USER GUIDE

NOVEMBER 2021

TABLE OF CONTENTS

Welcome to 700Credit!

700Credit is the leading provider of credit and compliance solutions for the automotive industry. Our products and services have evolved through the years, as we continually collect feedback from our clients around the country. Our singular focus on the automotive industry has allowed us to create solutions that are easy to use and best fit the needs of our dealer clients. Today we have over 14,500 direct dealer clients using our products and services across the US.

Credit Reports

We offer access to reports from the leading national credit companies, Experian, Equifax and TransUnion. Credit Reports contain information from credit grantors, courts, and collection agencies regarding the historical loans by the consumer. Credit Reports also include: scores (FICO and Vantage), and public records such as judgments, liens, and bankruptcies. They also may include previous employers, addresses and other names used. All 700Credit clients receive their choice of report format, score and ancillary products.

Red Flags

A Red Flag summary is provided with each report pulled, to alert you to information that appears to be genuine on the surface but may be questionable. These warning messages focus on high-risk applicants, social security numbers, driver's licenses, and addresses. Currently, there are more than 31 patterns for Red Flag alerts.

Out of Wallet Questions

Out of Wallet (OOW) questions are available for every applicant processed through the platform. When a Red Flag alert occurs, your dealership must validate the person's identity. OOW questions are available instantly, providing multiple choice questions that would be hard for an identity thief to answer. If the consumer answers most the questions correctly, their identity is verified, and the alert is automatically resolved, allowing you to proceed with the transaction.

Risk-Based Pricing Notices

Following the National Automobile Dealers Association (NADA) and National Independent Automobile Dealers Association (NIADA) recommendations, our solution uses the Exception Notice option, otherwise known as Model Form B-4 and Model Form B-5, for those instances where a score is not returned on the consumer.

Adverse Action Letters

We have developed a base solution that follows industry best practice (and the best liability protection) to help keep you in compliance with federal and state laws and regulations. Our services can be tailored to fit your dealership's interpretation of the law and internal policies.

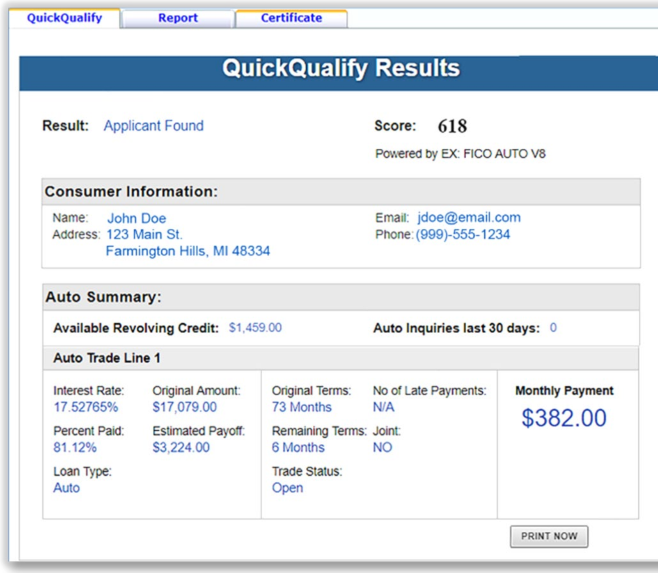
This guide will walk you through our soft pull (*QuickQualify*) integration within the Darwin platform.

Introduction to QuickQualify - *Consumer Prequalification from 700Credit!*

QuickQualify is a soft-pull solution which places a soft inquiry on the consumers file, that does not require a consumer's SSN or DOB – only name and address required. For each consumer that fills out the prequalification form and gets pre-approved, dealers receive:

- Live FICO Score
- Available Revolving Credit
- Auto Inquiries last 30 days
- Summary of Auto Trade Lines Including:
  - Current Monthly Payments
  - Current Auto Loan Interest Rates
  - Remaining Balance / Payoff Payment History Months
  - Remaining on Auto Loans

You can use this information to put the consumer in the right vehicle with the right financing, right away!

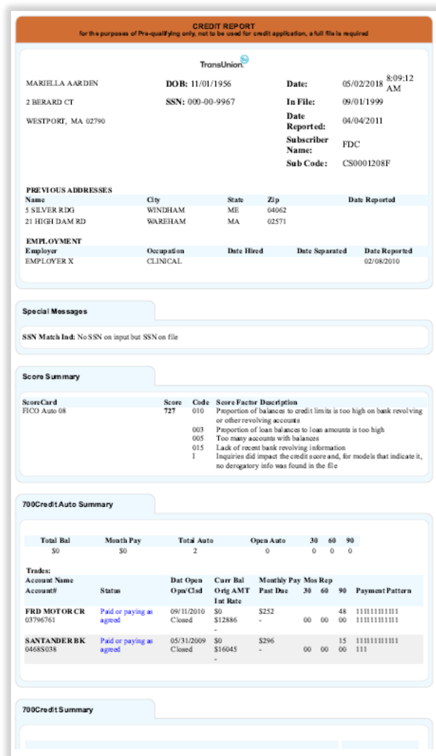


Credit Report Option

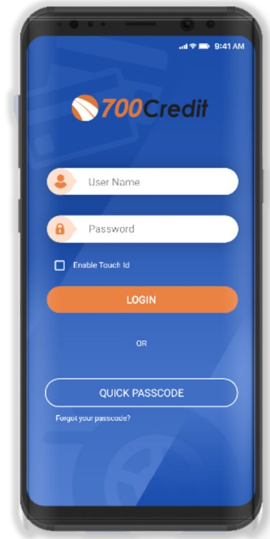
With our QuickQualify platform, dealers have the option of either getting the soft-pull results as shown above, or you can opt to receive a full credit file from all three bureaus: **Equifax**, **TransUnion** and **Experian**.

We **STRONGLY** suggest you set up your prequalification bureau to match the bureau and scorecard that matches your credit bureau used in your F&I office.

Note: This report can only be used for informational purposes and CANNOT be used to fund the deal.



QuickMobile App



The 700Credit Mobile Dealer App is specifically designed for our dealers to manage their soft-pull leads generated by the QuickQualify solution from a single, secure platform.

From this simple interface you can:

- Receive alerts when consumers complete the QuickQualify web form
- Optimize your interactions with applicants through text and mobile dialing
- View a list of all applicants and immediately click on any applicant to view the live credit score and credit file information
- Set filters to view leads from a specific period of time.
- Dealers can forward the QuickQualify URL via text or email for consumers to complete from their devices.

The **700Credit QuickMobile Dealer App** is available for both mobile phone (iOS & Android) and tablet formats. It is offered at no charge and can be downloaded from the Apple and Android App Stores by searching for "700Credit" or by scanning the QR Code to the right. Please contact our support team if assistance is required: **(866) 273-3848**.

iOS

android

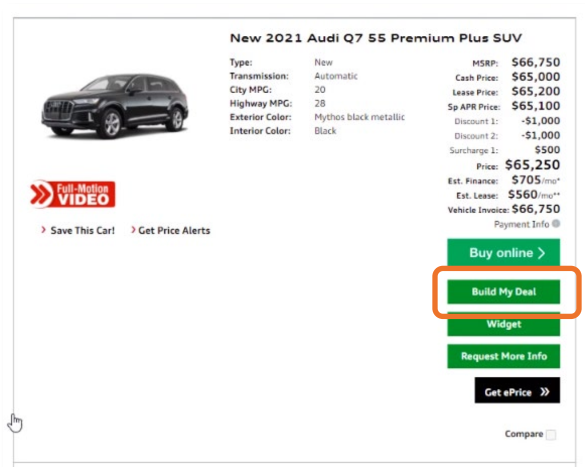
Scan NOW Using your Mobile Phone

Darwin Implementation

Consumer Experience

700Credit is partnered with **Darwin** to provide **QuickQualify** integration in the digital retailing process.

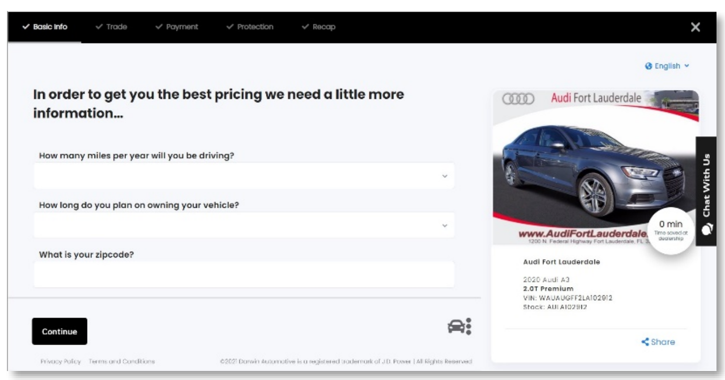
Starting on the dealership website, a consumer will locate a car they are interested in and click "**Build My Deal**" as shown to the right here.



A pop-up window will appear prompting the consumer to fill out the form. Consumers will answer:

1. How many miles per year you will be driving?
2. How long do you plan on owning your vehicle?
3. What is your zip code?

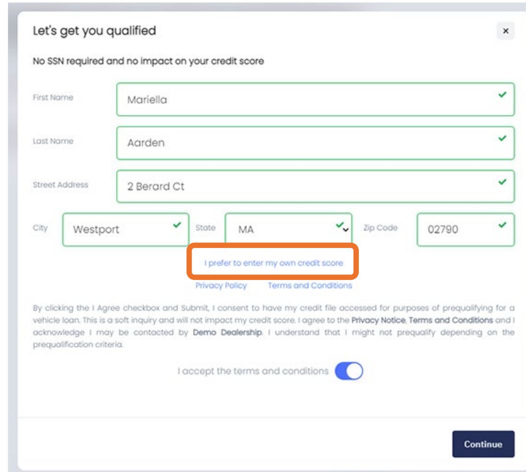
After completed, the consumer can click "**Continue**."



A second pop-up will appear on the screen, prompting the consumer to fill out additional information. The consumer will provide:

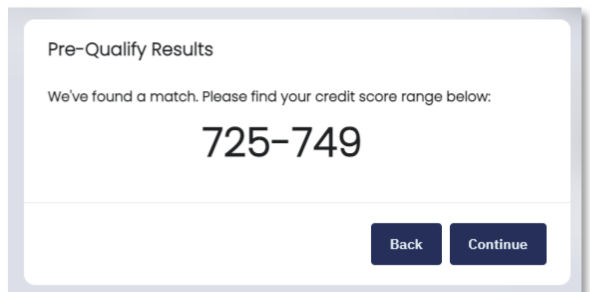
1. First Name
2. Last Name
3. Street Address
4. City, State, and Zip Code

The consumer also has the option of entering in their own credit score, as shown to the right.



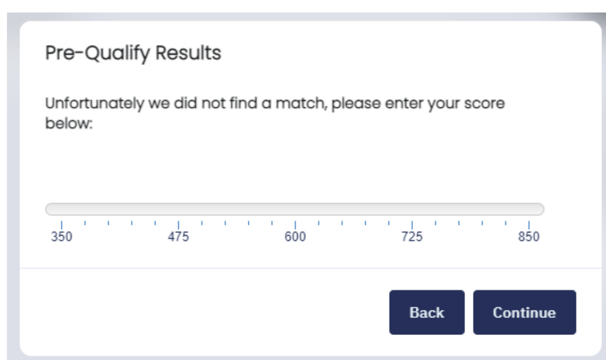
After completing the form, and accepting the terms and conditions, the consumer clicks "**Continue**" and the credit score *range* will pop-up in a separate window as shown here.

When the consumer clicks continue, they are brought back to the digital retailing process to complete their inquiry.



In the case the consumer information was not found at the bureau, a pop-up window will appear letting them know a match was not found and giving them the opportunity to self-report their score.

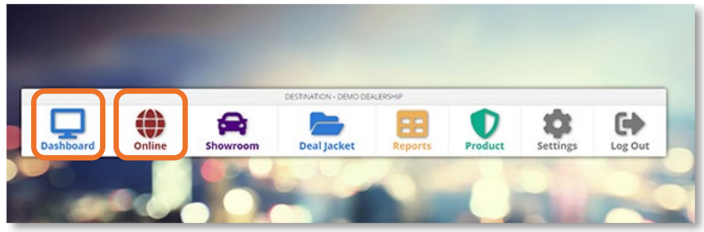
Pick a score, click "**Continue**" and they are brought back into the digital retailing process.



Viewing Leads in the Darwin Platform

Dealers will begin the process of viewing leads on the Darwin homepage, as shown to the right.

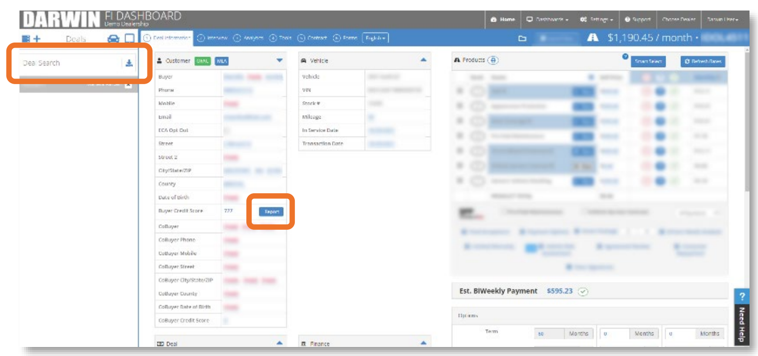
They will either choose "**Dashboard**" or "**Online**", as outlined to the right. This will bring them to the Darwin CRM Dashboard.



Note: While who is able to access either dashboard differs, the process of viewing reports is the same. This user guide follows the (FI) Dashboard point of view.

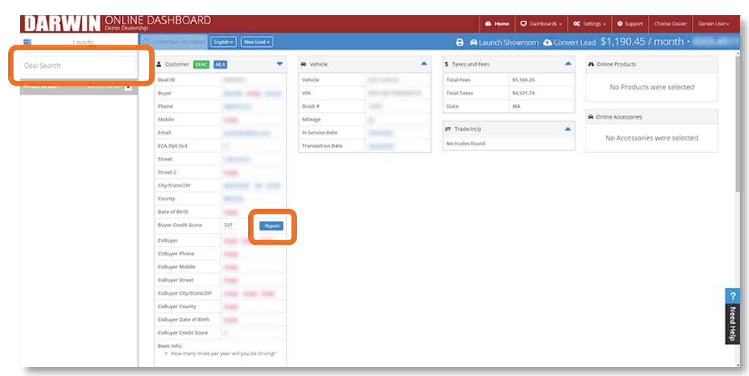
From here, the dealer can search for a customer/lead in the left navigation bar, labeled "**Deal Search**", as outlined below.

Once the customer has been located and selected, their information will appear in the dashboard. To view a new/old prequalification report or full credit report, dealers will click on the "**Report**" button as shown here.

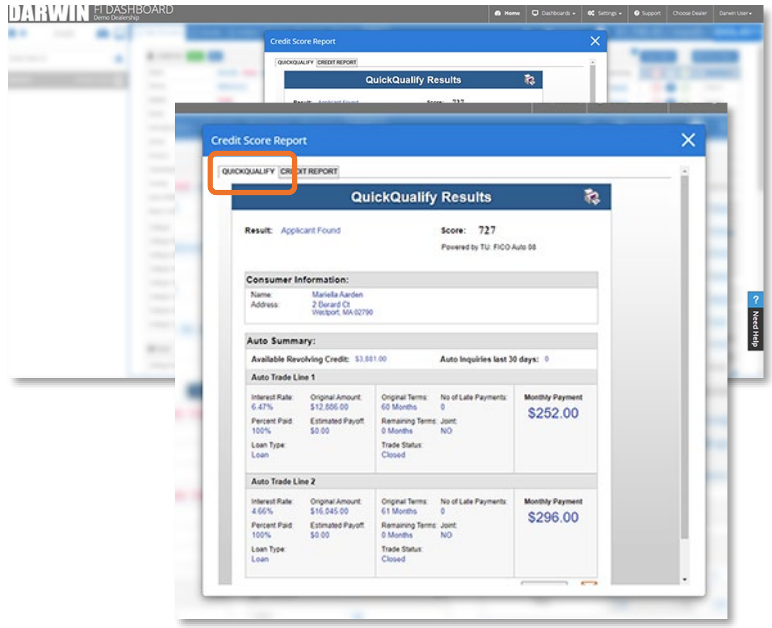


To the right is what dealers will see in the "**Online Dashboard**".

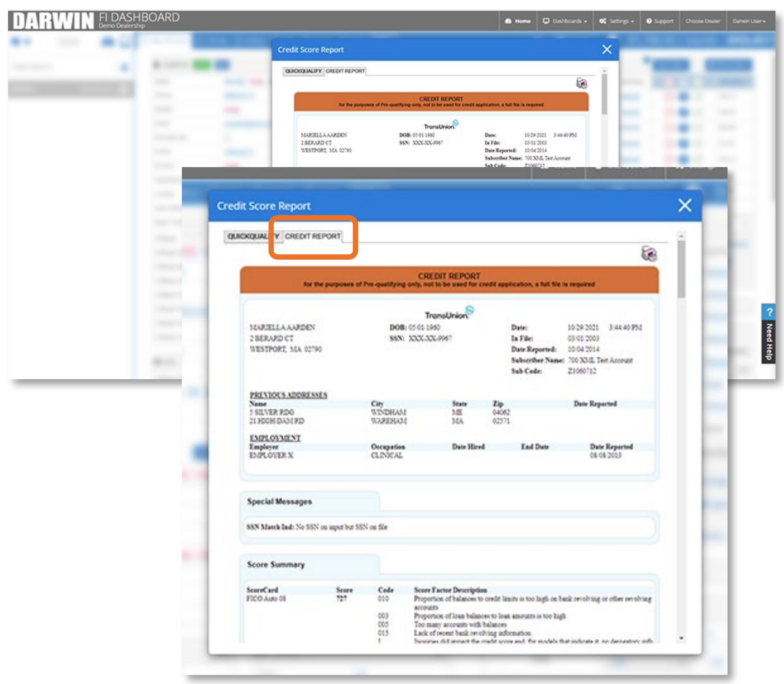
The "**Deal Search**" navigation bar and "**Report**" button are located in the same places.



After clicking the Report button, a pop-up labeled "Credit Score Report" will appear, with the tab "**QuickQualify**" selected (*as shown to the right*) and a QuickQualify Results page visible.



If a full credit report has been pulled, the dealer can click the "**Credit Report**" tab and view the consumer's full credit report and exact score.

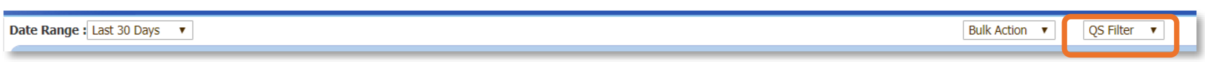


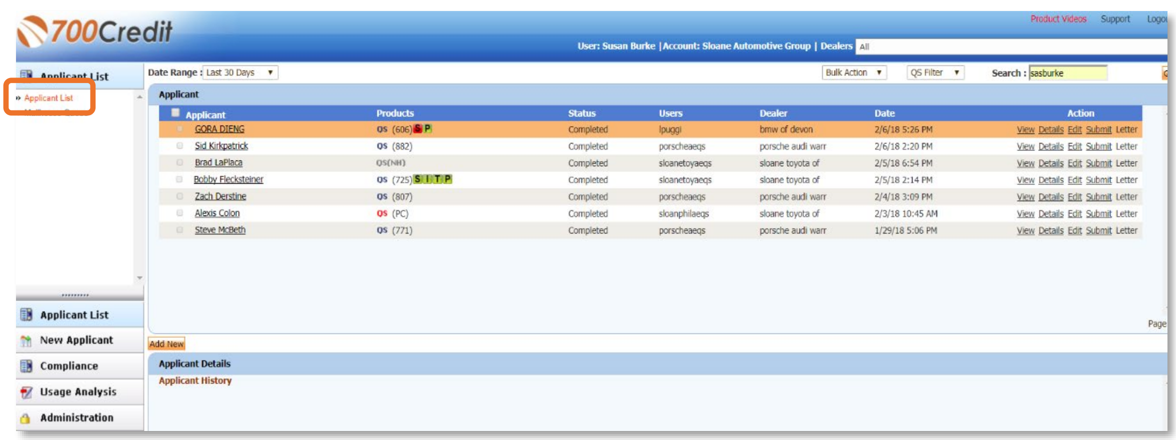
Introduction to 700Dealer.com

In addition to retrieving the prescreen results through the customer record in your CRM, you can log in to your 700dealer.com portal and see your customers prescreen results as shown below. Just click on the customer's name and you will be served up a window with their prescreen results as shown below.

Viewing Your Leads

When you log in to 700Dealer.com, simply click on the **Applicant List** menu item in the left-hand column. You can select **Date Range** to view different timeframes, and to view just your QualiFi leads, select the **QS filter** as shown here:

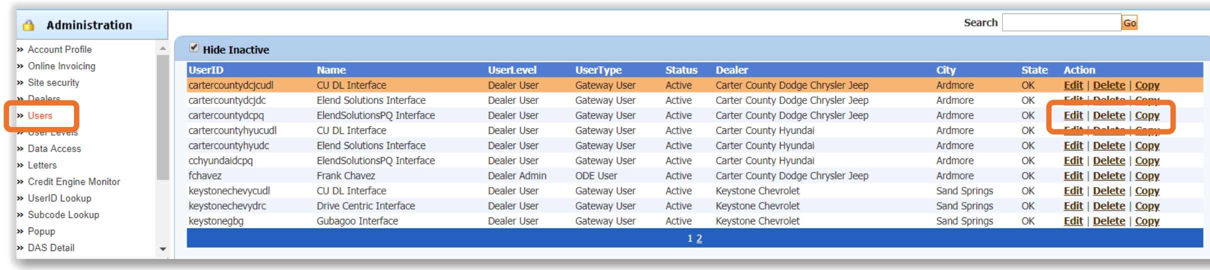




Managing Users

You can add, edit or delete users who have access to your customer, credit and lead information through the following process.

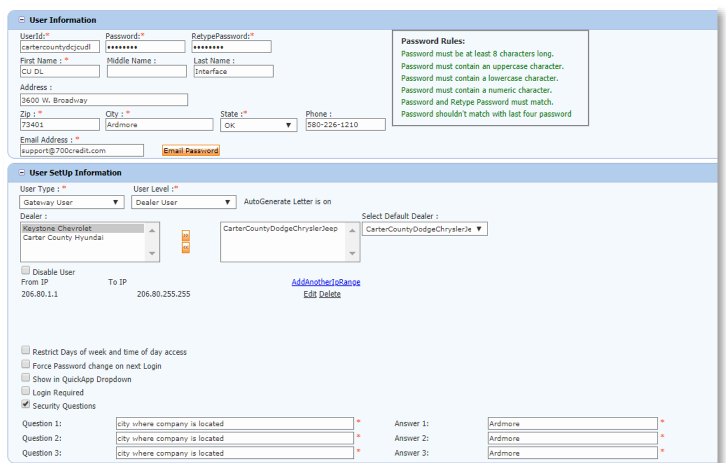
1. Log in to 700Dealer.com
2. Click on the "**USERS**" link in the left-hand navigation.
3. To **EDIT** a user's credentials, click the Edit link on the right.
4. To **DELETE** a user, click the Delete link on the right.
5. To **Create a NEW user**, click on the Copy link on the right.



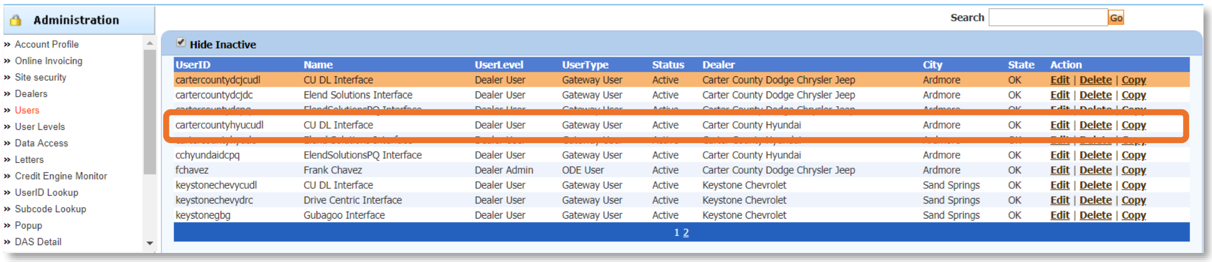
UserID	Name	UserLevel	UserType	Status	Dealer	City	State	Action
cartercountydcjcudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit | Delete | Copy
cartercountydcjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit | Delete | Copy
cartercountydcpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit | Delete | Copy
cartercountyhyucudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit | Delete | Copy
cartercountyhyudc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit | Delete | Copy
cchyundaidcpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit | Delete | Copy
fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit | Delete | Copy
keystonechevycudl	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit | Delete | Copy
keystonechevydrc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit | Delete | Copy
keystonegbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit | Delete | Copy

1 2

When you click on **Edit**, you will be brought to a screen where you can make changes to the information.

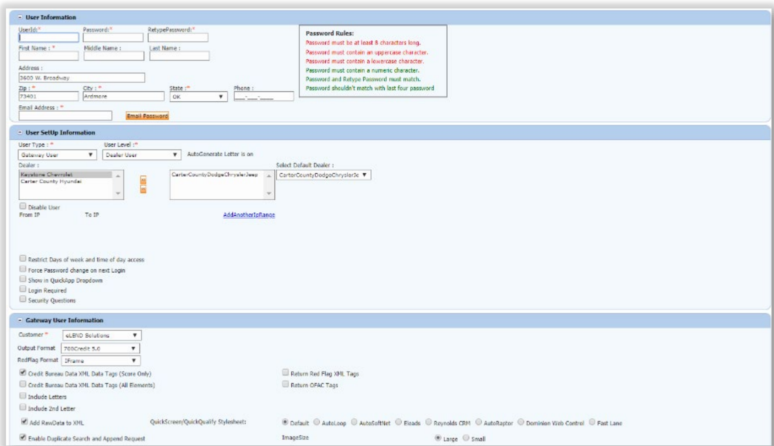


Creating a New User



UserID	Name	UserLevel	UserType	Status	Dealer	City	State	Action
cartercountydcjcudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit | Delete | Copy
cartercountydcjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit | Delete | Copy
cartercountyhyucudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit | Delete | Copy
cchyundaidcpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit | Delete | Copy
fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit | Delete | Copy
keystonechevycudl	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit | Delete | Copy
keystonechevydrc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit | Delete | Copy
keystonegbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit | Delete | Copy

To create a new user, it is easiest to find a similar user id select the **COPY** action as highlighted above. You can then fill in the new user information and make any changes in the setup necessary.



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.