



SmartPath

700Credit is the automotive industry's largest provider of credit reports, compliance solutions, soft pulls, driver's license authentication, identity verification and fraud detection products to over 21,000 automotive, RV, marine and powersports dealers across the US.

The Toyota SmartPath platform has integrated the following products from 700Credit:

- + Hard Credit Checks
- + Compliance Solutions
- + Soft Credit Checks
- + Driver's License Authentication

Hard Credit Check & Compliance

Easy access to all three bureaus:

- Experian
- Equifax
- TransUnion



Full compliance solution including:

- Adverse Action Notices
- Risk-based Pricing Notices
- OFAC Search
- Red Flag ID
- Synthetic Fraud
- Out of Wallet Questions

Driver's License Authentication

QuickScan is a powerful mobile document authentication platform that provides dealerships real-time confirmation of the legitimacy of a customer's driver's license and identity.



- Driver's License/Document Verification
- Selfie Verification/Liveliness Detection
- Front/Back Driver's License Validation
- Device Verification
- Synthetic ID Fraud Detection
- Identity Verification Check, Red Flags, OFAC

Soft Credit Pull (Prequalification)

A web-based prequalification soft pull solution to drive qualified sales leads from your website to your showroom, at the top of the sales funnel. Add "Get Prequalified to your web site.



Data provided includes:

- FICO® Score
- Credit Report
- Summary of Auto Trade Lines including:
 - Current Monthly Payments
 - Current Auto Loan Interest Rates
 - Remaining Balance/Payoff Payment
 - History Months Remaining on Auto Loans

Product Pricing

Credit Report Pricing

700Credit will provide an invoice evaluation at no charge and determine where your spending money you don't need to.

Compliance Solutions Pricing

ID Verification / Red Flag	Price
Red Flag (includes OFAC)	\$0.39
Red Flag Alert	\$0.10
OFAC (stand alone)	\$0.14
Synthetic Fraud	\$0.14
MLA	\$0.14
ID Verification Questions	\$1.09
ID Verification: All in Monthly Fee includes OOW	\$199.00
Red Flag: All in Monthly Fee no MLA,includes OOW	\$179.00

QuickQualify Internet Based Transactional Charges

	Equifax	Experian	TransUnion
QuickQualify Transactions	\$4.34	\$3.98	\$5.24
FICO Scorecard Surcharge	\$3.53	\$2.38	\$3.23
Vantage Scorecard Surcharge	\$0.35	\$0.60	\$0.60
FACTA	N/C	N/C	\$0.11
Sub Code Maintenance Fee (Monthly)	\$49.99		
Security Code Monitoring Fee	\$19.99		
Prequalification Monthly Integration Fee	\$59.99		

Mobile Driver's License Scanner - QuickScan

Monthly Subscription Fee:	\$99.00	
Transaction Fees:	\$1.39 / scan	\$1.89 w/selfie

For more information on our partnership with Toyota SmartPath or our products please visit: www.700credit.com or call sales at: 866.273.3848