



USER GUIDE

NOVEMBER 2021

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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 how to pull credit reports and run a prescreen (soft pull) from within your IDS platform. If you have any questions, please feel free to reach out to our support desk at: (866) 273-3848 or email us at: support@700Credit.com.

Introduction to QuickScreen

Welcome to 700Credit's QuickScreen credit soft pull/prescreen solution. QuickScreen has been seamlessly integrated into the Affinitive Quote platform, so it is easy to access, easy to use. In addition, since it is a soft-pull solution, you only need a consumer's name and address to pull their credit score and auto summary, with no adverse effect on their credit score.

QuickScreen gives you visibility into your customer's credit profile before you work a deal, so you can work the right deal, right away, saving time and preventing a potentially uncomfortable situation for your customer. QuickScreen can also help you provide the customer with a payment estimate based on the car they are interested in. In addition, knowing the customer's current car payment enables your team to have more meaningful budget conversation with the client, potentially shortening the sales process, getting you to the finish line faster.

QuickScreen returns the following data to the user:

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

QuickScreen Results

Result: Consumer Passed Quick Screen Criteria **Score:** 727 (Tier 1)
Powered by TU: FICO Auto 08

Consumer Information:

Name: John Doe
 Address: 1234 Anystreet
 Westville, MI 02345

Auto Summary:

Available Revolving Credit: \$3,881.00 Auto Inquiries last 30 days: 0

Auto Trade Line 1				
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	\$252.00
6.47%	\$12,888.00	60 Months	0	
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
100%	\$0.00	0 Months	NO	
Loan Type:		Trade Status:	Trade Open Date:	
Auto Loan		Closed	11/11/2012	

Auto Trade Line 2				
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	\$296.00
4.96%	\$16,045.00	61 Months	0	
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
100%	\$0.00	0 Months	NO	
Loan Type:		Trade Status:	Trade Open Date:	
Auto Loan		Closed	07/31/2011	

Certificate Status:

Printed By: N/A
 Confirmed By: N/A

Getting Started in IDS

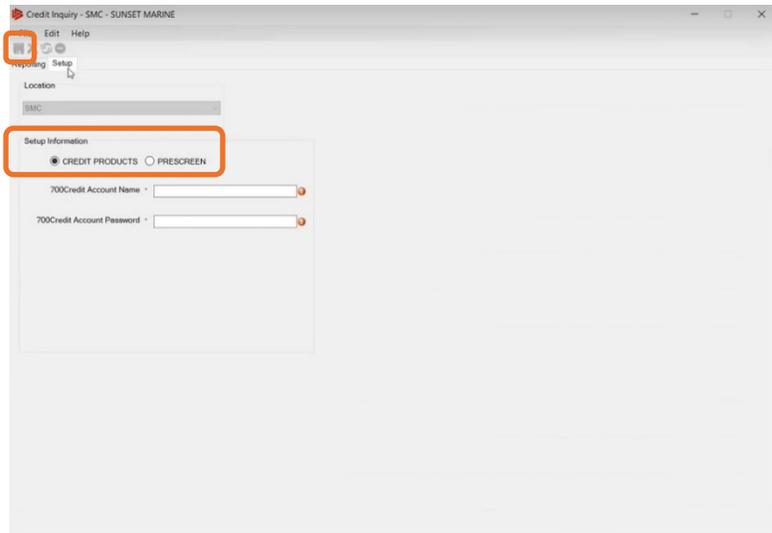
Get Connected

Dealers will need to enter the login credentials provided by 700Credit before they can pull credit and prescreen.

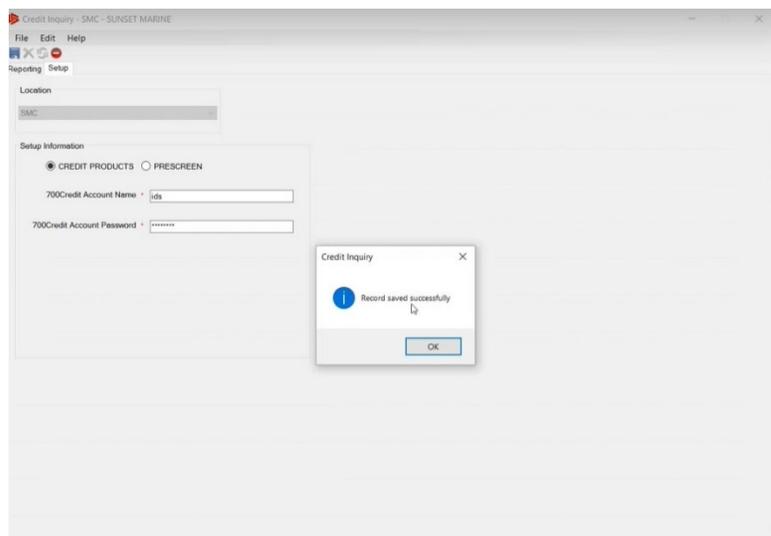
To do that, click the set-up tab in the navigation bar and then select the “**Credit Product**” and/or “**Prescreen**” radio button.

Enter the specific username and password provided for the product selected.

Click the save icon in the top-left corner.



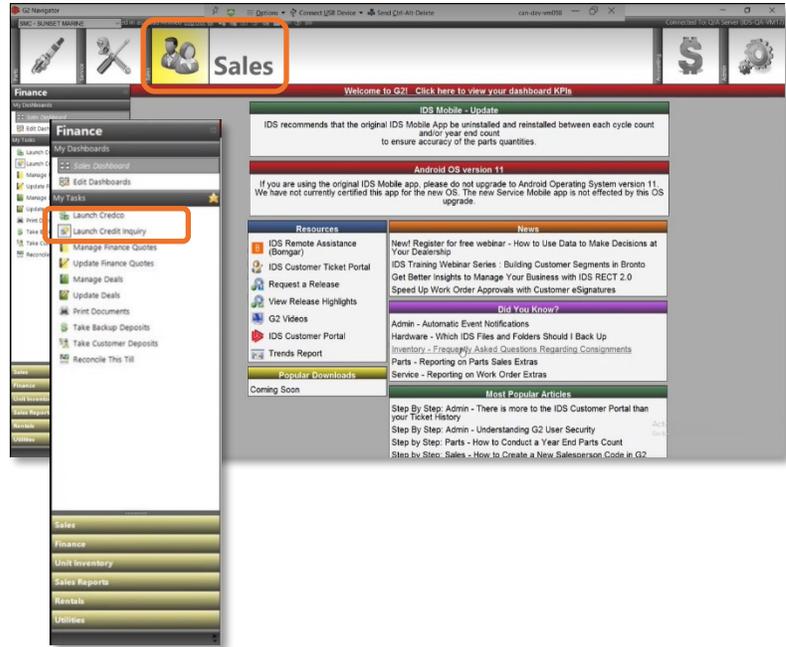
A pop-up will appear that the record was saved successfully. Click “**OK**”.



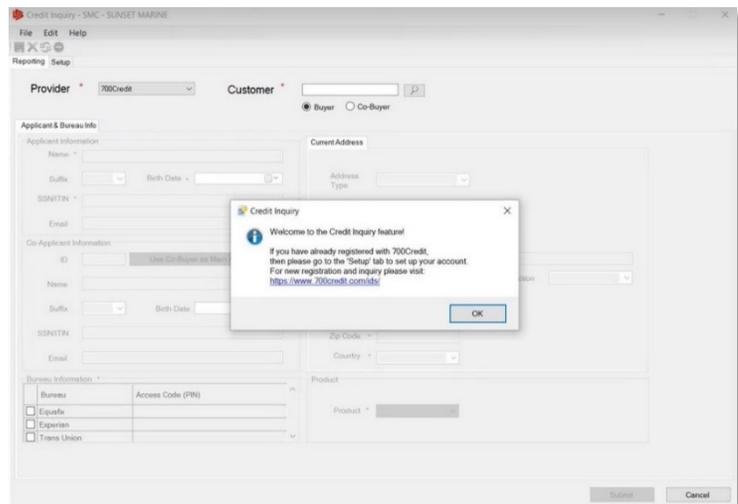
Pulling Credit and Prescreen Reports

Dealers will begin on the IDS platform dashboard. Click **“Sales”** in the top navigation bar on the dashboard home page.

Click **“Launch Credit Inquiry”** in the left-panel navigation bar.



Note: If the dealer has not registered for 700Credit, or entered an incorrect username and password, this pop-up window will appear.

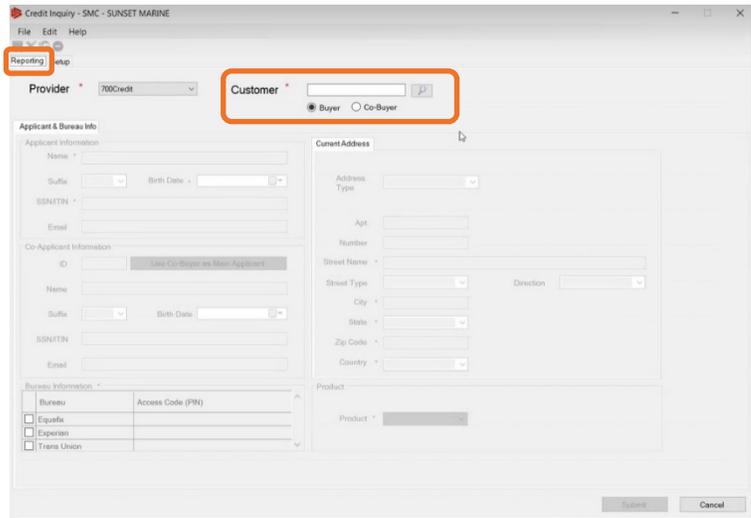


Click on the **“Reporting”** tab in the top-left corner of the pop-up.

To search a customer, start with choosing **“Buyer”** or **“Co-Buyer”**.

If the dealer knows the customer’s IDS-generated number, they may type it in to the **“Customer”** form fill, and their information will auto-populate the form.

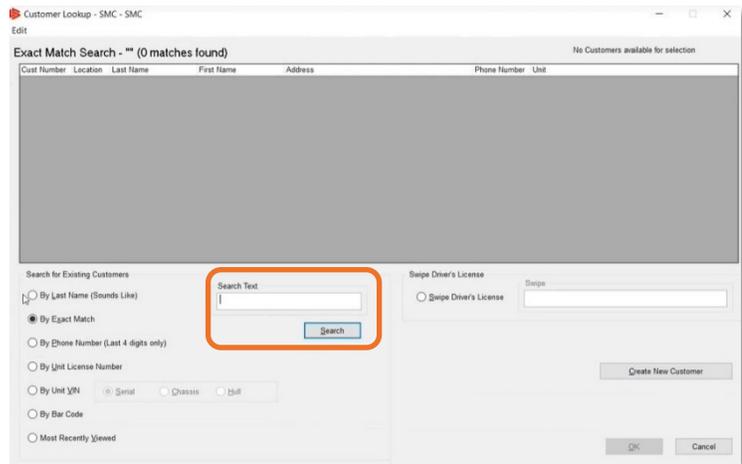
If the dealer does not know the customer’s specific number, they may click on the search icon circled to the left.



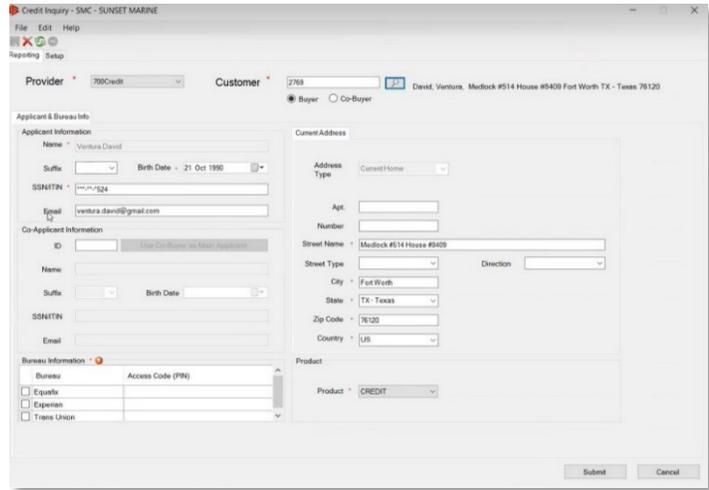
A customer lookup pop-up window will appear. Dealers can search for customers in the search bar through various characteristics:

- **Last Name**
- **Exact Match**
- **Phone Number (Last 4 Digits only)**
- **Unit License Number**
- **Unit VIN**
- **Bar Code**
- **Most Recently Viewed**

Once the customer has been located in the system, click their name and press **“OK”**.

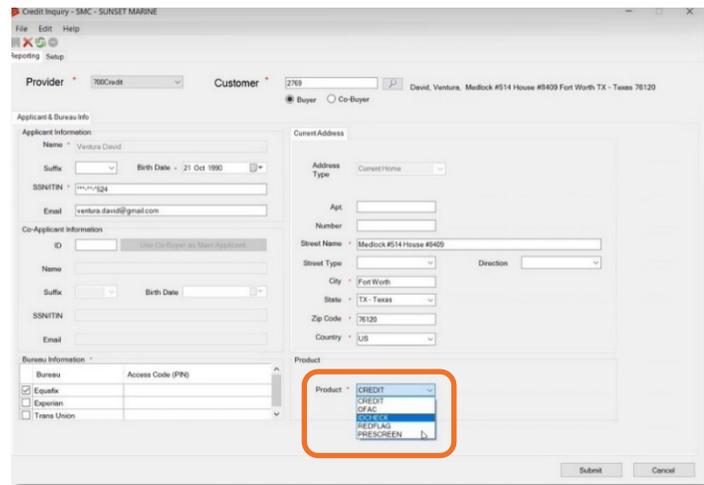


The consumer's information will then auto-populate into the form. From there, dealers can see the consumers information as well as run a credit report or prescreen.

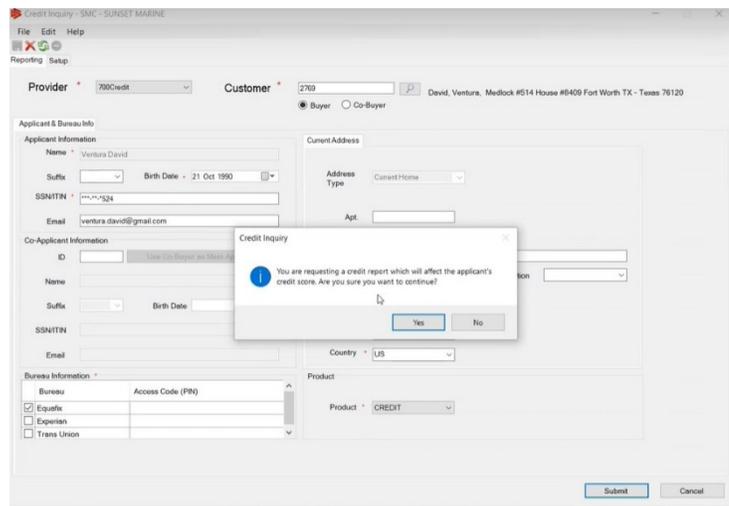


To run a credit report, or a prescreen on a customer, refer to the “**Product**” section” at the bottom-right of the pop-up window. Choose either “**Credit**” or “**Prescreen**” from the drop-down menu. Click “**Submit**” to run the report.

Note: In the case a dealer only wants to view the OFAC, ID Check or Red Flag report, they may choose one of those products as well for an individual report.



When requesting credit, a pop-up window will appear requesting the dealer to confirm the hard-pull for that customer. Click “**Yes**”.



If the dealer holds the correct credentials, and the customer's information has been input correctly, the consumer's full credit report will now appear in a new browser window.

Identity Verification Report

Input Name: VENTURA DAVID
Address: 514 MEDLOCK FORT WORTH, TX 76120

Name: VENTURA DAVID
Red Flag Score: 85
Score Risk Level: Medium Risk

Section	Result	Alert	Next Steps
OFAC	Clear		
ID Match	Alert	Subject not found Last Name: Not found Address: Not found SSN: Not found	IDV Quiz
Red Flag Alerts	Clear		
Synthetic ID	Synthetic Fraud Detection now available CLICK TO ENROLL		
MLA Search			
ID Verification	Incomplete	Verification of ID Required	Verify ID

Score Summary - Ventura David

EQUIFAX | Experian | TransUnion

CREDIT REPORT

EQUIFAX

Customer No: 155AN01823 | Date: 10/26/2021

Special Messages

Indicators: Information From Inquiry Identified As Potentially Fraudulent or Missed - Report Unavailable
IDENTITYSCAN: Inquiry SSN has never been issued or was issued after June 2011.
IDENTITYSCAN: Unable to perform telephone validation due to insufficient telephone input.

To the right is an example of a QuickScreen report. In the case the dealer chose to run a prescreen report, this results page will pop-up in a new browser tab.

QuickScreen Results

Result: Consumer Passed Quick Screen Criteria | Score: 727 (Tier 1)
Powered by TU: FICO Auto 08

Consumer Information:
Name: John Doe
Address: 1234 Anystreet, Westville, MI 02345

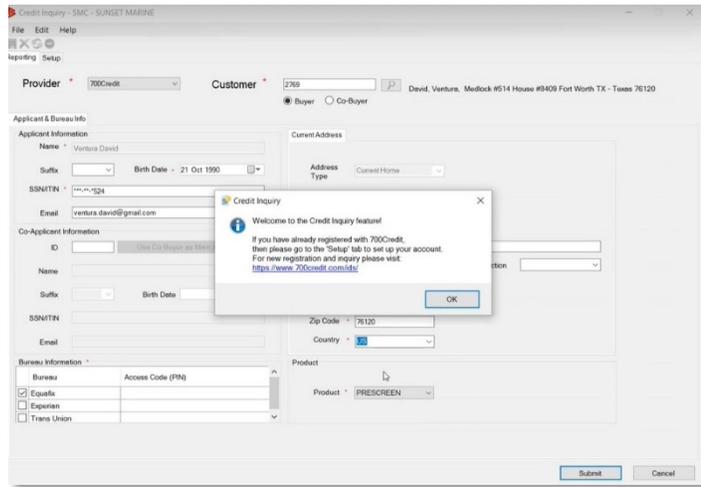
Auto Summary:
Available Revolving Credit: \$3,861.00 | Auto Inquiries last 30 days: 0

Auto Trade Line 1				
Interest Rate: 6.47%	Original Amount: \$12,888.00	Original Terms: 60 Months	No of Late Payments: 0	Monthly Payment: \$252.00
Percent Paid: 100%	Estimated Payoff: \$0.00	Remaining Terms: 0 Months	Joint: NO	
Loan Type: Auto Loan		Trade Status: Closed	Trade Open Date: 11/11/2012	

Auto Trade Line 2				
Interest Rate: 4.86%	Original Amount: \$16,045.00	Original Terms: 61 Months	No of Late Payments: 0	Monthly Payment: \$296.00
Percent Paid: 100%	Estimated Payoff: \$0.00	Remaining Terms: 0 Months	Joint: NO	
Loan Type: Auto Loan		Trade Status: Closed	Trade Open Date: 07/31/2011	

Certificate Status:
Printed By: N/A
Confirmed By: N/A

If the dealer does not hold the correct credentials, a pop-up will appear either prompting the dealer to set-up their account or visit a lead form for new registration.



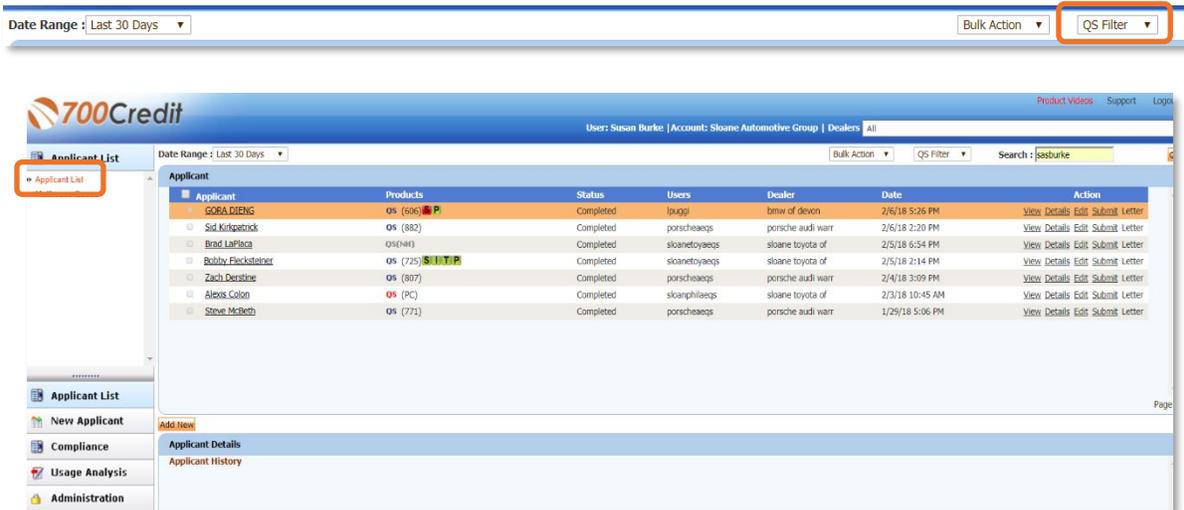
Introduction to 700Dealer.com

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:



You should have been sent your 700Dealer.com login credentials in one of our welcome emails to you. If you cannot locate your credentials, you may send us an email or give us a call at the following: Support: 866-273-3848 (Option 4) or email support@700credit.com.

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	User Level	User Type	Status	Dealer	City	State	Action
cartercountydcdi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcdj	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcdk	Elend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcdl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountydcdm	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cchyundaicpq	Elend Solutions PQ 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
keystonechevycul	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

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

Creating a New User

Hide Inactive	UserID	Name	User level	User type	Status	Dealer	City	State	Action
	cartercountydcjudi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
	cartercountydcjc	Blend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
	cartercountydcjdc	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
	cartercountyhyucudi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
	cartercountydcjdc	Blend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
	cchundaidcpq	Blend Solutions PQ 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
	keystonechevycul	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
	keystonechevydc	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.

User Information

First Name: [] Middle Name: [] Last Name: []
 Address: []
 ZIP: [] City: [] State: [] Phone: []
 Email Address: []

User Setup Information

User Type: [] User Level: []
 Dealer: [] City: []
 Disable User

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.