



QUICK START GUIDE

OCTOBER 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.

TECOBI has integrated our QuickQualify, soft-pull solution with their web-based lead generation platform to provide dealers with high-value leads from their chat-based solution. This guide will introduce you to QuickQualify, and how to access your soft-pull data generated from our integration with TECOBI. If you have any questions, please feel free to reach out to our support desk at: (866) 273-3848 or email us at: <u>support@700Credit.com</u>.





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!

	Qui	скопанту	Results	
Result: Applicant Four	nd		Score: 618 Powered by EX: FICO /	AUTO V8
Consumer Informat	ion:			
Name: John Doe Address: 123 Main St. Farmington H	ills, MI 48334	4	Email: jdoe@email.c Phone:(999)-555-123	com 34
Auto Summary:				
Available Revolving Cr	redit: \$1,459	.00	Auto Inquiries last 3	0 days: 0
Auto Trade Line 1				
Interest Rate: Origina 17.52765% \$17,07 Percent Paid: Estimal 81.12% \$3,224	I Amount: 9.00 ted Payoff: .00	Original Terms: 73 Months Remaining Terms: 6 Months Trade Status:	No of Late Payments: N/A Joint: NO	Monthly Paymen \$382.00

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.

for th	e purposes of Pre-q	CRE ualifying only, not	to be used for a	credit apple	cation, a fu	il file is i	required			
		Tr	ansUnion							
MARIELLA AAR DE	N	DOB: 11/01		Date: 05/02/2018 8:0			:09:12 M			
2 BERARD CT		SSN: 000-0	SSN: 000-00-9967			(09/01/1999			
WESTPORT, MA 62	790				Date Report e	d: (04/04/2011			
					Subscrit Name:	NF 1	DC			
					Sub Cod	ie: 4	.500012081			
PREVIOUS ADDRE	SSES									
Name	a	ty	State	Zip			Date Report	od		
5 SLVER RIK)	w	INDHAM	ME	04062						
21 HIGH DAM RD	90	ARIOLAM	MA	02571						
EMPLOYMENT	0		Pasts Tile		Data R		Data B.			
EMPLOYER Y	0	INICAL	Mate His	20	mite S	da wage o	i Date Ki	por ve@		
Special Messages										
SSN Match Ind. No.51	W on innet but 92%	Lon file								
SSN MIREN INC. NO.52	see on input out 357	Con The								
Score Summary										
ScoreCard FICO Auto 08		727 010 Proportion of balan or other revolving a 003 Proportion of loan 1 005 Too many accounts 015 Lack of recent bank 1 Inquiries did impac no dercoatery info.			ces to credit limits is too high on bank revolving eccounts balances to lean amounts is too high with balances revolving information it the credit score and, for models that indicate it, was found in the file					
700Credit Auto Sum	mary									
Total Bal	Manth Pay	Total Aut		inen Anto	20	60	**			
\$0	\$0	2		0	0	0	0			
Trades:										
Account Name Account#	Status	Dat Open Opn/Clad	Curr Bal Orig AMT	Monthly Past Due	Pay Mos 30	Rep 60 90	Payment I	attern		
FRD MOTOR CR 03796761	Paid or paying as agreed	09/11/2010 Closed	S0 \$12886	\$252 -	00	00 00		111 111		
SANTANDER BK 0468S038	Paid or paying as agreed	05/31/2009 Closed	\$0 \$16045	\$296	00	00 00	5 111111111 0 111	111		
roocreat Summary										





How It Works in TECOBI

Consumers will be "*pushed*" a link to get pre-approved for credit at a dealership during a chat as shown here.



Once they click the link, consumers will be instructed to fill out the form shown here, then check the box agreeing to the T's & C's and select the **"Continue"** button.

Quick Qualify		
First Name*		
Enter your first name		
Last Name*		
Enter your last name		
Street Address*		
Enter your street address		
City	State	Postal Code
Enter your city	Select State	Postal Code
By clicking the I Agree checkbox and Submit, I consent to will not impact my credit score. I agree to the Privacy Poli not prequalify depending on the prequalification criteria. Privacy Policy Terms of Use	have my credit file accessed for purposes of prequal cy, Terms and Conditions and Lacknowledge I may be	Ifying for a vehicle loan. This is a soft inquiry and contacted by 700Credit. I understand that I might
© Continue		

Consumer then sees their preapproval message as shown here. The message includes their credit score range, within 50 points. They will bring this to the dealership when they shop for a car.

Note: this certificate is only valid at the dealership listed.







Notification

The dealership will get notified in the TECOBI portal that someone has completed the preapproval process as shown here. If they click on the icon, a drop-down box appears with a snapshot of the consumer's info.

If you click the **DETAILS** button, a window will open with more detailed information as shown on the next pages.

Dealers will also get notified by email (if they are set up that way) and they can click on the **VIEW MESSAGE** button shown here to see the QuickQualify results.









Both the **DETAILS** and **VIEW MESSAGE**

button open up a window that opens will have 3 tabs at the top. The first 2 tabs will provide you with the 2 different reports available with a soft-pull:

- We provide a summary of the consumer's credit report as shown here, featuring their live credit score and information on all open auto tradelines.
- A full credit report is also available (Experian and TransUnion only).

The third tab will show you the pre-qualified
certificate the consumer receives.

	0	ckQualify Re	sults	R.	\$	
Result: Acoli	cant Found	Sco Pow	res: 727 weed by TU: FICO /	uto 08		
Consumer In	formation:					
Name. Address	MARIELLA AARDEN 2 BERIARD CT WEISTPORT, MA 0279					
Auto Summa	iry:					
Available Rev	olving Credit: \$3.8	1.00 Auto	Inquiries last 30	days: 0		
Auto Trade Li	ne 1					
Interest Rate: 6.47%	Original Amount \$12,886.00	Original Terms: No of 60 Months 0	Cale Payments:	S252.00		
Percent Paid. 100%	Estimated Payoff: \$0.00	Remaining Terms: Joint 0 Months NO				
Loan Type: Loan		Trade Status Closed				
Auto Trade Li	ne 2					
Interest Rate: 4.00%	Original Amount \$16,045.00	Original Terms: No of 61 Months 0	Late Payments:	Monthly Payment		
Percent Paid. 100%	Estimated Payoff. \$0.00	Remaining Terms Juint O Months NO		\$296.00		
Loan Type: Loan		Trade Blatue: Closed				
				(anatara)		

					68	
No. Do	purposes of	-	CREDIT REPORT	edt application, a full file	-	
			TransUnion			
MARIELLA AARDEN 2 BERARD-CT WESTFORT, MA 6270		DOB: SSN:	1545799 XXX-XX-996?	Dute: In File: Dute Reported: Subscriber Name Sub-Code:	06/05/2019 8.38.65 AM 05/05/2001 08/04/2012 e 700 XME, Test Account 23479494	
PRIVECS ADDRESS	18				-	
5 SILVER RDG 21 HIGH DAM RD		WINDHAM WAREHAM	ME	04062 62571	Date Reported	
EMPLOYMENT Employer IMPLOYER X		Occupation CLINICAL	Data Hirod	End Date	Date Reported 06/08/2011	
Special Messages						
SSN Match Ind: No SSN OFAC Name Screen - Cle	re input but 53	N en file				
Score Summary						
SearcCard PICO Auto-18	Score 121	Code 000 005 005 015 015 1	Score Factor Description Proportion of balances to a accounts Proportion of loan balances Too many accounts with ba Lack of recent bank revolv Inquiries did impact the co- was found in the file	redit limits is too high on h a to lowe attornets is too hig discore ing information all score and, for models 0	aak newsbring or other revolving h	







Introduction to 700Dealer.com

As a customer of 700Credit, you have access to your own personal credit portal at <u>www.700dealer.com</u>. You should have received your username and password in a welcome email from 700Credit. If you did not receive this email, or have misplaced it, please send an email to: <u>support@700credit.com</u>, or call: 866-273-3848.



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.

Applicant List	Date Range : Last 30 Days 🔹				Qui	ickQualify	Report	Certificate			
» Applicant List	Applicant										
···		Products	Status	Users			Qui	ckQualify	Results		
		00 (592)	Completed	qq_berglundchryslerjeepdodgefk							
	10	EQ (681)	Completed	berglundfiatel		Result: Applicant Found			Score: 618 Powered by EX: FICO AUTO V8		
	10	EQ (648)	Completed	berglundfiatel	F						
		OFAC	Completed	berglundfiatel							
	0	EQ (728)	Completed	berolundflatel							
	0					Consumer In	formation:				
	0	EQ (617) 📷	Completed	berglundfiatel		Name: John Doe Address: 123 Main St. Farmington Hills, MI 48334			Email: jdoe@email.com Phone: (999)-555-1234		
	0	EQ (617) 📷	Completed	berglundflatel							
	0	EQ (746)	Completed	berglundfiatel				34			
		OFAC	Completed	berglundfiatel							
						Auto Summa	ry:				
Applicant List				Next		Available Revo	olving Credit: \$1,45	9.00	Auto Inquiries last 3	days: 0	
Mew Applicant	Add New					Auto Trade Lin	ne 1				
Compliance	Applicant Details										
Training / Education	Applicant History				1	Interest Rate: 17.52765%	Original Amount: \$17,079.00	Original Terms: 73 Months	No of Late Payments: N/A	Monthly Payment	
🖅 Usage Analysis						Percent Paid: 81.12%	Estimated Payoff: \$3,224.00	Remaining Terms: 6 Months	Joint: NO	\$382.00	
🐴 Administration						Loan Type:		Trade Status:			
Dealer Summit						Auto		Open		PRINT NOW	
March T-13 Henderson, W										PRINT NOW	





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.

								-			
🐴 Administration									Search		
» Account Profile	<u> </u>	Hide Inactive									
Online Invoicing		UserID	Name	UserLevel	UserType	Status	Dealer	City	State	Action	
 Site security 		cartercountydcjcudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy	
Dealers		cartercountydcjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy	
Users		cartercountydcpg	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy	
 User Levels 		cartercountyhyucudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy	
Data Access		cartercountyhyudc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy	
Letters		cchyundaidcpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy	
Credit Engine Menitor		fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy	
UsedD Lealure		keystonechevycudl	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy	
UsenD Lookup		keystonechevydrc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy	
 Subcode Lookup 		keystonegbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy	
Popup • DAS Detail					, i i i i i i i i i i i i i i i i i i i	1 2					

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

 User Information 		
UserId:"	Password:*	RetypePassword:" Password Pulse:
cartercountydcjcudl		
First Name : *	Middle Name :	Last Name : Password must contain an unparcer character
CU DL		Interface Password must contain a lowercase character.
Address :		Password must contain a numeric character.
3600 W. Broadway		Password and Retype Password must match.
Zip : *	City : *	State :* Phone : Password shouldn't match with last four password
73401	Ardmore	ОК У 580-226-1210
Email Address : *		
support@700credit.c	om Ema	iii Password
Ilson Cobile Tefer	mation	
S User Setup Infor	mation	
User Type : *	User Level :*	
Gateway User	Dealer User	AutoGenerate Letter is on
Dealer :		Select Default Dealer :
Keystone Chevrolet Carter County Hyund	dai	CarterCountyDodgeChryslerJeep
	*	
Disable User	7. 10	
206 90 1 1	10 IP	AddAnotheriptxallog
200.00.1.1	200.00.233.	
Restrict Days of w	eek and time of day acce	855
Force Password ch	ange on next Login	
Show in QuickApp	Dropdown	
Login Required		
 Security Questions 		
Question 1:	city where compa	any is located Answer 1: Ardmore *
Ouestion 2:	city where compa	any is located Answer 2: Ardmore
Quertion 3:	city where compa	an is located * Annuar 2: Andrease *
decourses as	city there compa	In a reason Promotion Promotion





Creating a New User

👌 Administration								Search		Go
Account Profile	-	Hide Inactive								
 Online Invoicing 		UserID	Name	UserLevel	UserType	Status	Dealer	City	State	Action
 Site security 		cartercountydcjcudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	ОК	Edit Delete Copy
Dealers		cartercountydcjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
Users		cartercountydcpg	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
User Levels		cartercountyhyucudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
Data Access		cartercountyhyudc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
Letters		cchyundaidcpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
Cradit Engine Manitor		fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
UsedD Lashes		keystonechevycudl	CU DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
UseriD Lookup		keystonechevydrc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
Subcode Lookup		keystonegbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
Popup						12				
 DAS Detail 	Ŧ									

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.

Userld:" Pessword:" RetypePessword:"	Password Rules:
First Name : * Niddle Name : Last Name :	Password must be at least 8 characters long.
	Peakware must combin an uppertaise character. Peakware must combin a low-processe character.
Address :	Password must contain a numeric character.
3600 W. Broadway	Passwerd and Fatype Password must match.
Zip : City : State : Phone : 73401 Antimerre OK T	Password shouldn't match with last four password
Ernol Address -	
 User SetUp Information 	
User Type : * User Level :*	
Gateway User V Dealer User V AutoConcriste Letter is on	
Dealer :	Select Default Devier :
Cartier County Hyundai	v
Detable tear To 17 Add-including To 17 Add-including To 17 Add-including To 17 Add-including To 17 Add-including	8
Force Password change on next Login	
Show in QuickApp Drapdown	
Login Required	
Security Questions	
- Gateway User Information	
Customer * eLEND Solutions *	
Gutput Format 700Credit 5.0 F	
RedFlag Format Strame	
Credit Bureau Data XML Data Tags (Score Only)	Return Red Flag XPR, Tags
Credit Bureau Data XML Data Tags (4II Elements)	Return OFAC Tags
Indude Letters	
i Indude 2nd Letter	
Add RevDeta to XHL QuickScreen/QuickQually Sylesheet:	🖲 Default 🔍 AutoLoop 🗟 AutoSethilet 🔍 Eleads: 🔅 Reynolds CBM 🔍 AutoRaptor 🛞 Dominien Web Control 🔅 Rast Lane





Managing Your Compliance

Complying with the Fair Credit Reporting Act (FCRA) and Equal Credit Opportunity Act (ECOA) regulations is not an easy or pleasant task for any dealership. Luckily, 700Credit does the heavy lifting for you. By offering an array of products and services in a customized package for your dealership, 700Credit has the tools to help keep your dealership in compliance with every customer and transaction.

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-rooftop views, ensuring you have your finger on the pulse of every compliance aspect in your business. Items supported on the dashboard include:

- Red Flag Alert Status
- OFAC Compliance
- Adverse Action Letter
- RBPN
- OOW Questions

Lead Summaries for:

- QuickQualify
- QuickApplication
- PreScreen

	plication Summa			Adverse Action Letter Prog	rain Moni	
						*
Applicants			29	Total Applicants	29	
Co-Applicants				Latters Mailed		0%
Stand Alone RedFlag Applicants				Latters Queued to be Mailed Vau-Kole	39	100%
Stand Alone OF AC Applicants			0	Latters Printed Locally		0%
	Total Number of C	Dredit Reports	39	Applicants with No Letter Delivered		0%
Red I	Tag Program Mor	nitor		Adverse Letters Delivered Scheduled	39	900%
Red Flag Alert Status				Cartern Monroe No.	in line	Report Setup Damp
Total Applicants		29	10000		_	
Red Flag Clear & Cautions		27	69%	Risk Based Pricing Notice Pri	ogram Mo	
Red Flag Alerts		12	31%			
Alerts Unresolved	Vau/Set	z	2020	Total Applicants	39	
Alerts Recolved		5		Notices Maried		0%
and a second		-	-	Notices Queued to be Marked Vancture	39	100%
and the second se			and the second second	Notices Ported Locally		0%
Consumer Alerts				Applicants with No Notice Delivered		25
Fraud Victim and Security Alerts	New .	1		EDDN Boless Delivered Scheduled		1005
Active Duty Alerts	Ver	1			-	
D Ventications				Consult Rent 1	e	Report Sens Dwg
Complete		37	25%	Color Longe Har		
incomplete	Verilie 1	2	55	LANCE SOTHER MOT	and a	
	and the second second	-		and the second second		
			an Incompletes	Automatic Programment		
				Paper and President		
	FAC Compliance			Catilitates Conferent Delivered		25
OFAC Status				Cartification Marinet		
Total Applicants		28		Cartificates Connect to be Maried		10
OF AC Hits	Vaulate	4	105	Certificates Delivered Scheduled		0%
0	uick Applications			Red Plag Score Sun	many	
				95		
Guick Applicants	the second se	0		90		







Viewing/Paying Invoices

Dealers can also view their monthly invoices online by selecting the **"Online Invoicing**" in the left-hand menu.

You can also pay your invoice by ACH or credit card by clicking the **"Pay Now"** button shown here.

Account Profile	Billing Summary				
Online Invoicion					
Site security	Invoice Number:	605347			Forms
Dealers	Intoice manuferr	Past Due Balance	\$0.00		700Credit W9 Form
Users		Current Asthetic	\$1005 DD		Auto Pay Setup Form
User Levels		Current Activity	\$1295.30		ACH One Time Payment Authorization Form
Data Access					CC One Time Payment Authorization Form
Letters		Invoice Total	\$1295.30		SaleRep: MORRI & ASSOCIATES LLC
Credit Engine Monitor					NAD#: NE07GE
 UserID Lookup 	Online Payments		\$0.00		
Subcode Lookup	Auto Payments		\$0.00		
Popup					
DAS Detail					
Applicant List	Balance due by 1	2/11/2018	51295.30		
😭 New Applicant	Manage Profiles		Pay Now		
Compliance	Payments made ov	er phone or through mail a	after invoice date are	not reflected in BALANCE show	n here
😿 Usage Analysis					
Administration	Invoice Detail:	s			
REGISTER NOW!	ELK GROVE K 8480 LAGUNA ELK GROVE C	0A GROVE DR CA 95757		INVOICE	

You should have received 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 <u>support@700credit.com</u>.

