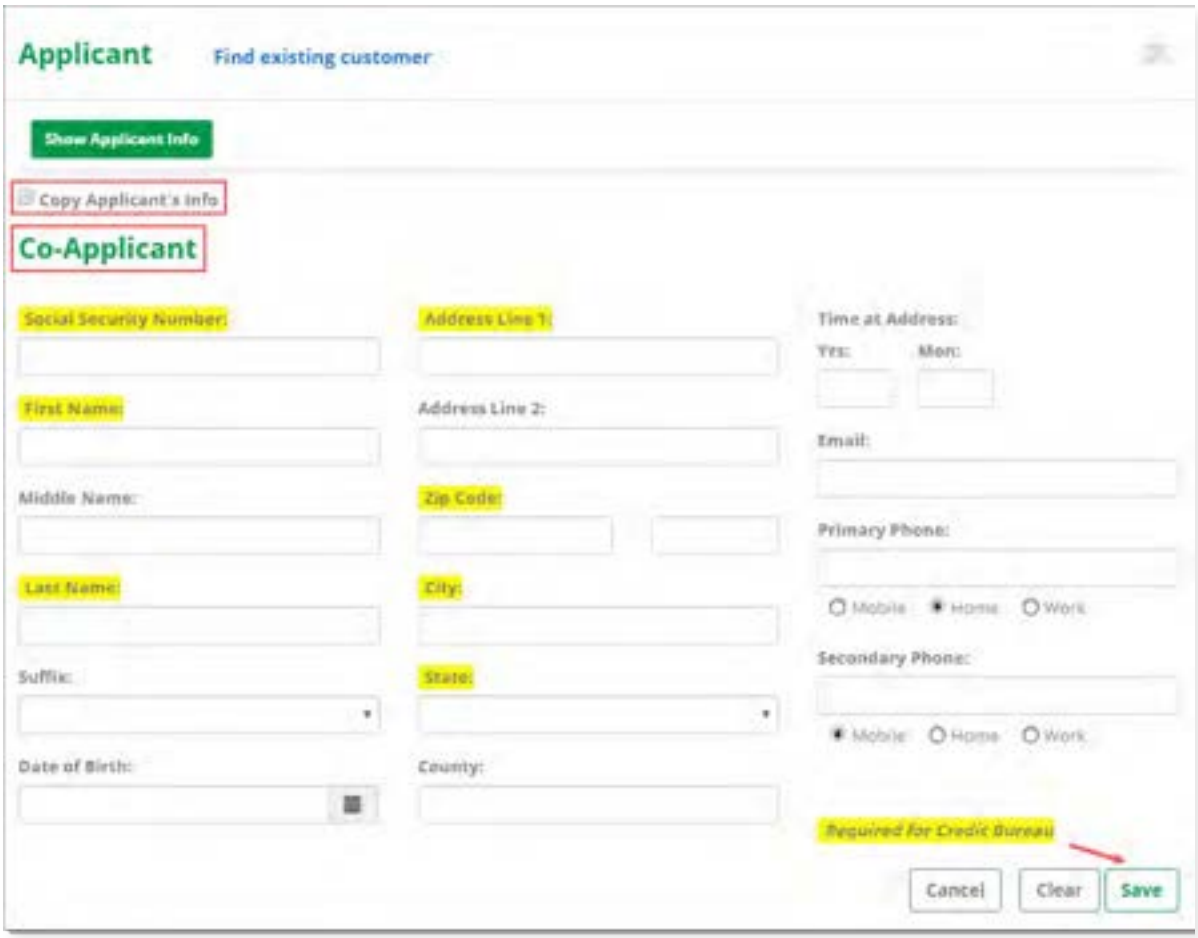
Adding A Co-Applicant

Once you have entered all relevant information for the Applicant, you can easily add a Co-Applicant by clicking the **'Add Co-Applicant'** button at the bottom of the **'Applicant'** page.

When the **'Co-Applicant'** section appears, you can select the **'Copy Applicant's Info'** checkbox to copy the address and phone number for the Co-Applicant, if applicable.

You can also use **'Find existing customer'** to also search for an existing Co-Applicant, if applicable.

Once you have entered all relevant information for the Co-Applicant, click the **'Save'** button to navigate to the **'Credit & Compliance'** page.

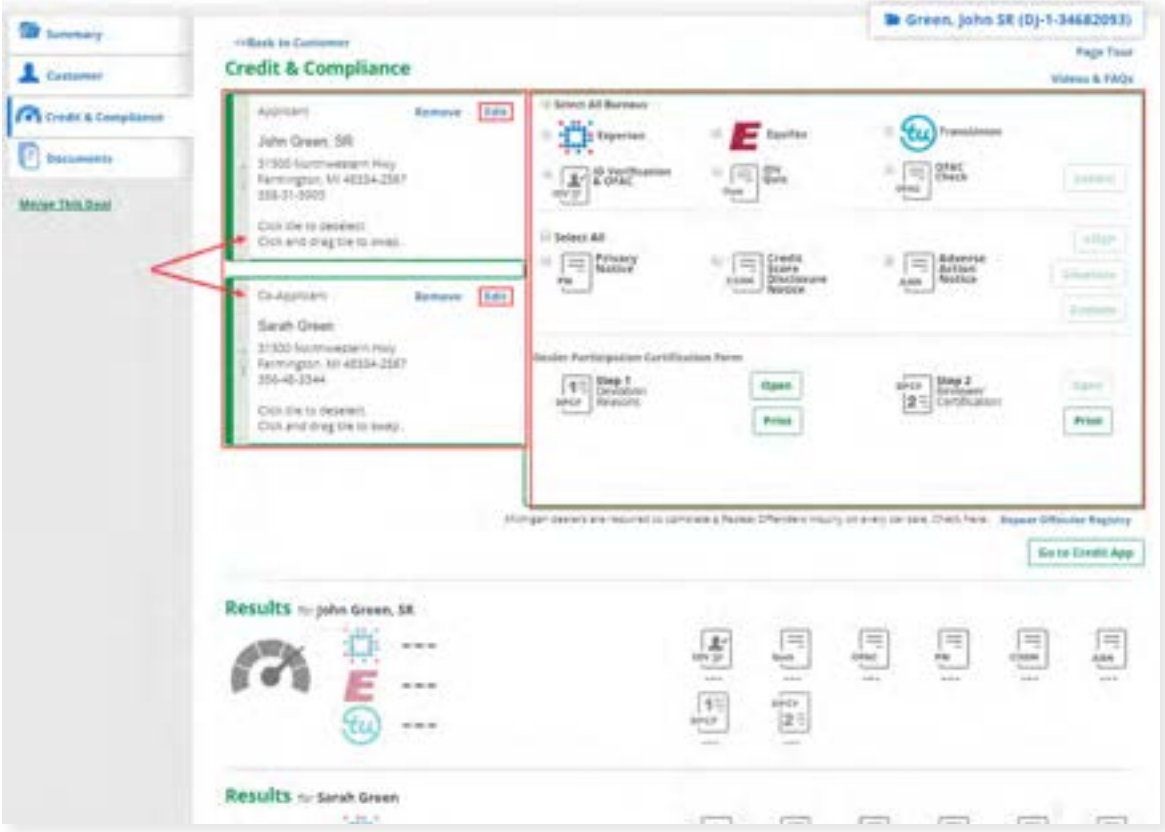


Page Functionality Tips

On the **'Credit & Compliance'** page you will see the Applicant, and Co-Applicant (if applicable). Customer information will appear on the left tile(s), and the compliance activities you can run appear on the right tile.

You can edit the Applicant or Co-Applicant information at anytime by clicking **'Edit'** from the upper right corner of the customer tile(s). You can also swap the Applicant and Co-Applicant on the **'Credit & Compliance'** page. Click, drag, and drop their tiles.

In order to open generated compliance documents, set your pop-up blocker to **'Low'**, or completely turn your pop-blocker off within your browser. If you are using Chrome as your browser, set your pop-up blocker settings to the **'Allow…'** option.



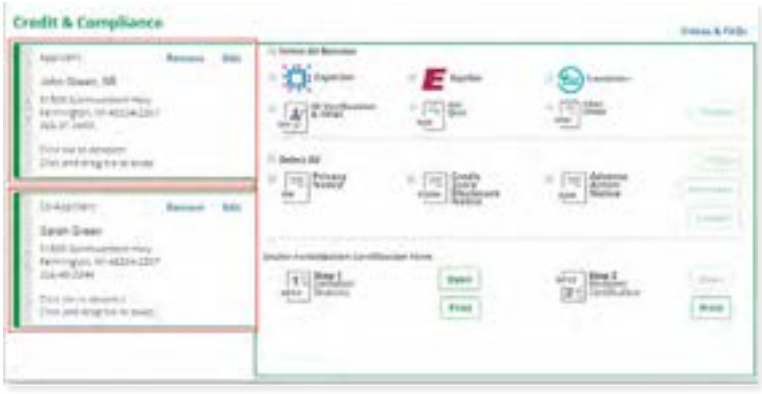
Note: You must click and drag from the grey vertical bar to the left of the customer information tile to activate the ability to swap the tiles.

If the credit application has been submitted and decisioned by a Finance Source, you will not be able to swap the applicant and co-applicant from the Credit & Compliance page. You need to navigate to the credit application to complete this function.

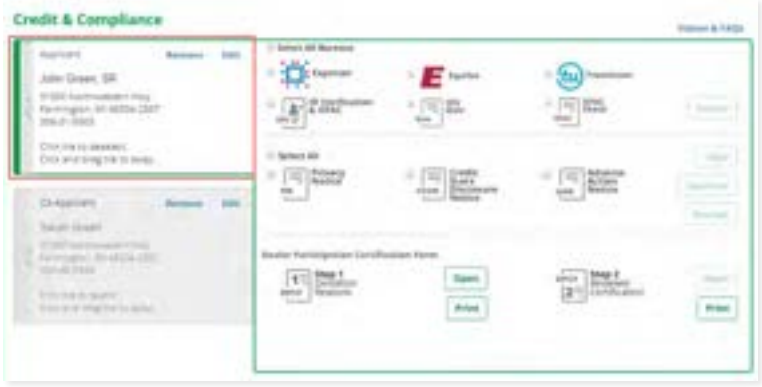
Important: Compliance activities will only be run on applicants who are enabled on the screen. Applicants who are enabled have a green vertical bar to the left of their customer information tile. By default, Applicants and Co-Applicants (if applicable) are automatically enabled.

To disable an applicant, simply click anywhere on their customer information tile, and the tile will appear greyed out.

Both Applicant and Co-Applicant Enabled:



Applicant Enabled and Co-Applicant Disabled:



Applicant Disable and Co-Applicant Enabled:



Credit Report, ID Verification, OFAC, and IDV Quiz

Select which compliance activities you would like to run on your Applicant and/or Co-Applicant from the right tile. Select one or more of the available reporting agencies that your dealership is subscribed to.

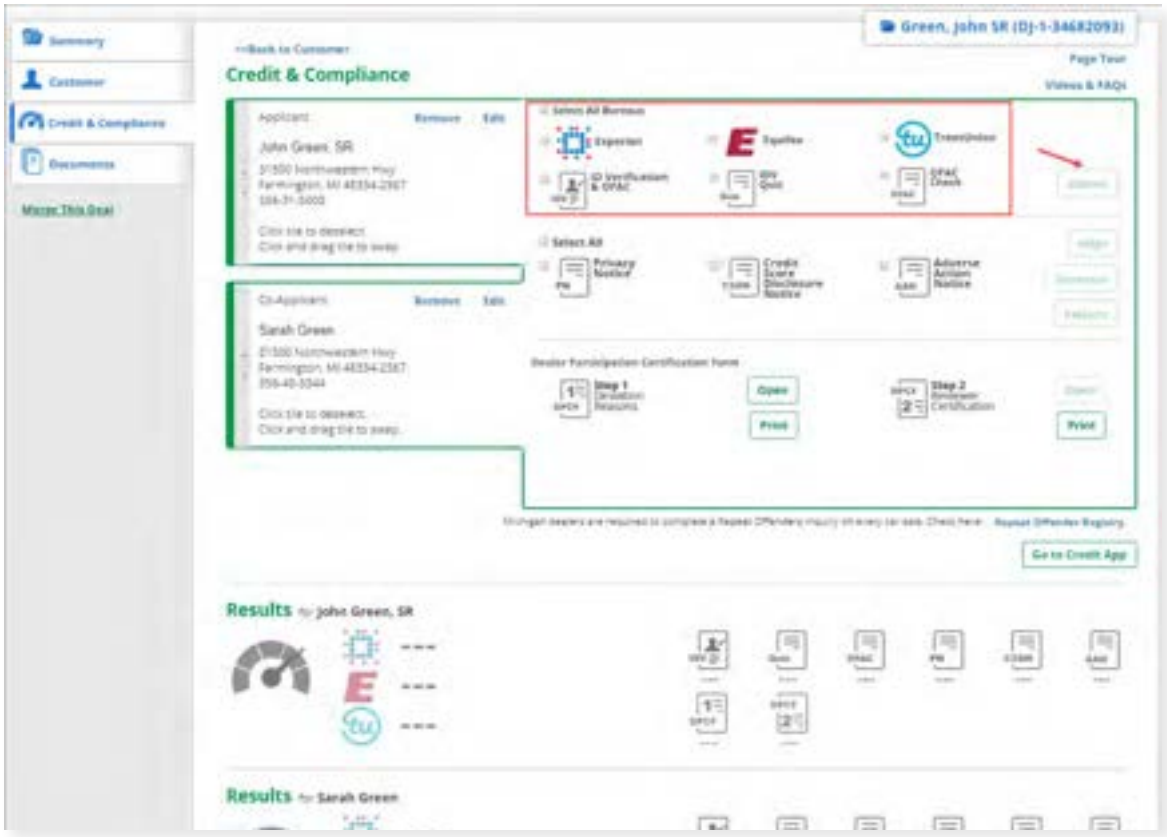
If you are subscribed to RouteOne's ID*One* and identity verification tool, you can select the **'ID Verification & OFAC'** option. An OFAC check will also automatically be run. If the ID Verification result is **'Caution'** or the OFAC result is **'Fail'** you can generate an IDV Quiz to quiz customers on their identity.

Note: If you are not subscribed to ID*One*, you can still run a free OFAC check.

Alternatively, an IDV Quiz can be generated from the outset to help confirm customers' identities if desired.

Note: The IDV Quiz is a 'risk-based authentication quiz' that is paid on a transactional basis to your ID verification provider.

When you have made your selections, click the **'Submit'** button to submit your selections for credit bureau(s), **'ID Verification & OFAC'**, **'IDV Quiz'**, and/or **'OFAC Check'**.



Credit Report Results

When your report(s) are generated, results will display in the lower section of the page, in the **'Results'** area.

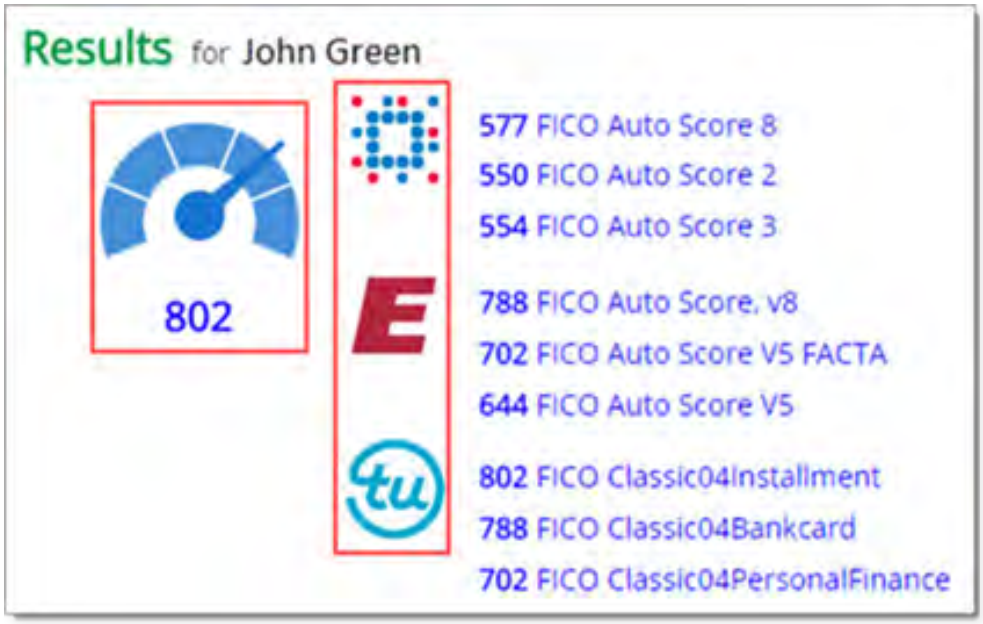
Note: If a report is taking an unusual amount of time to generate, the system will display an **'In Progress'** icon and an **'Update'** button. Clicking **'Update'** will refresh the page (with a seven second delay).

The speedometer, which was previously grey, will become blue when the report(s) are generated, and a score will be displayed blow. The score displayed will represent the highest score of all the credit reports requested.

- To display all the credit reports, click on the speedometer icon to generate a pop-up window with all the generated reports.

Additionally, the credit reporting agency logos to the right of the speedometer icon, which were previously faded, will be displayed at full color. The corresponding credit scores and risk models will be displayed to the right.

- Multiple credit scores from each credit reporting agency are sorted from highest to lowest.
- If scores are identical for different risk models, then they will be sorted based on dealer preferences set for Risk Models, if any.
- To display a specific credit report, click on any of the individual credit reporting agency icons.



ID*One* Results

Identity verification results are displayed in the **'Results'** section. This is located in the lower part of the page, on the right hand side, under the **'IDV'** icon.

Identity verification results can have a status of either **'Pass'**, **'Fail'**, **'In Progress'**, or **'Caution'**. Click the icon to see the detailed **'ID*One* Results'** page.

If the status is **'Caution'**, you can generate an **'IDV Quiz'** by returning to the upper section of the page, selecting **'IDV Quiz'**, and submitting it for the Applicant and/or Co-Applicant.



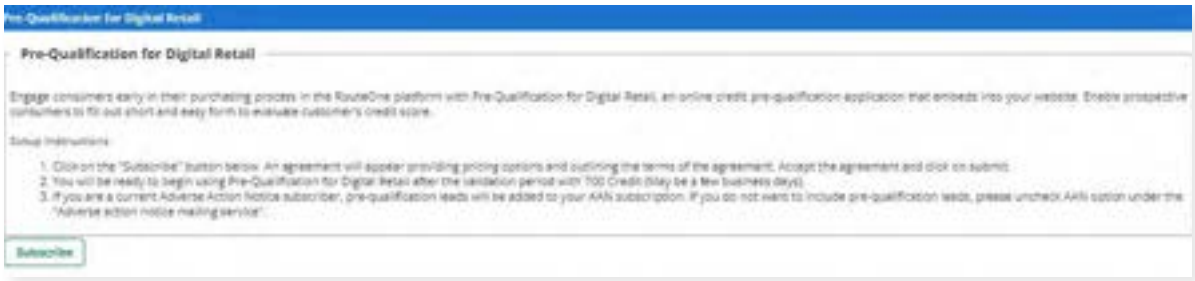
700Credit & RouteOne Prequalification Integration

RouteOne Prequalification has integrated **700Credit's soft pull, prequalification solution** into their platform. Dealers can now access website-generated sales leads with enhanced credit information, all **without the need for an SSN or DOB** and **no effect on the consumer's credit file**.

Prequalification captures consumers when they are browsing inventory on your website. The simple lead form (with no SSN or DOB required) drives higher engagement and empowers the dealership to quickly determine their eligibility for financing.

Activating the Prequalification Solution

Starting in RouteOne platform, locate the **'Digital Retail Premium Service'** option. Below this menu item, find and select the **'Prequalification for Digital Retail Subscription'** panel, as shown below.



Selecting '**Subscribe**' will present a RouteOne eDPA document which needs to be accepted before the process can continue. Once completed, the dealer information is transmitted to 700Credit, and the contracting documents for 700Credit are made available:

- A document for dealers who already have a master agreement with 700Credit.
- A document for dealers who DO NOT already have a master agreement with 700Credit.

One of these needs to be completed before final activation can take place.

Due diligence takes place at 700Credit, and if successful, an activation message is sent to RouteOne. This alters the subscribing dealer via email, and in return, the prequalification application in RouteOne becomes active.

Customizing the Consumer Experience (Lead Form)

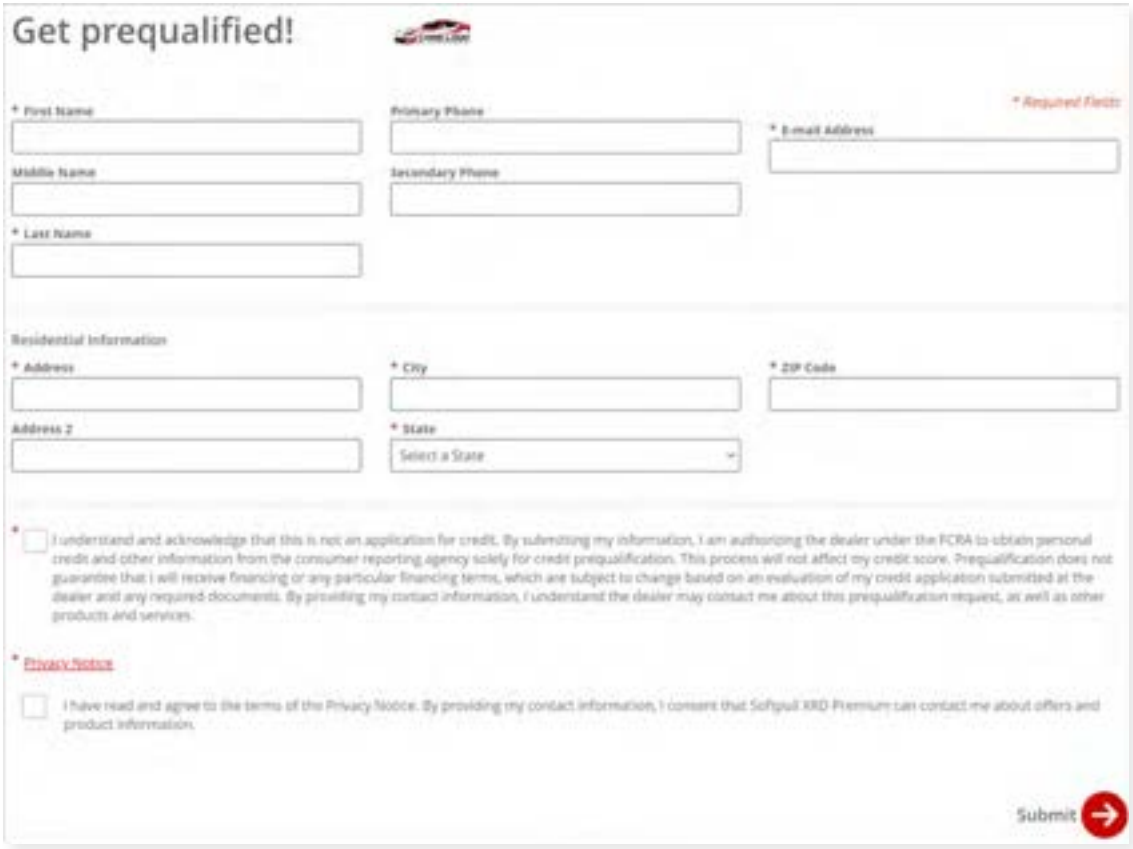
Once subscription is activated, customizations by the dealer are accessible from the **'Digital Retail'** information panel in the **'Prequalification'** section.

From here the dealer can specify email text, thresholds for prequal credit email and success message functionality, look and feel, and required field settings

Installing the Digital Retail Prequalification Form

In this section, you will receive instruction on how to embed your Digital Retail prequalification form URL into your dealership website so that customers can access it.

When embedding the Digital Retail prequalification form, an “iframe” with the correct link will be placed into your site. When customers visit your website, they will see the prequalification form in the location that you placed this iframe. Below is an example of an embedded form.



Note: The form displayed above is just one of many possible examples. Other sites may vary depending on the dealership website style.

Embedding the Prequalification Form URL

Copy the following text into your website:

a. <iframe frameborder="0" src="**URL-GOES-HERE**" style="height:1200px;width:100%;"></iframe>.

b. Height and width should be styled in a way that is appropriate to your site. The above HTML may be modified accordingly by adjusting these parameters.

Replace all of **"URL-GOES-HERE" (Step 1)** on your website with your **Digital Services Prequalification form URL**. This URL was either shared with you by your dealership's Digital Retail administrator or it can be accessed through an administrator login to **RouteOne's Premium Services Page**.

a. Steps on how to access the URL in RouteOne are available in the next section, **'Copying Your Prequalification Form URL.'**

b. **Example:** If your product URL is https://routeone-qa.r1dev.com/XRD/preQualificationStart.do?dealerId=YB9MC. The **"URL-GOES-HERE"** will be replaced with that URL/link.

   The result looks like this:

   i. <iframe src="https:// https://routeone-qa.r1dev.com/XRD/preQualificationStart.do?dealerId=YB9MC" style="height:1200px;width:100%;"></iframe>

c. Remember, you will be using your own URL from your account.

The prequalification form is designed to be responsive for mobile-friendly websites. If your website is configured to be responsive, you will want to ensure that the container div that surrounds the iframe has responsive attributes such as percentage widths or media queries with defined width break-points.

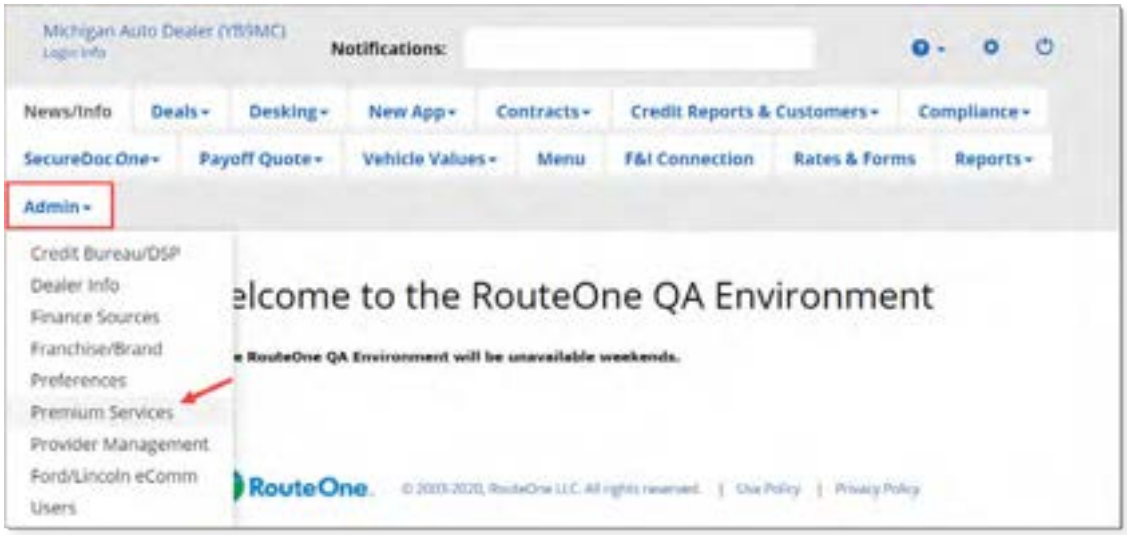
We recommend that you test to see if your changes are successful before moving your changes into production. In other words, if you are using a website tool that allows you to preview your changes before saving/publishing, do so now. If the results are incorrect, please review/double-check that you have followed the instructions correctly.

We also recommend testing after publishing to verify that your recent changes are not only working in your test area, but also in your production area.

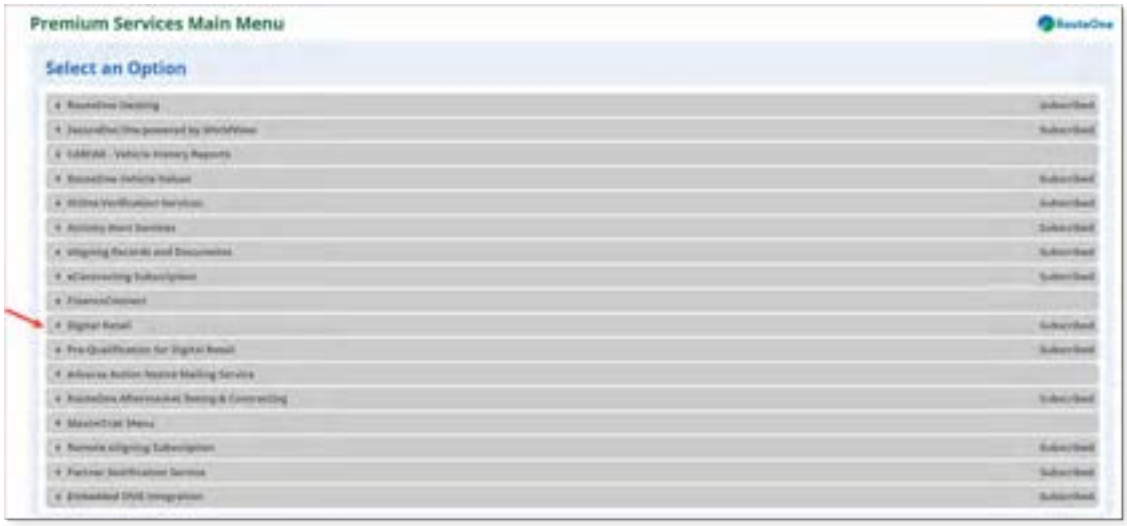
Copying Your Prequalification Form URL

Log in to RouteOne with your dealer account: https://www.routeone.net.

Under **'Admin'** from the top navigation, select **'Premium Services.'** If you do not see this option, it may mean that you do not have adequate permissions. You will need to contact your Dealer System Administrator (DSA) for assistance.



In **'Premium Services'**, scroll down to **'Digital Retail'** and click to expand the section.



Scroll down to the **'Pre-Qualification Form Configuration'** area.

A URL will be displayed for your form.

You can copy your form URL by using the **'Copy Product Link'** button or by highlighting and copying the text link.



Helpful Links

RouteOne provides dealers helpful step-by-step guides for processes such as installing prequalificatio forms.

Go to https://www.routeone.com/NI/training/access-and-administration. The user is presented the mass list of all guides available in the RouteOne Knowledge Base. Scroll down towards the bottom of the list/ page and locate the **'Subscribing & Settings - Digital Retail Services'** section.

'Installing - Pre-Qualification Form' will walk you through the process just explained in this guide. **'Installing - Lead Capture Form'** / **'Customizing - Lead Management'** will walk the user through the process we cover next in this quide.

RouteOne Fusion Platform

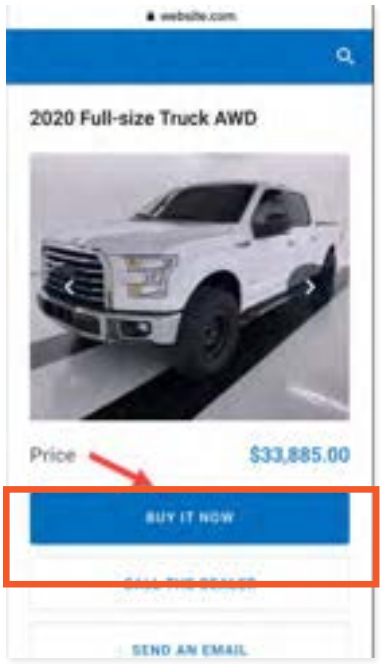
RouteOne Fusion is an all-inclusive suite of products that allows your customer to begin their vehicle purchase or lease process online. They can choose their payment method, add a trade-in, personalize their protection product options, and complete a credit application all in one tool.

Consumer Experience

The Fusion experience is embedded into the dealership's digital retailig website.

After locating a vehicle of interest and opening its Vehicle Detail Page (VDP), the customer will click the customized call-to-action button (e.g., *Buy It Now*).

Note: Dealers are given the option to personalize the button's label, however, 700Credit has found that **'Get Prequalified'** generates the most online leads.



The customer is navigated to the **'Let's fill in your deal'** screen to begin the process. This serves as the customer dashboard and remains visible throughout the online purchasing process.

As the customer completes different sections, their estimated total and monthly payment will update automatically as they provide more information.

Green checkmarks indicate section is complete.

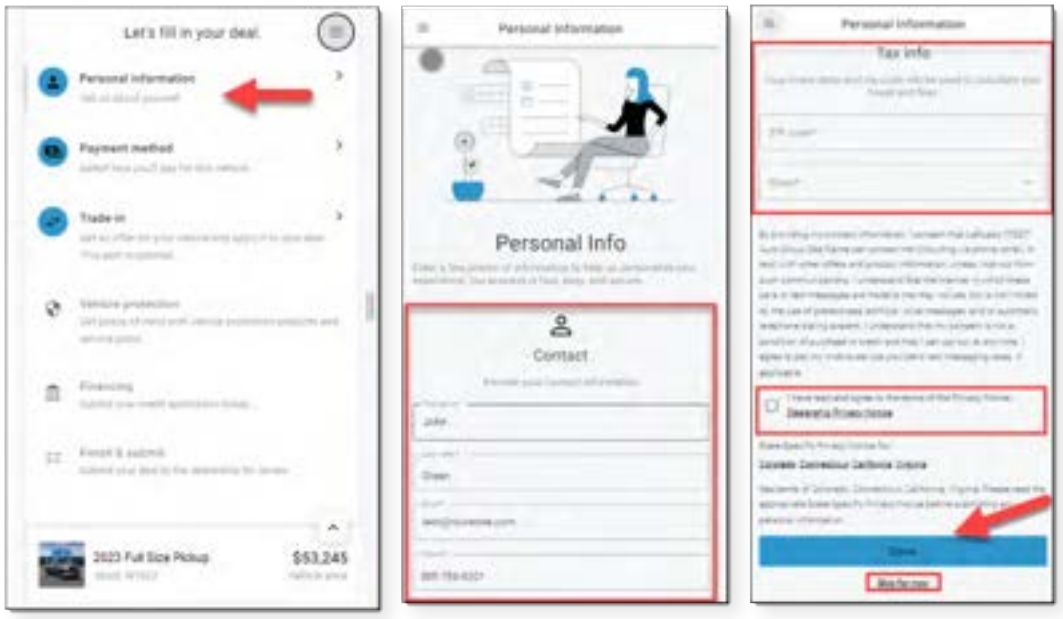
Note: Customer can return to 'completed' sections and edit information as needed.



Personal Information

Consumers will first complete the **'Personal Information'** and **'Location'** sections.

Enter the required personal information into the form, read/review the Dealership Privacy Notice and select the checkbox to agree to the terms. Click **'Done'** to advance.



Note: Location information is used to calculate accurate payments, but if the customer does not wish to enter their personal information at this time, they can click 'Skip for now.' They will then be required to provide that information in the "Payment Method" section.

Payment Method

The consumer is moved onto the "**Payment**" method of the process, where they can choose to either finance or lease the deal and then estimate their monthly payment based on several pieces of provided information.

First, they will enter their home zip code and state for the "**State Tax Info**" section, followed by how much they would like to use as a down payment.

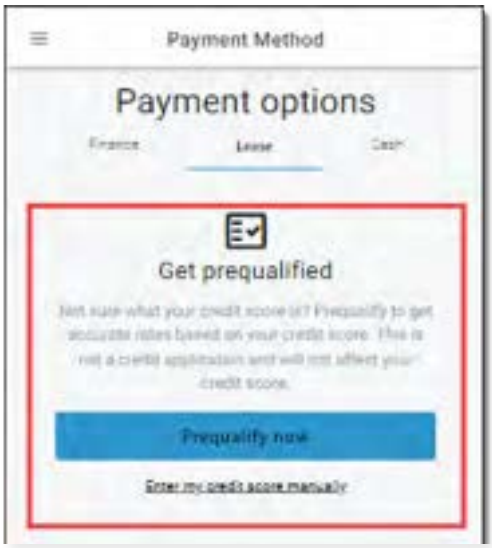


Payment Method: 'Get Prequalified'

The consumer is then presented the option to "**Get Prequalified**" (*700Credit's, soft pull prequalification integration point*).

Click "**Prequalify Now**".

Note: If the customer does not want to go through prequalification, click "**Select my Credit range manually**", where they will then self-report.

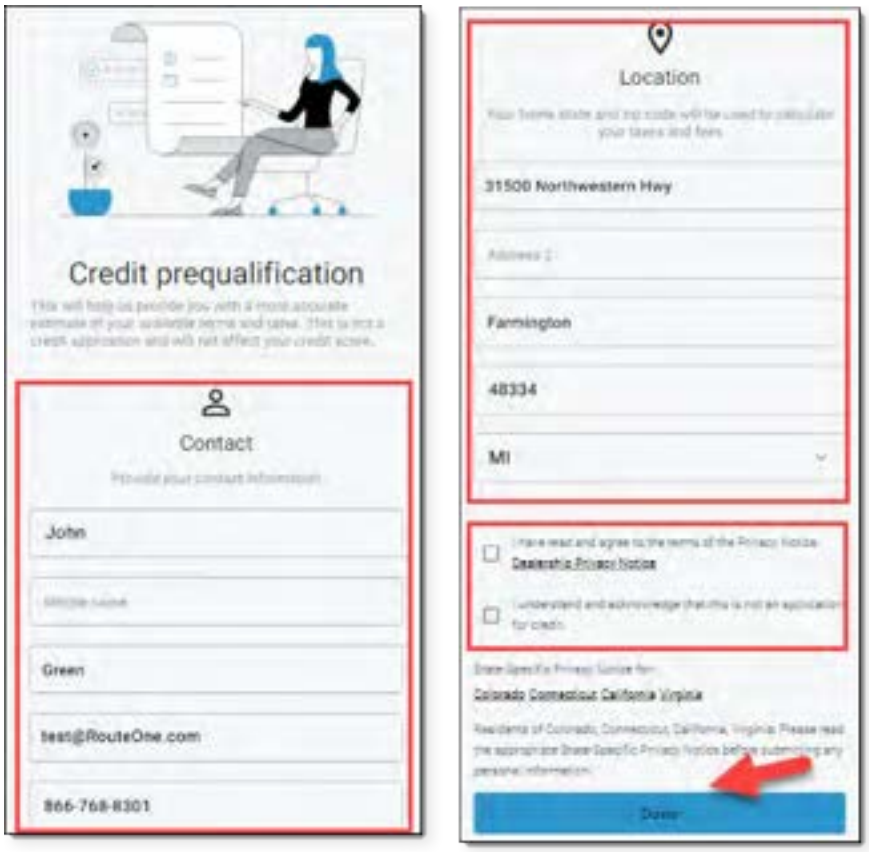


Payment Options with Prequalification

Clicking **'Prequalify now'** will load the **'Credit Prequalification'** screen and the fields that need to be completed. If the customer completed the 'Personal Information' section and their 'Location' details earlier in the process, that information will be pre-populated into the corresponding fields.

If the customer did not previously complete the **'Personal Information'** section and their **'Location'** details, they can complete that here. They will also need to read the privacy notice and acknowledgment at the bottom of the page, and select the checkboxes acknowledging and agreeing to the terms.

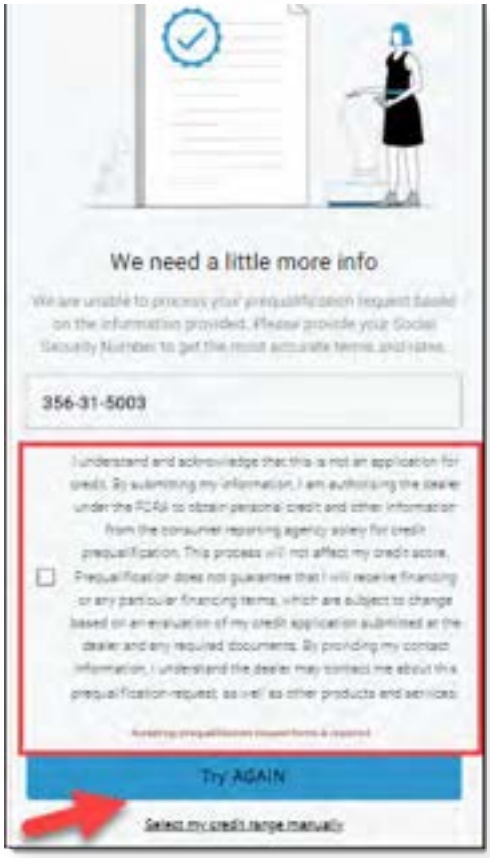
The customer will click **'Done'** to submit their prequalification request.



If the customer is prequalified, they will receive a confirmation message. If additional information is needed to complete the prequalification, a new section will appear requesting their SSN (shown to the right).

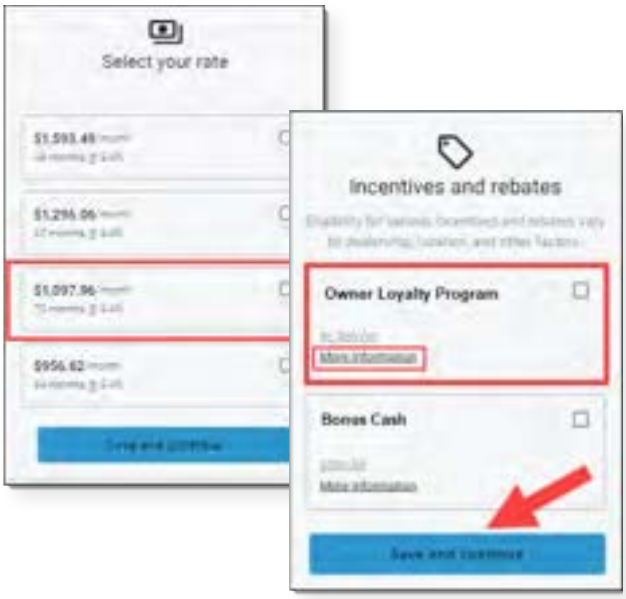
They will need to input their SSN, select the checkbox to accept the disclosure notice, and click **'Try Again'**.

Note: If they click **'Skip Prequalification'** instead to skip the prequalification process, they will be asked to manually input their estimated credit score range or credit score range.



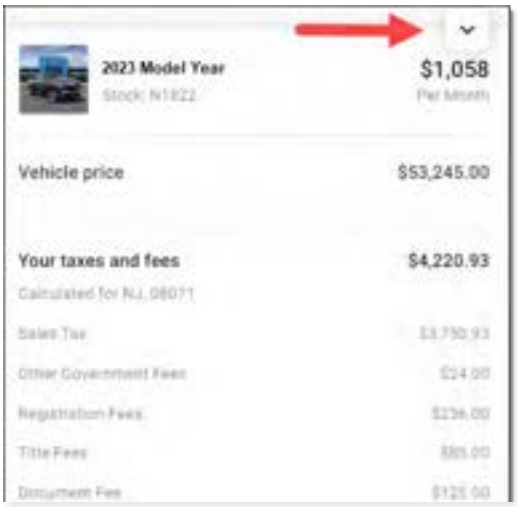
Once prequalified, the customer is moved on to the **"Select your rate"** section, where they will choose their desired payment term and then click **"Done"**.

They may also view the select payment term's incentives/rebates, select all they qualify for, and then click **"Save and Continue"**.



The customer will see their overall estimated monthly payment. They can expand or collapse the detailed list of their estimated costs by clicking on the collapsible arrow.

Note: Recall that taxes and fees are calculated based on the home zip code and state that the customer entered earlier.



Vehicle Trade-in

The consumer is brought to the optional **"Trade-in"** section, allowing them to input information about their trade-in vehicle (year, make, model, style, mileage, estimated value).

Once complete, click **"Continue"**.



Trade-in Payoff: Prequalification Method

Consumers can enter their trade-in payoff amount by either, **1) manually inputting the information**, or **2) through their prequalification**.

If the customer went through the prequalification process, after adding their estimated trade-in amount, they will be routed to a screen displaying their trade-in value and potentially matching loan details.

They can select the correct existing loan(s), if any, and click **'Done'** to apply the appropriate loan(s) to their estimated trade-in total.

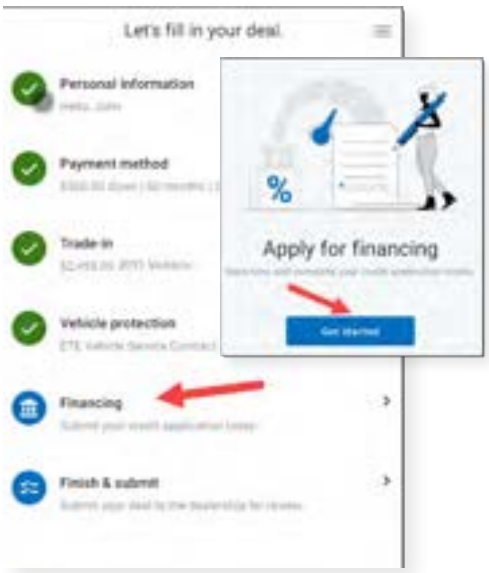


- If the correct loan is not listed, the customer can select **'My payoff amount is not listed'** and manually enter the loan payoff information.
- The customer can also choose to **'Ignore payoff amount'** if they do not wish to add the trade-in to their deal. If they do so, the trade-in will be calculated with a payoff amount of $0.

Apply for Financing

Finally, the consumer will reach the **"Financing"** step of the process.

They will provide and review the required information, read and consent to the necessary disclosures and authorizations, and accept the dealership's privacy notice.



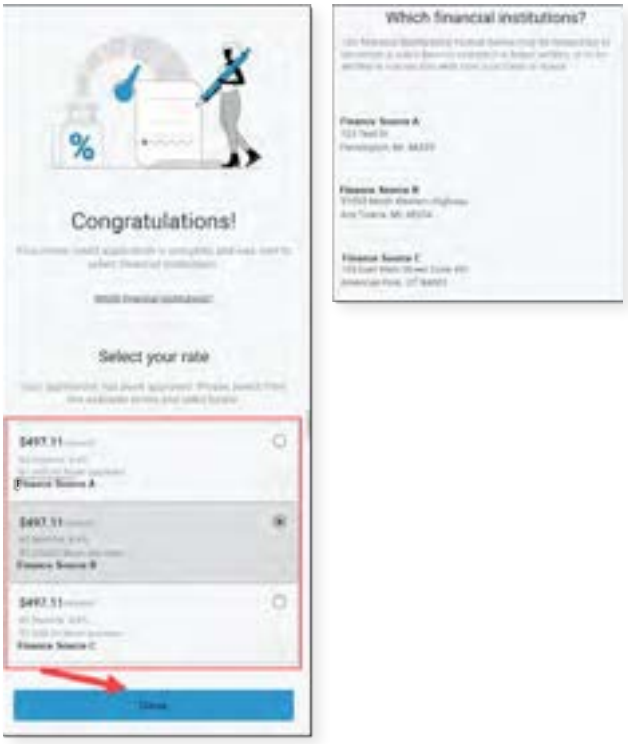




Once the credit application has been submitted, the customer will land on a confirmation screen.

Once the application has been successfully submitted, the user is presented their lending rate options. Select desired option, and click **"Done"**.

Note: If the customer is not approved for any terms and rates, messaging will read that the dealership will follow up with them.



When ready, user can click **"Submit a Deal"**. The customer is informed their deal has been submitted, and receive a confirmation email summarizing the details of their deal and letting them know that someone from the dealership will reach out to them to finalize their purchase or lease.

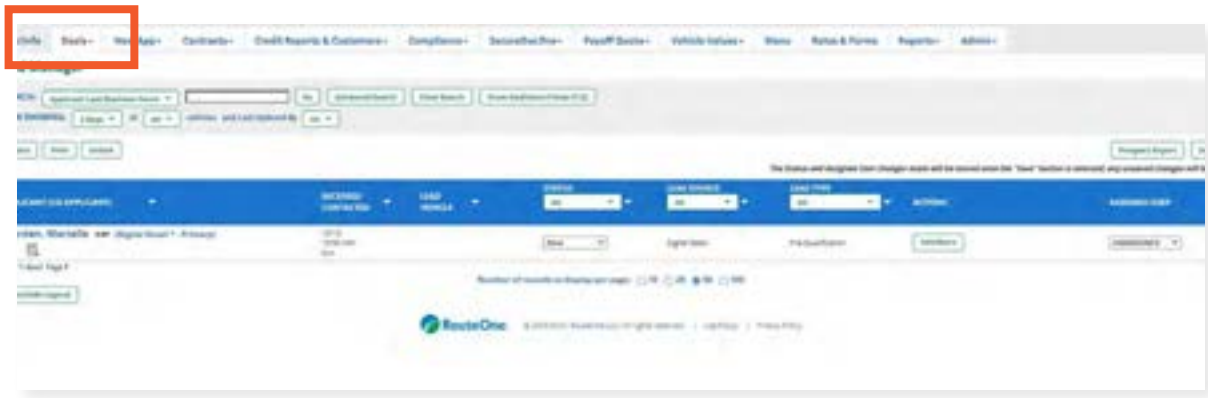
The dealership will also receive a confirmation email.



RouteOne Deal Manager: Accessing Prequalification Data

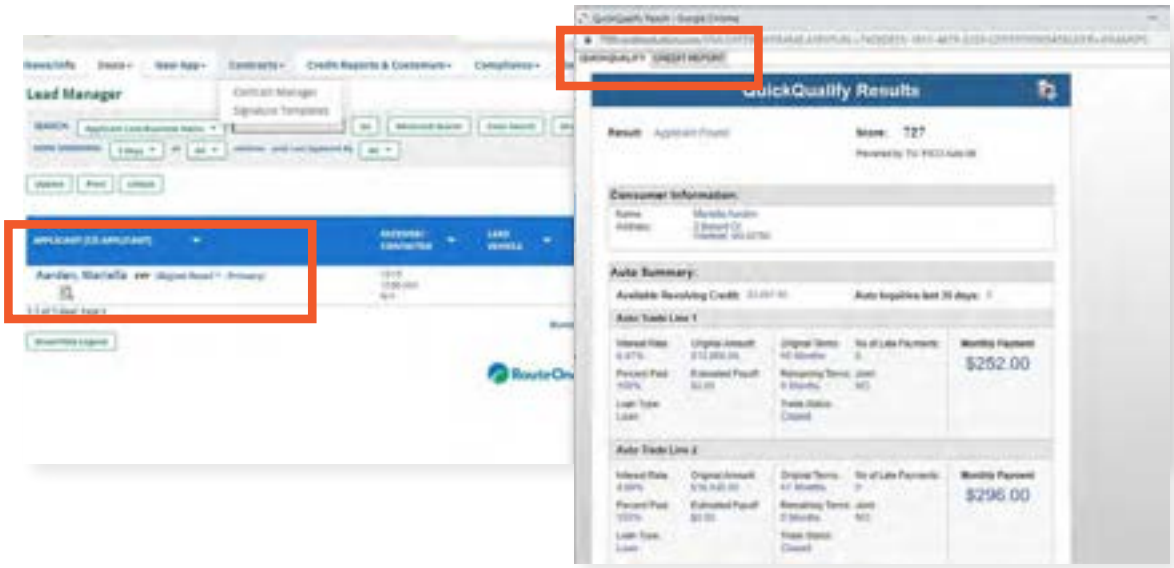
Whether the soft pull was successful or not, the completion of a consumer form will automatically result in a lead being generated in RouteOne.

The lead information is available by clicking the **'Deals'** menu item, and then **'Lead Manager'**. Select the desired lead from the list proved.



If a lead does have prequalification data available, a 'magnifying glass' icon is presented under their name. Click the icon to open 700Credit's soft pull prequalification results in an iframe.

Dealers can utilize the tabs (highlighted below) to pan between the prequalification results and full credit report. To print the reports, locate and select the 'printer' icon in the top-right corner of the iframe.



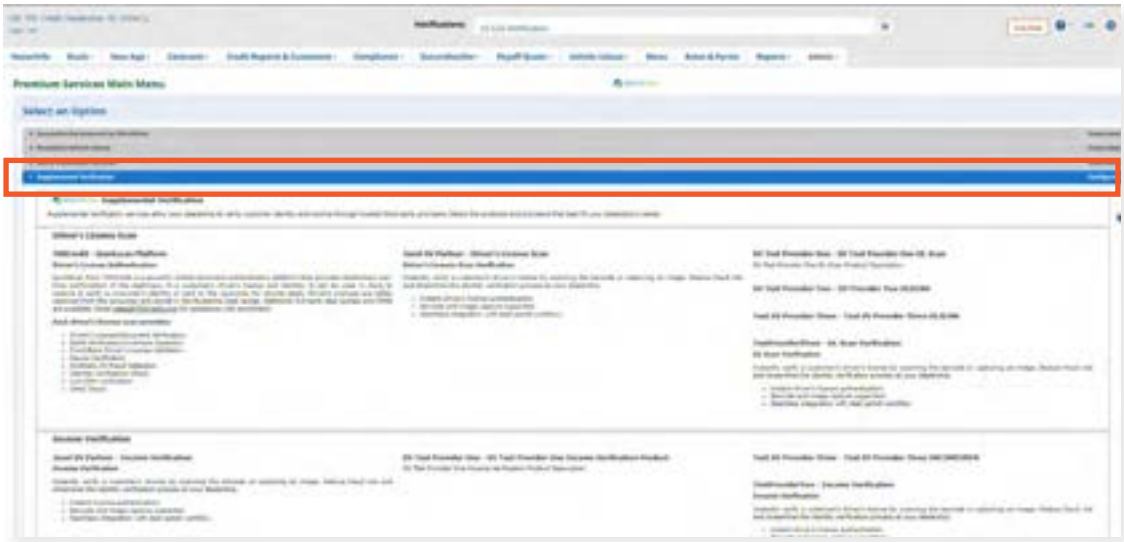
QuickScan Integration in RouteOne

Setup/Edit Configurations

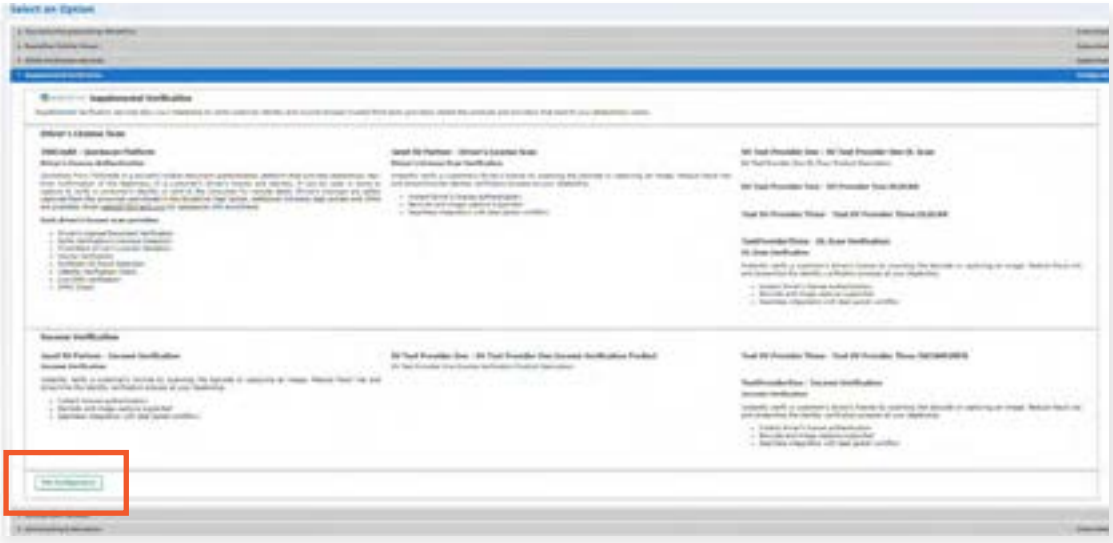
Select the **"Admin"** drop-down, then select **"Premium Services"**.



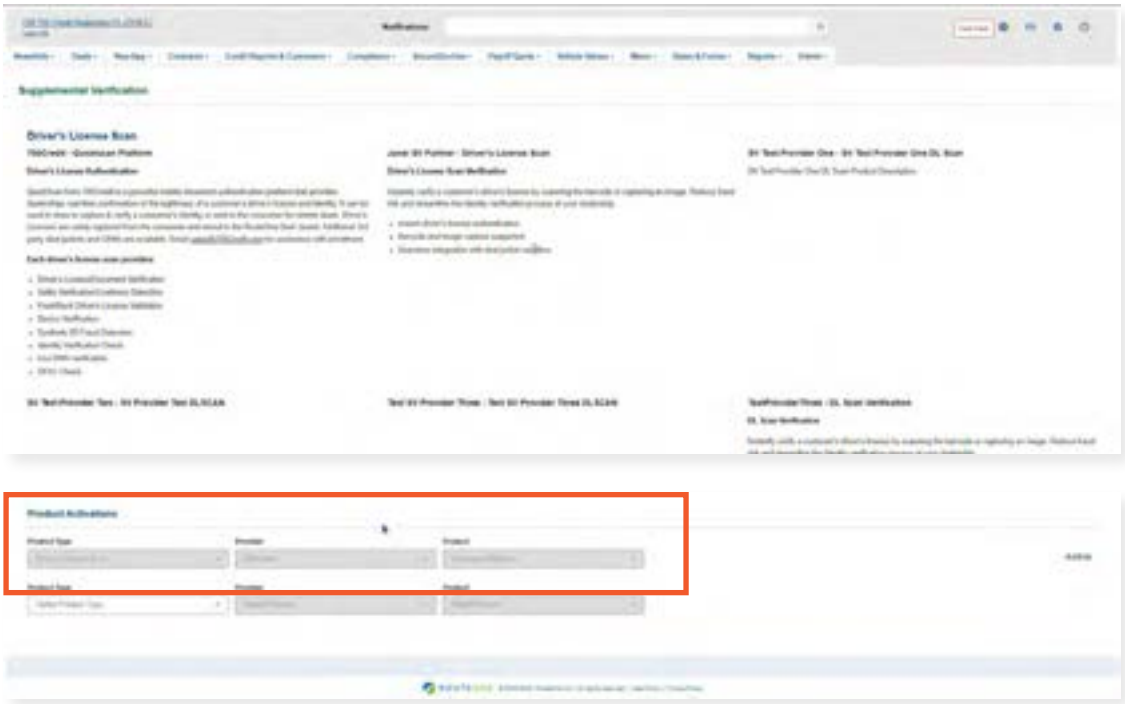
From the Premium Services Main Menu, select the **"Supplemental Verification"** drop-down.



Scroll down and click **"Edit Configuration"**.



The user is brought to a new page. Scroll down and locate the **"Product Activations"** section. From the drop-downs, select **"Driver's License Scan, 700Credit and QuickScan Platform"** *(as shown in the first active product example below)*.



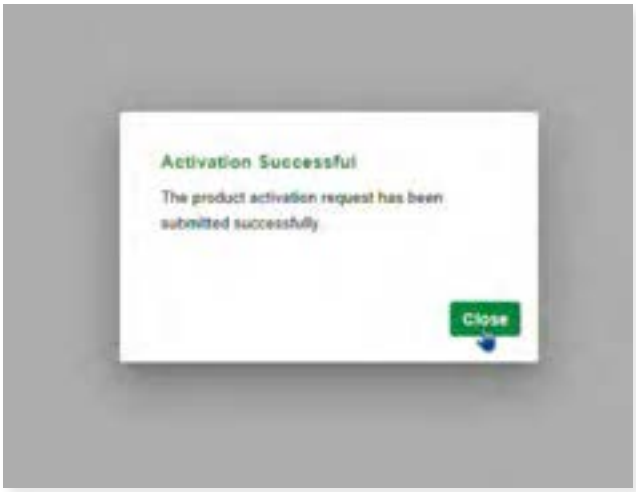
Once the drop-down options have been selected, an **"Add"** button will become available.



Agree to the terms and conditions.

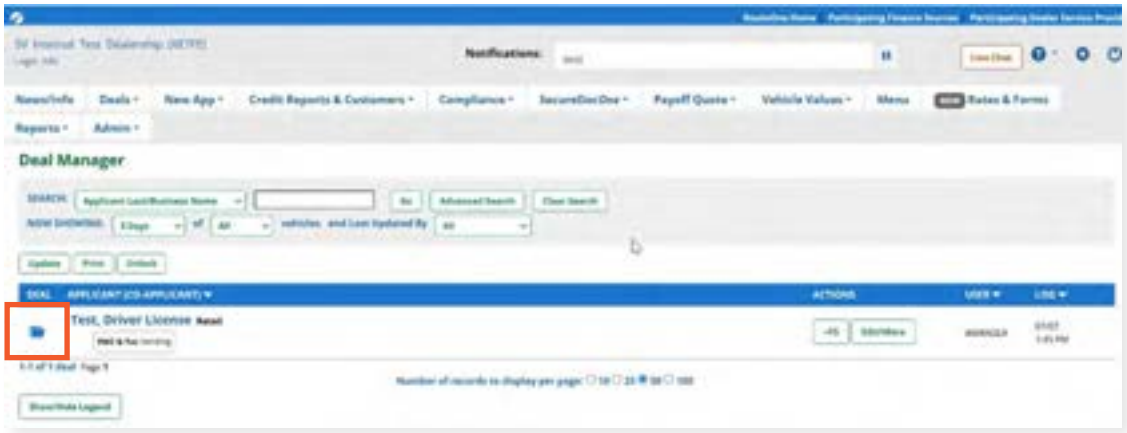


The user is then informed the activation request has been submitted successfully.

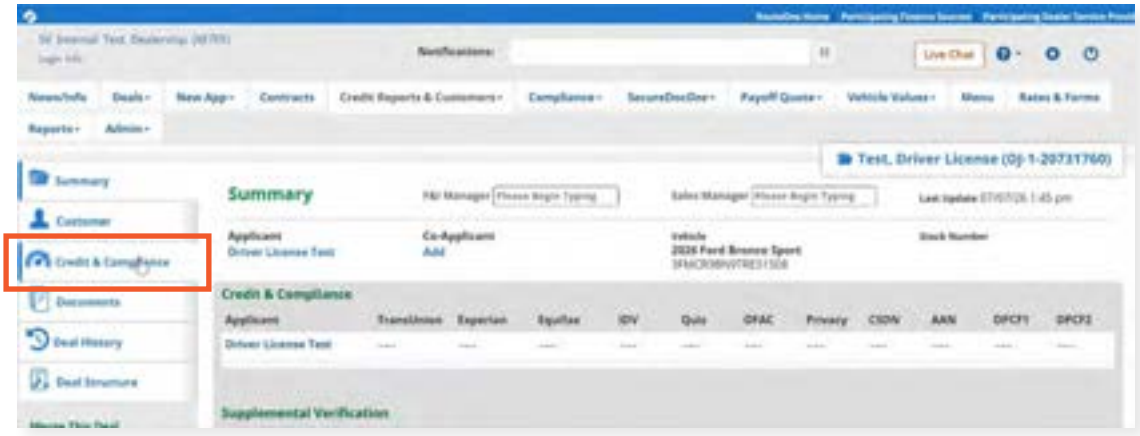


Requesting a QuickScan

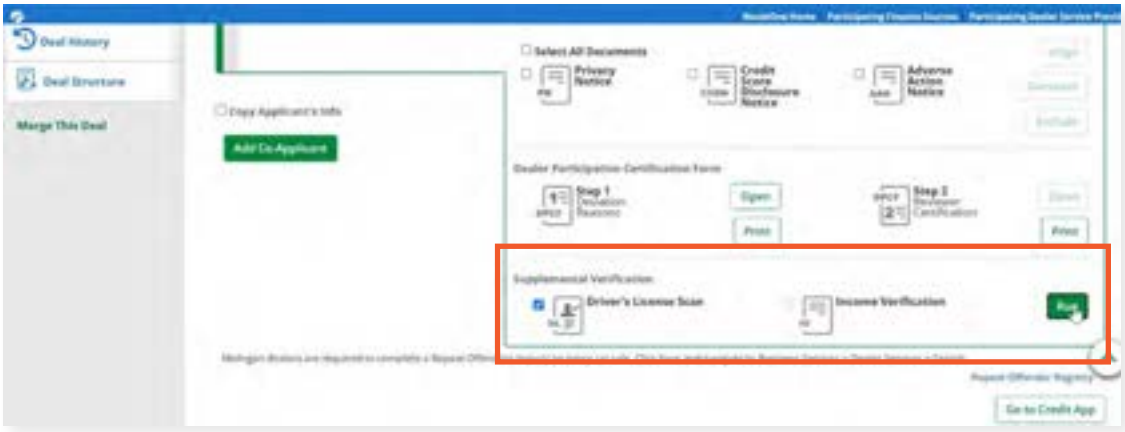
To request a QuickScan in RouteOne, begin by opening the applicant's deal jacket.



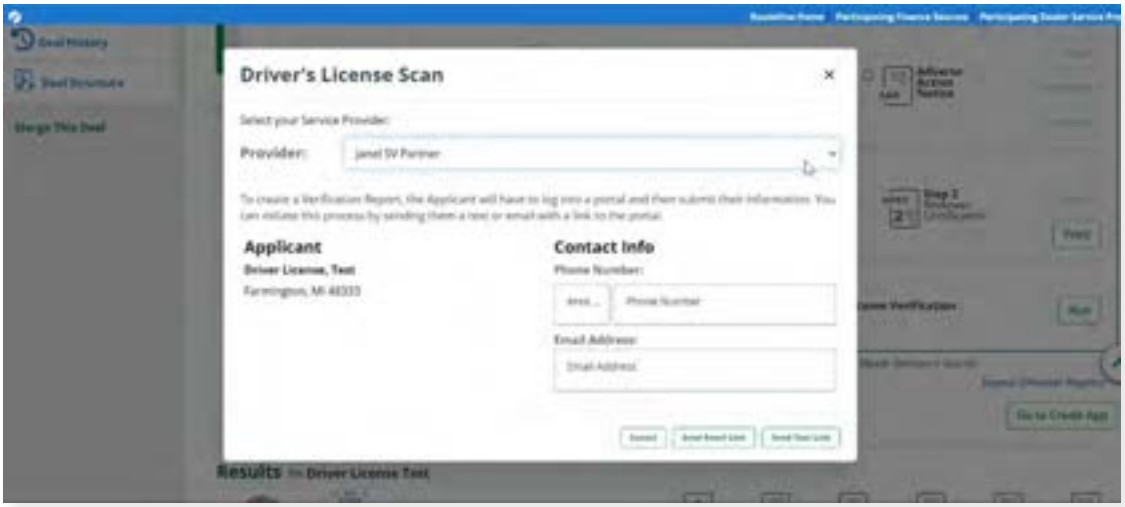
From their deal jacket, select the **"Credit & Compliance"** tab.



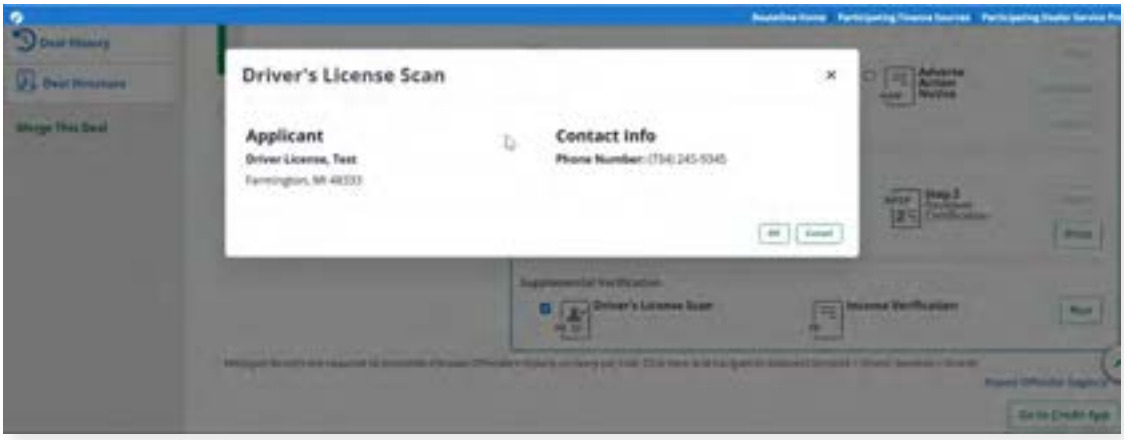
Scroll down and locate the **"Supplemental Verification"** section. Check the **"Driver's License Scan"** product, and then click **"Run".**



A pop-up window will appear. Select the service provider from the drop-down menu. Then, enter the consumer's phone number and email. Finally, click either **"send email link"** or **"send text link"**.



A confirmation message will appear. Click **"Ok"**.



The pop-up window will then close.

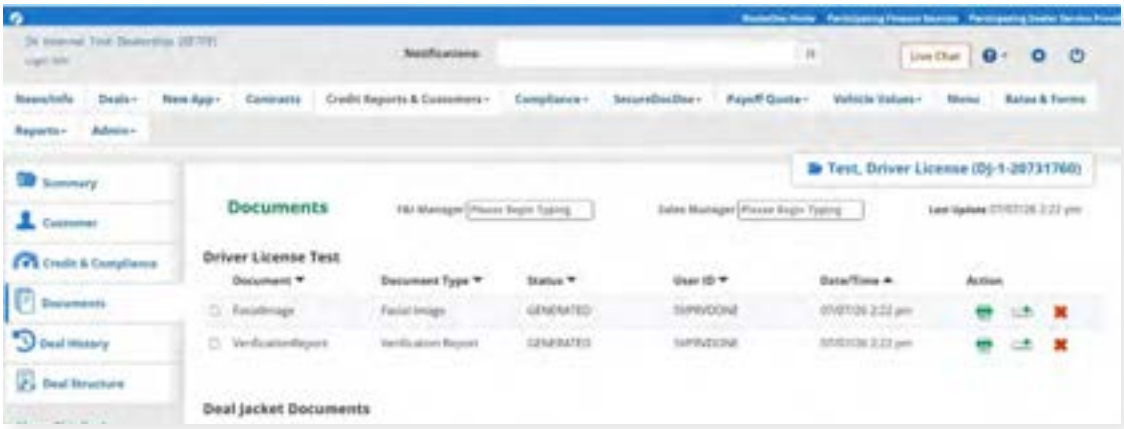
Scroll down to the **"Results for Driver License Test"** section. There will now be a 'pending' icon presented (as shown below). Once the consumer has completed the process from their end, select **"Update"**.



The 'pending' icon will be updated to a green check mark once the consumer is done. To view the QuickScan results document, select the 'DL' icon.



The user is then navigated to the available documents. Select the documents you want to view and then click the printer icon under the Actions column.



700Credit's driver's license authentication results will appear in a new window on screen.



RouteOne Deal Jacket

Ensuring Deal Jacket Capability in RouteOne

To add to this integration to a particular dealers RouteOne setup, notification must be made. 700Credit must reach out to RouteOne with specific information, that RouteOne will then add to their account.

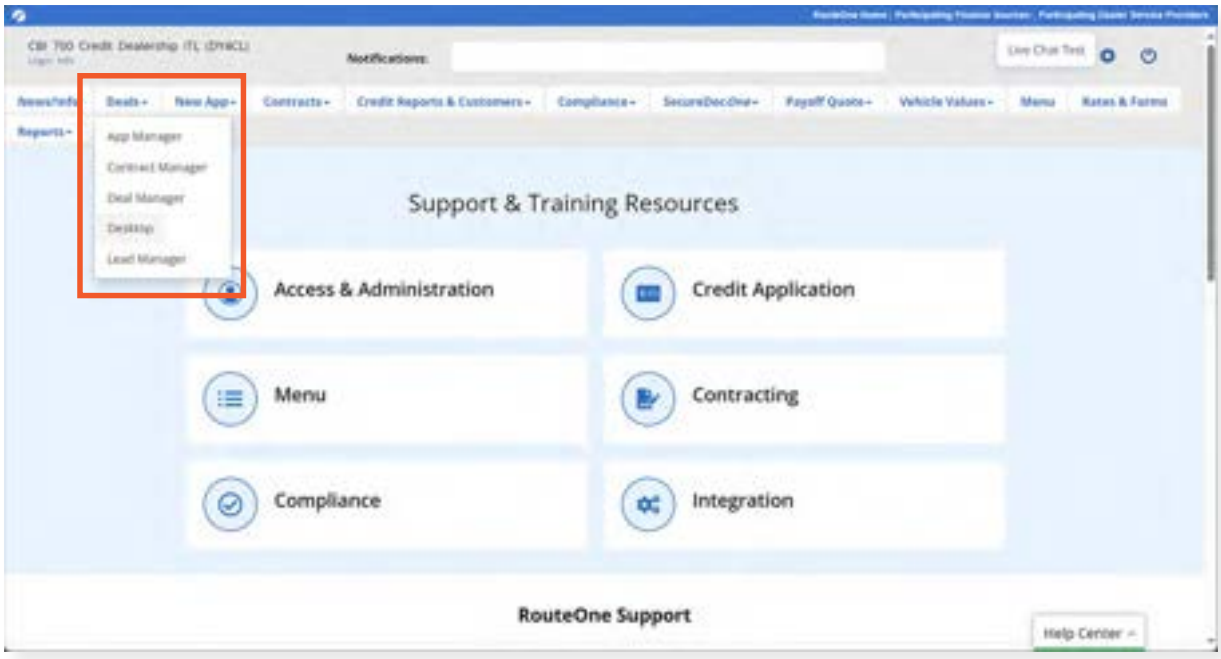
Email: dsetup@routeone.com

1. RouteOne ID
2. Dealership Name
3. City
4. State

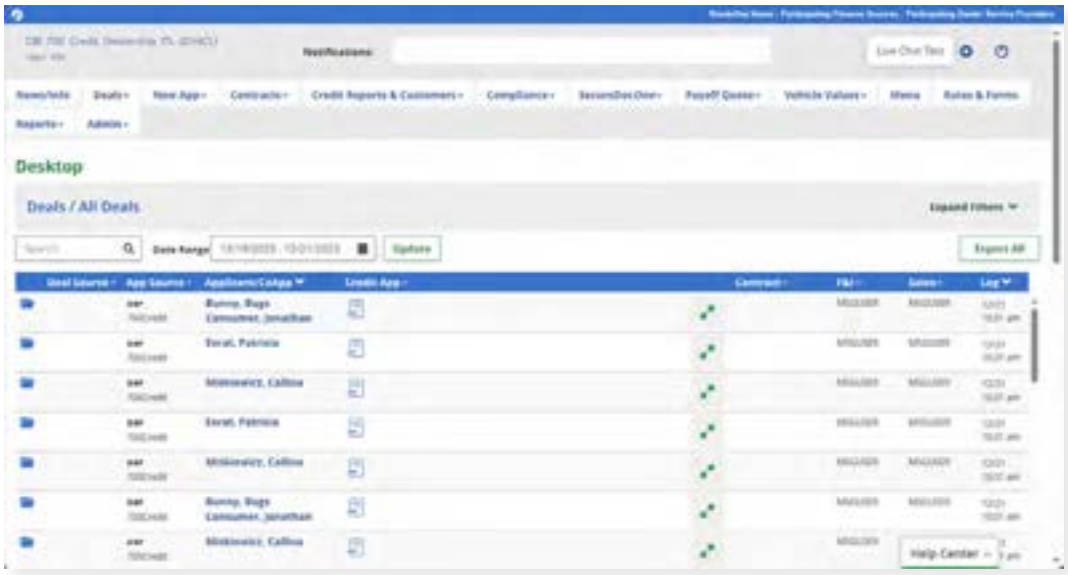
RouteOne then inputs this information into their system and it will activate for the dealer.

Viewing QuickScan Results/Documents in the RouteOne Deal Jacket

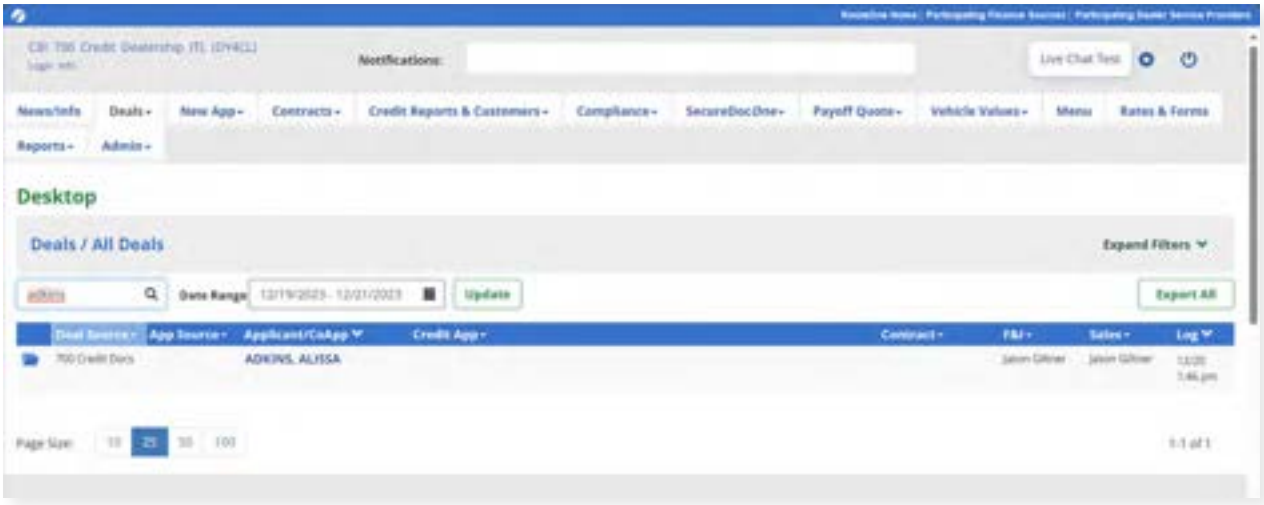
To view QuickScan results and documents in the RouteOne deal jacket, login to the platform and from the main dashboard, locate **"Deals"** in the top navigation bar. From the drop-down, select **"Desktop"**.



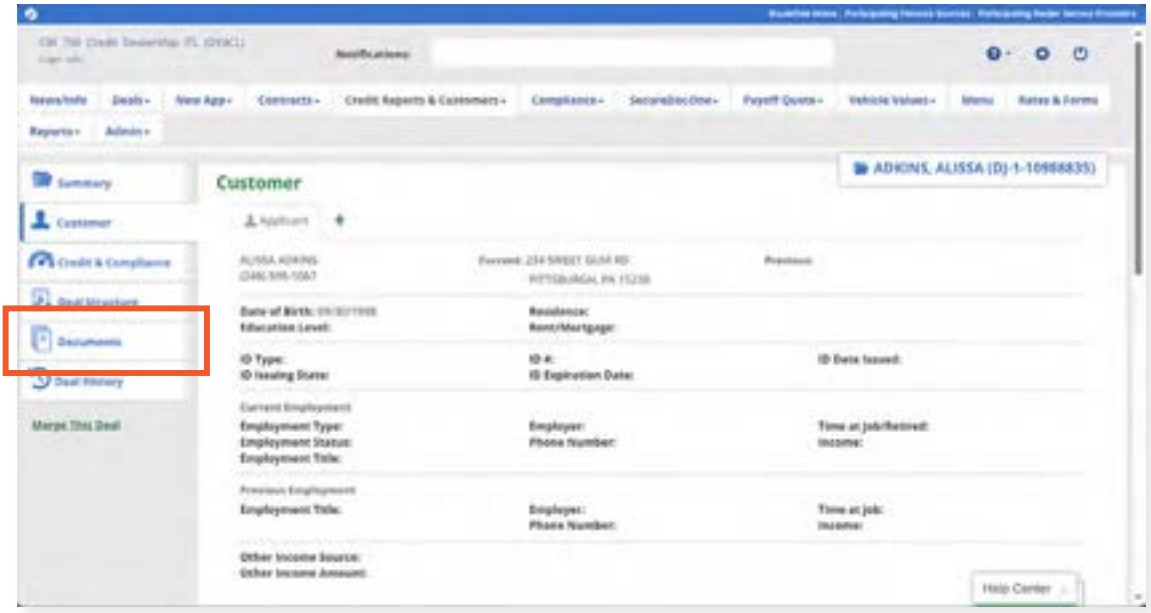
The deal is presented with a mass list of deals within their RouteOne platform.



From the deals list, locate and select the desired customer's using the search bar or filter the list by date and open their deal profile.

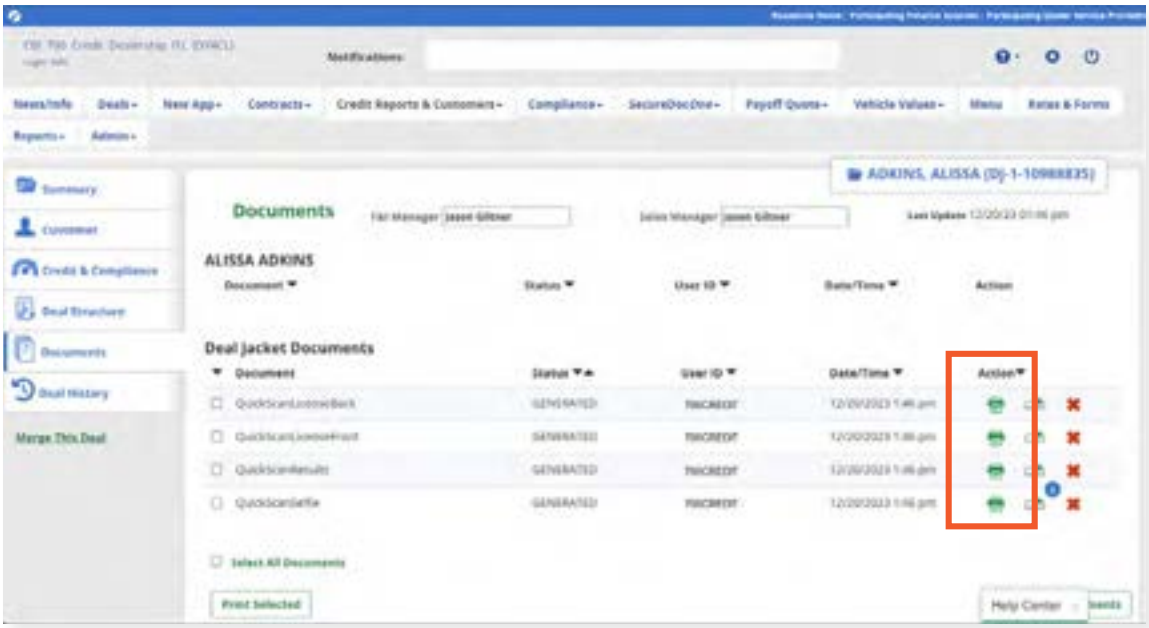


In the left-hand navigation panel of the customer profile, locate and select the **“Documents”** tab.

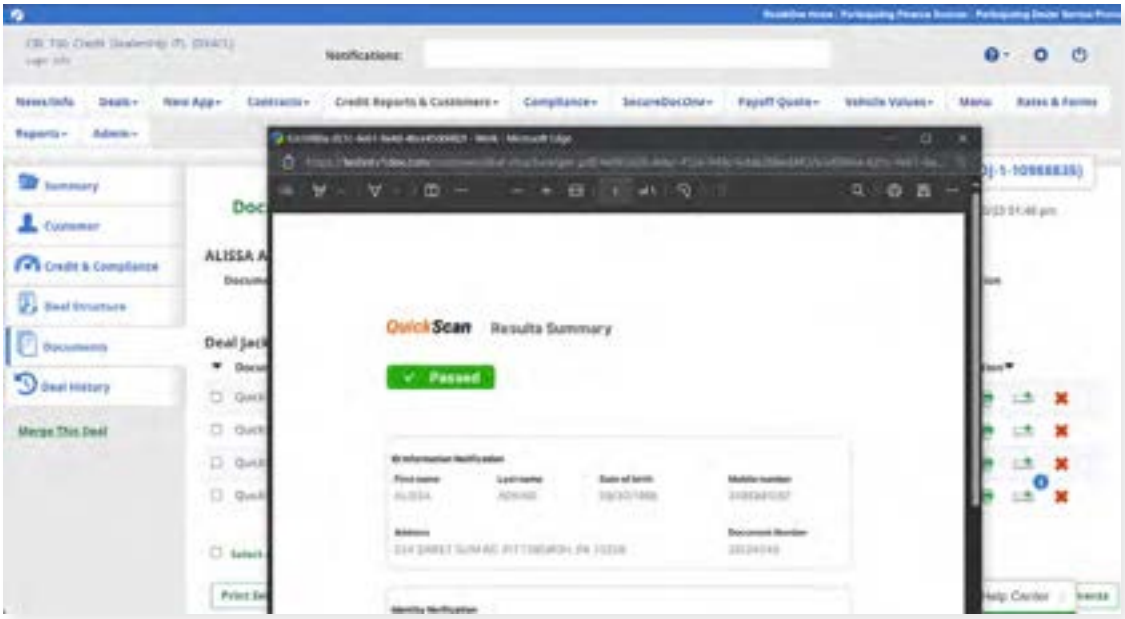


Inside the **“Deal Jacket Documents”** section, dealers will see a list of available documents to view: **“QuickScanLicenseBack, QuickScanResults, QuickScanLicenseFront and QuickScanSelfie”**.

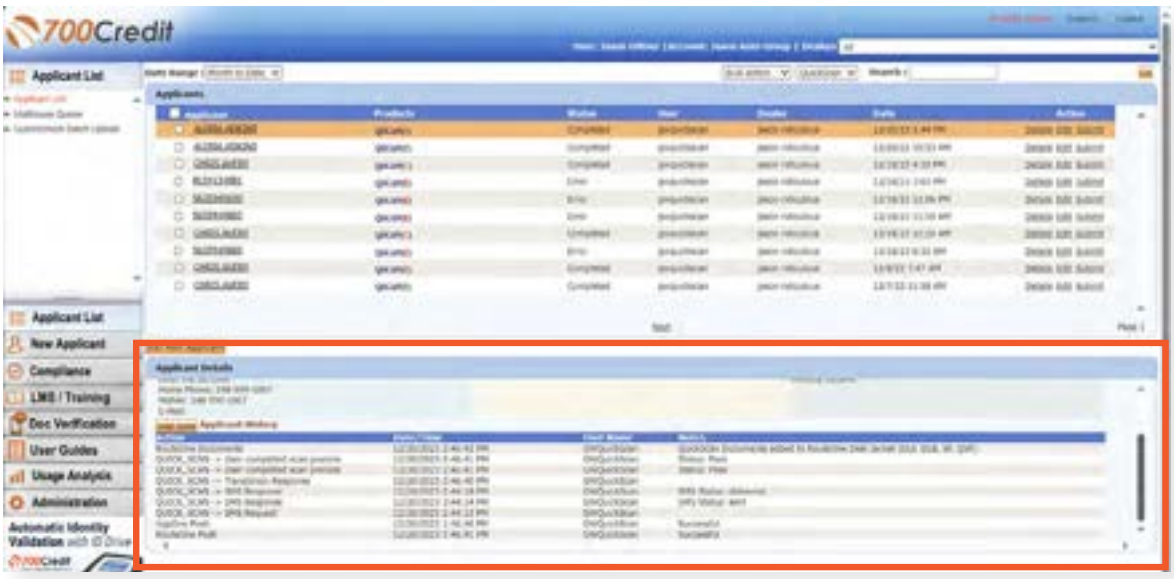
Click the green printer icon to open the document(s).



The selected QuickScan document(s) will appear in a separate pop-up window.



Dealers can then go back into their 700Dealer portal's **"Applicant List"**, and within the **"Applicant Details/ Applicant History"** section confirm the addition of QuickScan documents into their RouteOne deal jacket.



If QuickScan has been successfully integrated into the deal jacket, the action **"RouteOne Documents"**, will be presented in the history list. The **"Notes"** column, which provides more details on the action, will include **"QuickScan Documents added to RouteOne Deal Jacket"**, and abbreviations indicating which specific documents were added (*DLF, DLB, QSR, PP and/or SF*).

DLF - Driver's License Front
DLB - Driver's License Back
QSR - QuickScan Results
PP - Passport
SF - Selfie



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.

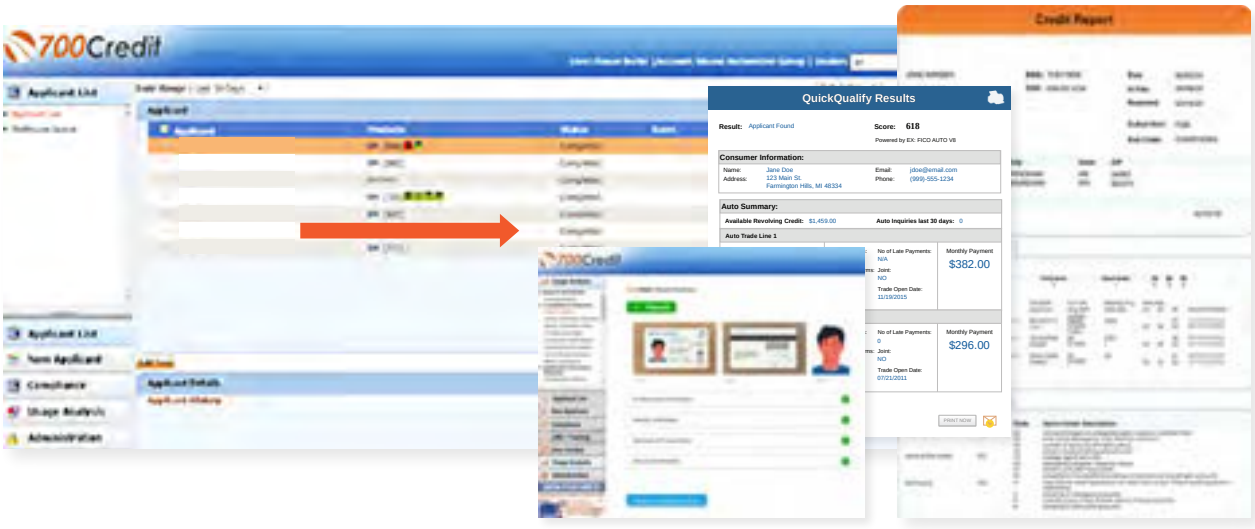
You should have received your username and password in a welcome email from our team. If you did not receive this email, or have misplaced it, please contact our support department at: support@700credit.com | (886) 273-3848.



Viewing 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 full credit report, red flag, and a link to their compliance dashboard. If a soft pull, prequalification or driver's license authentication was run, you will see those results.



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.

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.