

USER GUIDE

JUNE 2026

AppOne®

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Enabling 700Credit in the AppOne Platform

AppOne designed its platform with strict credential specifications. Each dealer is provided one set of login credentials from AppOne, and one set credentials to pull credit. With this, dealer level users have both access to credit information in AppOne's platform, as well as the ability to pull credit on consumers within their dealership.

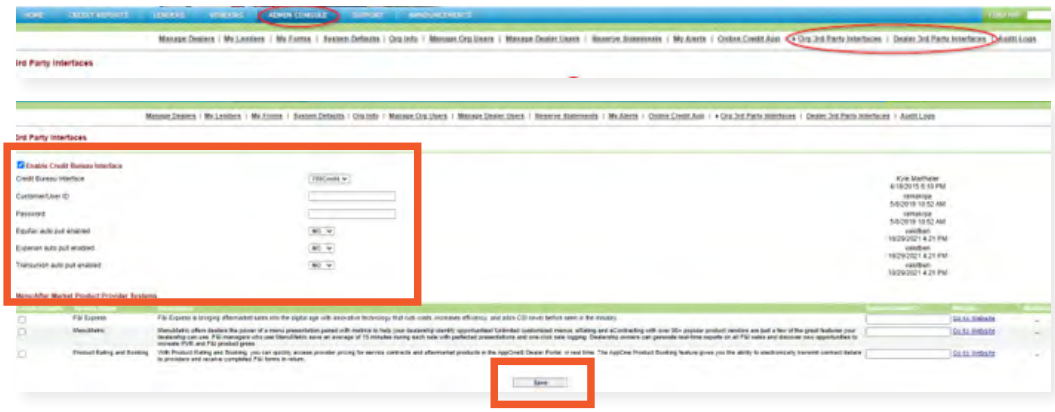
The Organization level user will also receive one set of AppOne login credentials **PER group**, and one set of 700Credit credentials for credit **PER group**. Overall, organization level users will utilize two specific set of credentials per the group they are monitoring - multiple groups means multiple sets of personalized credentials.



Enabling the 700Credit integration requires the organization level user to initially log into the AppOne platform. Depending on the group that the org level user is enabling, use the appropriate credentials to both login to the AppOne system, and as shown below, enable credit pulling with 700Credit.

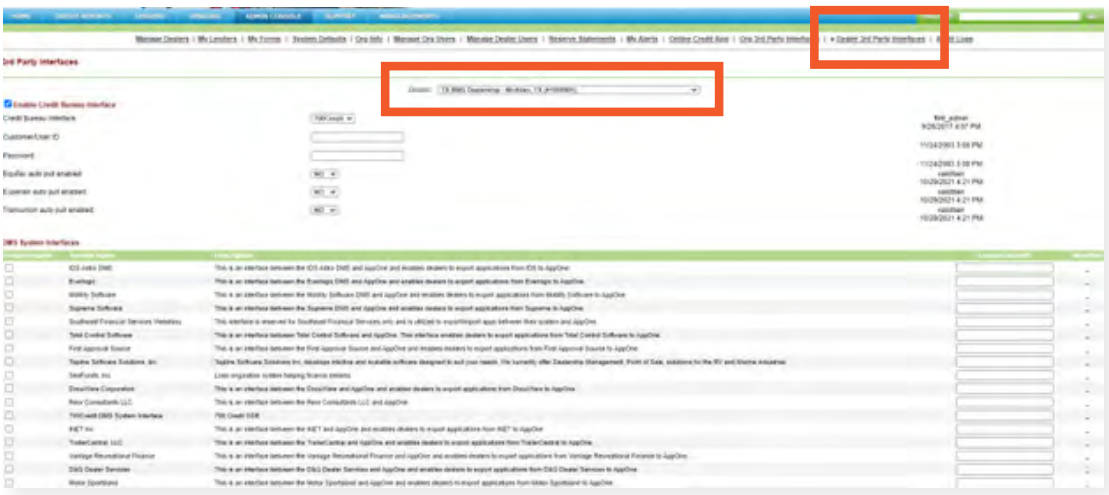
From the home dashboard, click **"Admin Console"** in the top, blue navigation bar. In a second navigation bar directly below, click **"Org 3rd Party Interfaces"**. Check **"Enable Credit Bureau Interface"**, select **"700Credit"** from the drop-down, enter the group's specific gateway 700Credit credentials and turn on/off preferred bureaus. Click **"Save"**.

Note: After saving, the password field will go blank and the dealer will not receive a confirmation notification, however the credentials did save and the org level user can move on.



Now that the integration has been enabled at the organization level, locate and select the **"Dealer 3rd Party Interfaces"** menu item, as circled below.

From here, each group within the organization will be set up individually. At the top of the page, locate the **"Dealer"** drop-down and pick the dealership whose integration needs to be enabled. Check **"Enable Cedit Bureau Interface"** and then **"700Cedit"** from the first drop-down. Provide that dealership's personal gateway credentials, and set default bureaus. Scroll down and click **"Save"**.



Organization-Level User Credentials: Limitations/Specifications

In the process of initially enabling 700Credit into an organization, and then individually enabling each of its groups integrations, organization level users can use any one of their group's AppOne login credentials to access the portal. The user will still then have access to the **"Dealer 3rd Party Interfaces"** page where they can use group-specific credentials to enable their dealerships.

Please Note: This does not apply when pulling credit at the organization level.

If an organization level user wants to pull credit on an applicant in a group, they must login to the AppOne platform with that group's specific organization level login. From there, they can access that group/applicant, provide the group's specific gateway credentials for pulling credit, and access the report.

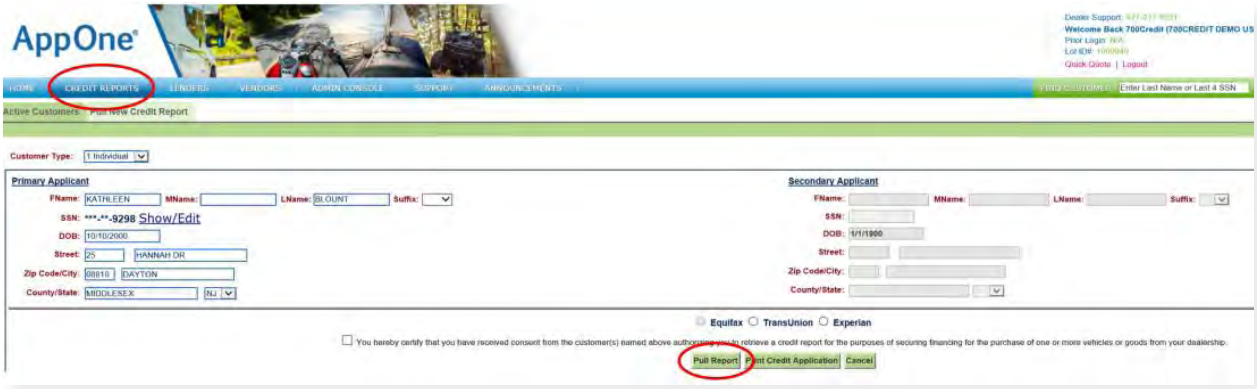
If a dealer would then like to pull credit in another group in their organization, **they must log out of AppOne, log back in with the second dealership's login credentials**, followed by their 700Credit gateway credentials.

This credential-specific limitation only applies when **pulling credit within multiple groups**. After pulling credit, dealers then still have access to their other dealerships' systems. They can pan between each of their groups and monitor the information.

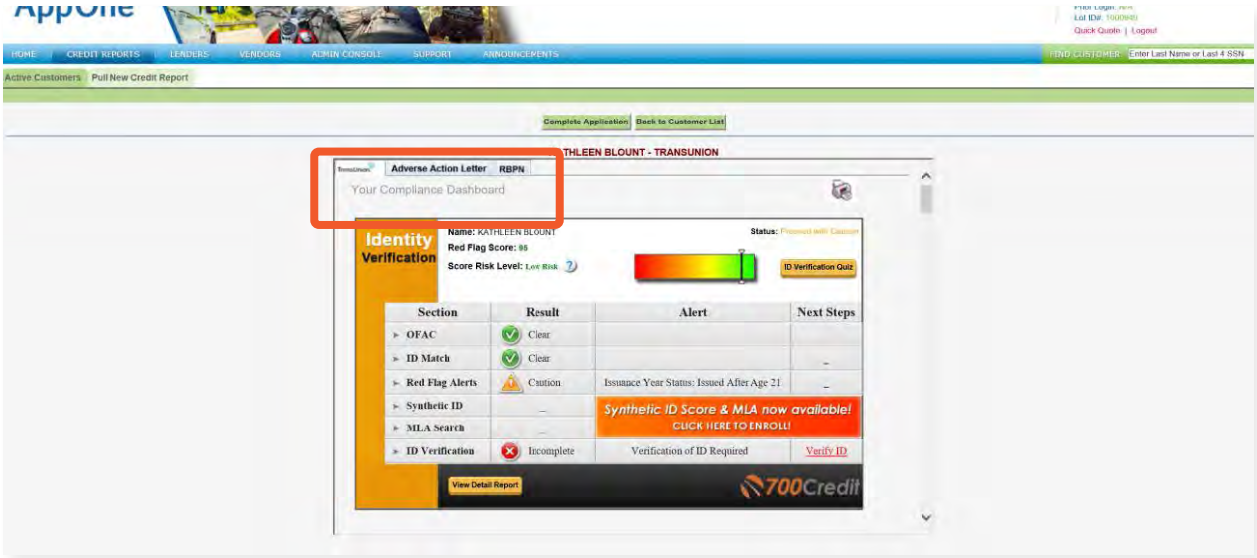
Pulling Credit in AppOne

Once the dealership's 700Credit integration has been successfully enabled, dealers will login to their AppOne platform using their group's dealer credentials and have two options for pulling credit.

Option One: Located in the top, blue navigation bar, click **"Quick Credit Pull"** and provide the required applicant information into the form. Choose which bureau to use, check the consent box, and then select **"Pull Report"**.



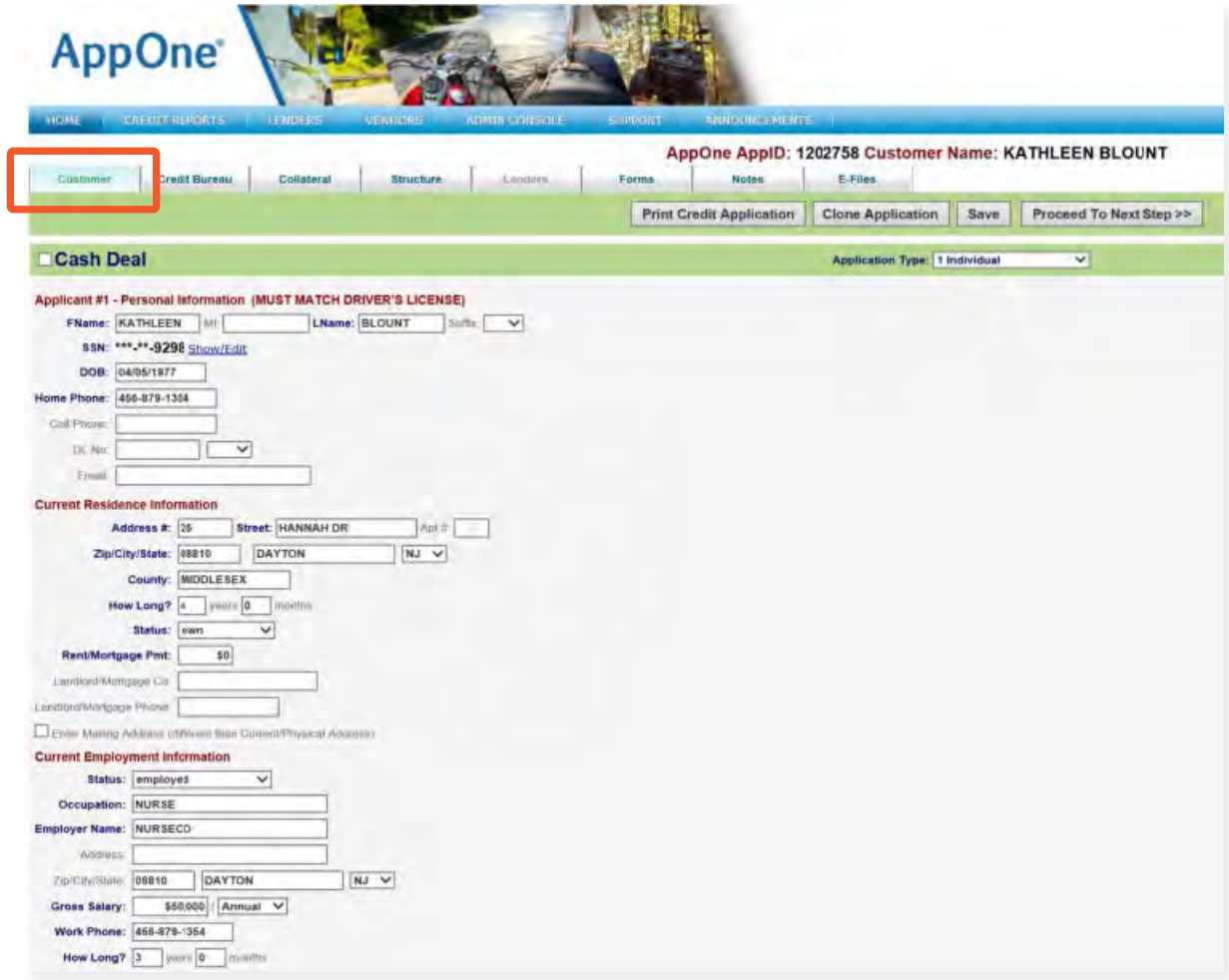
700Credit's full credit report will appear on screen in an iframe. From here, dealers can utilize the tabs at the top of the report to pan between the identity verification and full credit report, Adverse Action Letter and Risk-Based Pricing Notice. They can also use the grey hyperlink below these tabs to access the Compliance Dashboard.



Option Two: Dealers can also pull credit after creating a new application in the system. From AppOne's homepage, click **"New Deal"** in the top-right corner.



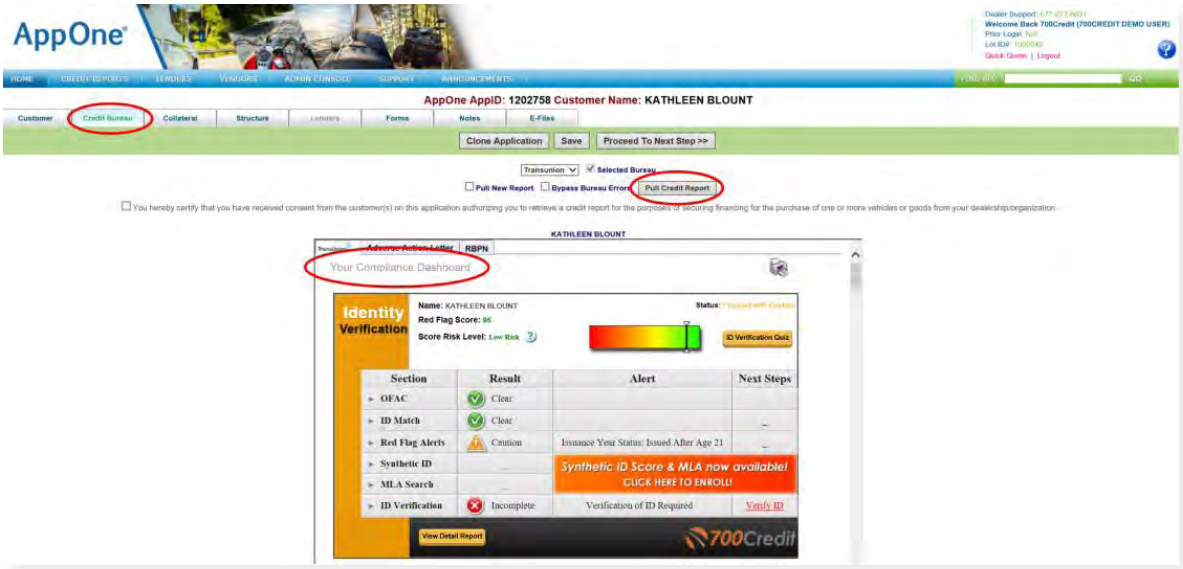
Start the application from the **"Customer"** tab, as shown below, and input the required information into the provided application form.



After completing the applicant information form, click the **"Credit Bureau"** tab.

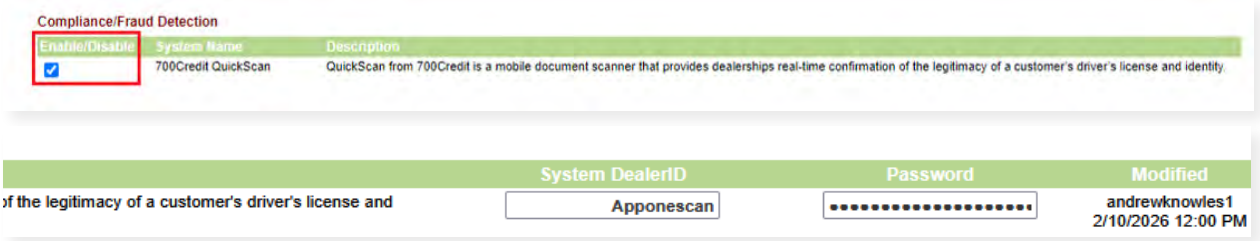
Located below the navigation panel and green bar, use the drop-down menu to select which bureau to use for the credit pull. After specifying the bureau, the dealer can click **"Pull Credit Bureau"**.

700Credit's full credit report will appear on screen in an iframe. From here, dealers can utilize the tabs at the top of the report to pan between the identity verification and full credit report, Adverse Action Letter and Risk-Based Pricing Notice. They can also use the grey hyperlink below these tabs to access the Compliance Dashboard.



Activating QuickScan in AppOne

Activating QuickScan in AppOne begins within the **Admin Console**. Select **"Dealer 3rd Party Interfaces"**, then **"Compliance/Fraud Detection"**, and check the **"Enable/Disable"** box. Next, on the far-right of the screen, input the AppOne QuickScan Gateway Credentials.

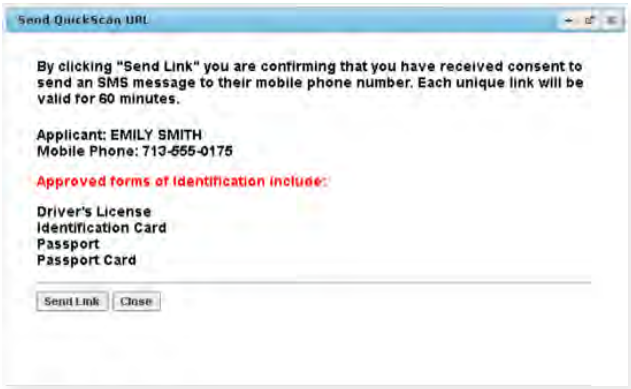


Initiating a QuickScan

Once in a deal, users can utilize the QuickScan feature from the **"Credit Bureau"** tab. Next, select the **"700Credit QuickScan"** tab, and then the **"Send QuickScan URL to Customer Phone"**.

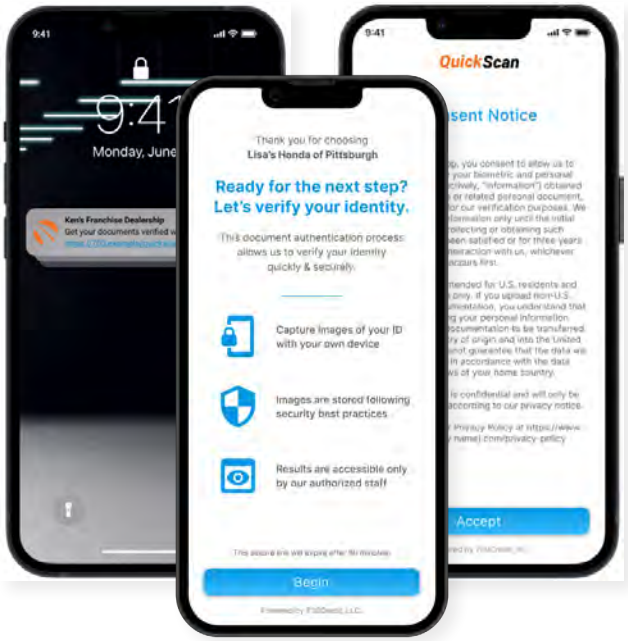


Verify the name and phone number of the customer and click **"Send Link"** to send a text message link to the customer's phone.

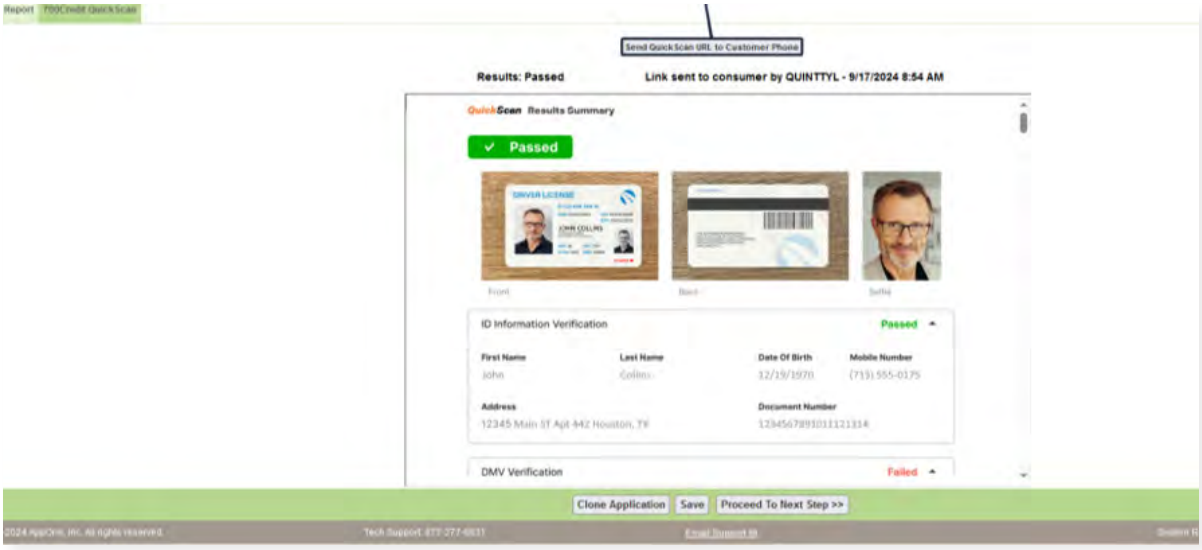


The consumer receives an alert on their mobile device containing the link to initiate the document capture experience.

Customer will follow instructions (*as explained in previous section*) to send their necessary documents and a selfie to 700Credit for verification.

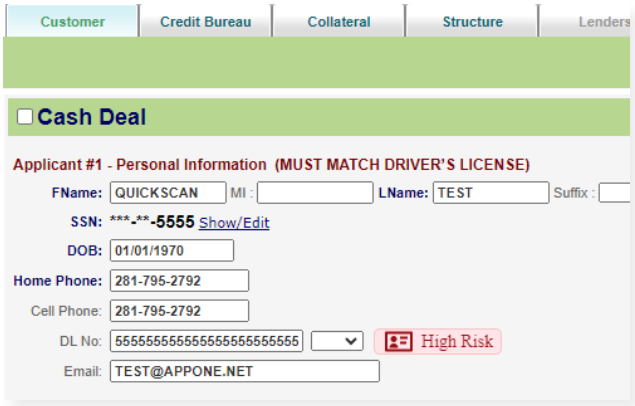


Once the documents are reviewed by 700Credit, the verification results display on the **"700Credit QuickScan"** tab.



The results of the verification request is also displayed next to the **"DL No."** field on the **"Customers"** tab as a hyperlinked button.

Click this button to access the 700Credit QuickScan page on the Credit Bureau tab, where you can review the full verification report results.



Introduction to 700Dealer.com

All 700Credit dealers have exclusive access to their own personal credit portal hosted at [700Dealer.com.](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.

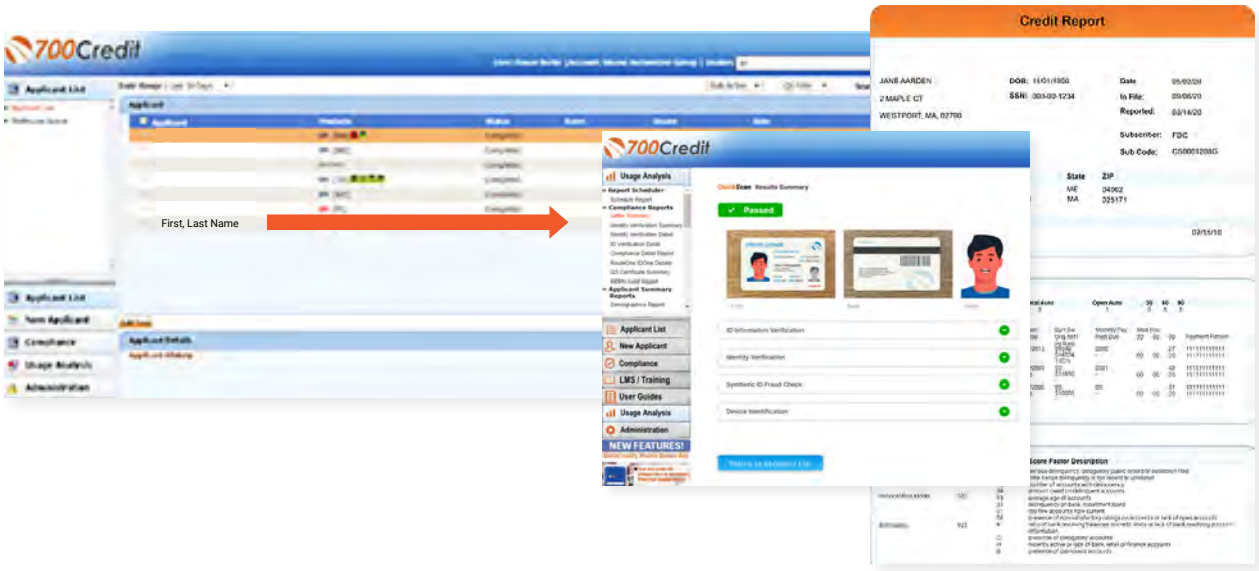
You should have received your username and password in a welcome email from our team. If you did not receive this email, or have misplaced it, please contact our support department at: **support@700credit.com | (886) 273-3848**.



Viewing Your Lead Information

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, a link to their compliance dashboard, and QuickScan results (*if applicable*).

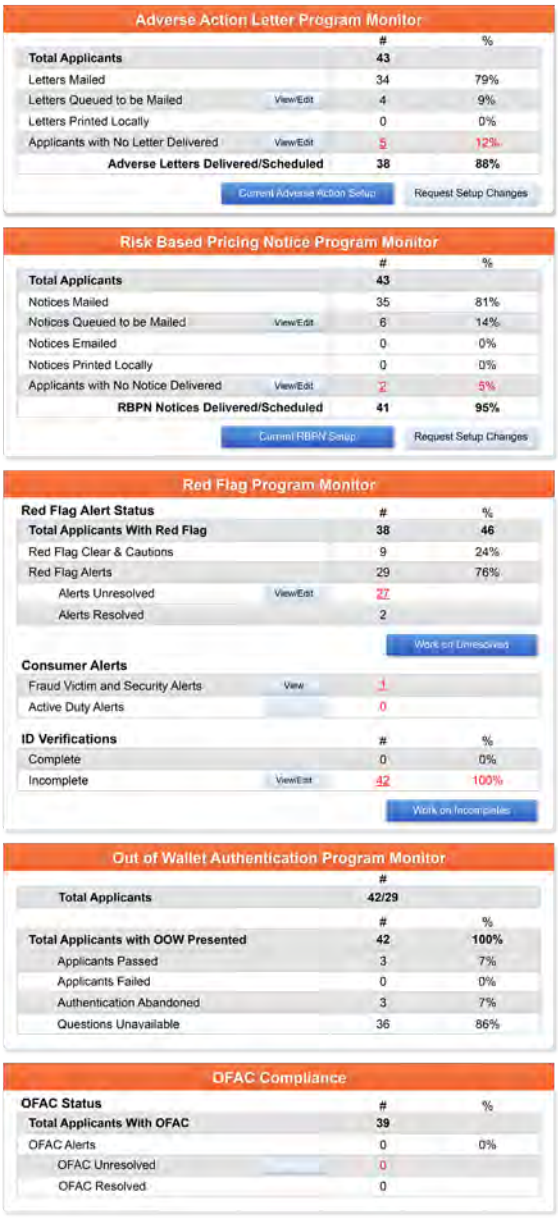


Compliance Dashboard

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

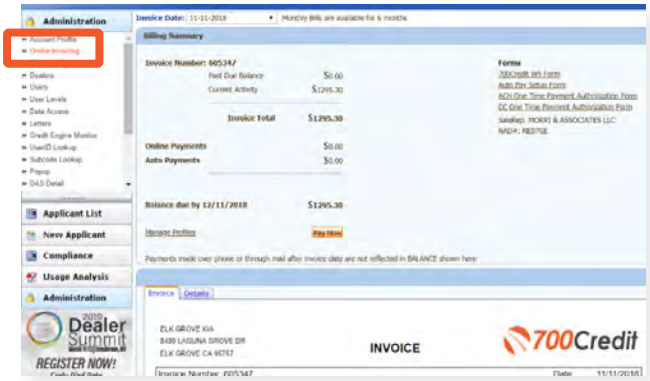
How You Benefit

- 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 "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.