



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: support@700Credit.com.

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

The screenshot shows the 'QuickQualify Results' interface. At the top, there are three tabs: 'QuickQualify', 'Report', and 'Certificate', with 'QuickQualify' selected. The main content area displays the following information:

- Result:** Applicant Found
- Score:** 618
- Powered by EX: FICO AUTO V8
- Consumer Information:**
 - Name: John Doe
 - Address: 123 Main St, Farmington Hills, MI 48334
 - Email: jdoe@email.com
 - Phone: (999)-555-1234
- Auto Summary:**
 - Available Revolving Credit: \$1,459.00
 - Auto Inquiries last 30 days: 0
- Auto Trade Line 1:**

| Interest Rate: | Original Amount: | Original Terms: | No of Late Payments: | Monthly Payment |
|----------------------|------------------------------|------------------------|----------------------|-----------------|
| 17.52785% | \$17,079.00 | 73 Months | N/A | \$382.00 |
| Percent Paid: 81.12% | Estimated Payoff: \$3,224.00 | Remaining Terms: Joint | 6 Months | NO |
| Loan Type: Auto | | Trade Status: Open | | |

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.

The screenshot shows a credit report from TransUnion. The header includes the TransUnion logo and a disclaimer: "For the purpose of Pre-qualify only, not to be used for credit application, a full file is required".

Consumer Information:

- Name: MARIELLA AARDEN
- DOB: 11/01/1956
- Date: 05/02/2018 AM
- Address: 2 BERARD CT, WESTPORT, MA 02790
- SSN: 000-00-9967
- In File: 06/01/1999
- Date Reported: 04/04/2011
- Subscriber Name: FDC
- Sub Code: CS0001208F

PREVIOUS ADDRESSES:

| Name | City | State | Zip | Date Reported |
|----------------|---------|-------|-------|---------------|
| 5 SILVER BIRD | WINDHAM | ME | 04092 | |
| 21 HIGH DAM RD | WAREHAM | MA | 02571 | |

EMPLOYMENT:

| Employer | Occupation | Date Hired | Date Separated | Date Reported |
|------------|------------|------------|----------------|---------------|
| EMPLOYER X | CLINICAL | | | 02/08/2010 |

Special Messages:

SSN Match Ind. No SSN on input but SSN on file

Score Summary:

| ScoreCard | Score | Code | Score Factor Description |
|--------------|-------|------|---|
| FICO Auto 08 | 727 | 010 | Proportion of balances to credit limits is too high on bank revolving or other revolving accounts |
| | | 003 | Proportion of loan balances to loan amounts is too high |
| | | 005 | Too many accounts with balances |
| | | 015 | Lack of recent bank revolving information |
| | | 1 | Inquiries did impact this credit score and, for models that indicate it, no derogatory info was found in the file |

700Credit Auto Summary:

| Total Bal | Month Pay | Total Auto | Open Auto | 30 | 60 | 90 |
|-----------|-----------|------------|-----------|----|----|----|
| \$0 | \$0 | 2 | 0 | 0 | 0 | 0 |

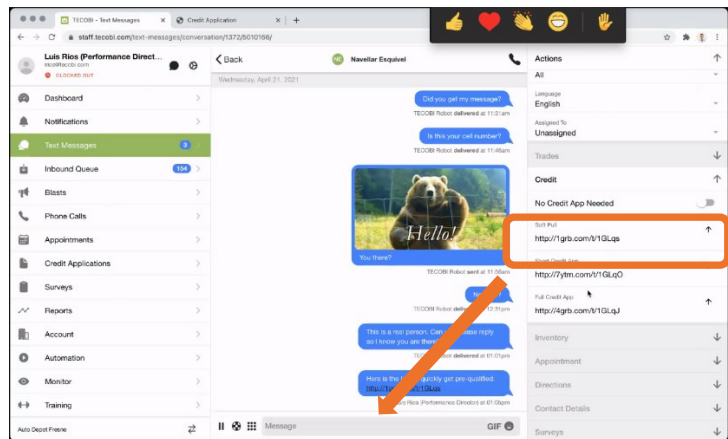
Trades:

| Account Name | Status | Est Open | Cur Bal | Orig AMT | Monthly Pay | Mo Rep | Paymnt Pattern |
|--------------|-------------------------|------------|---------|----------|-------------|--------|----------------|
| FRI MOTOR CR | Paid or paying w agreed | 09/11/2010 | \$0 | \$252 | 30 | 00 | 111111111111 |
| 0270701 | | Closed | \$2286 | - | 00 | 00 | 111111111111 |
| SANTANDER BK | Paid or paying w agreed | 05/17/2009 | \$0 | \$296 | 15 | 11 | 111111111111 |
| 04685078 | | Closed | \$36645 | - | 00 | 00 | 111 |

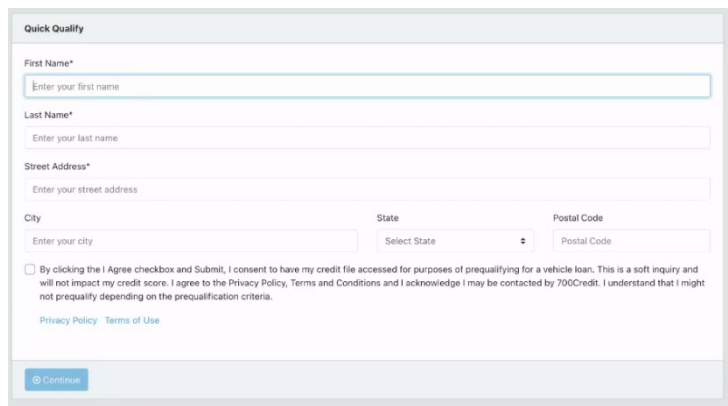
700Credit Summary:

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.



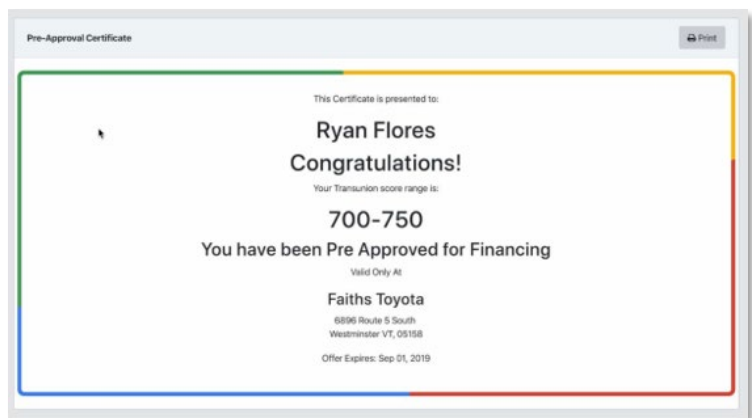
Once they click the link, consumers will be instructed to fill out the form shown here, then check the box agreeing to the T’s & C’s and select the “Continue” button.



The form is titled "Quick Qualify" and contains the following fields: First Name*, Last Name*, Street Address*, City, State (dropdown), and Postal Code. Below the form is a checkbox for agreement and a "Continue" button at the bottom.

Consumer then sees their pre-approval 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.

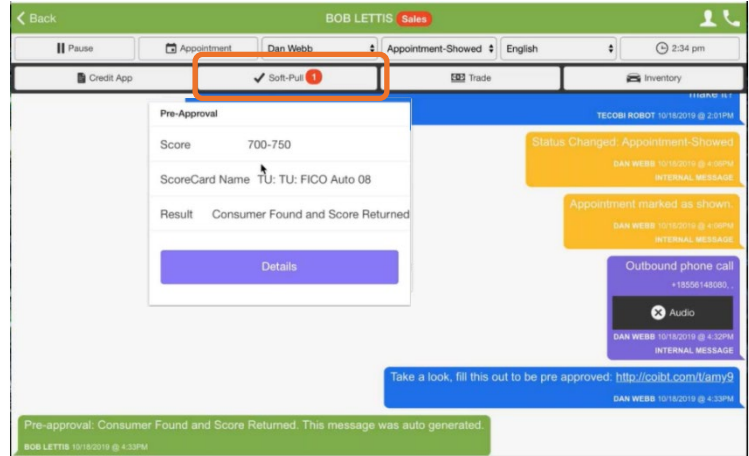
Note: this certificate is only valid at the dealership listed.



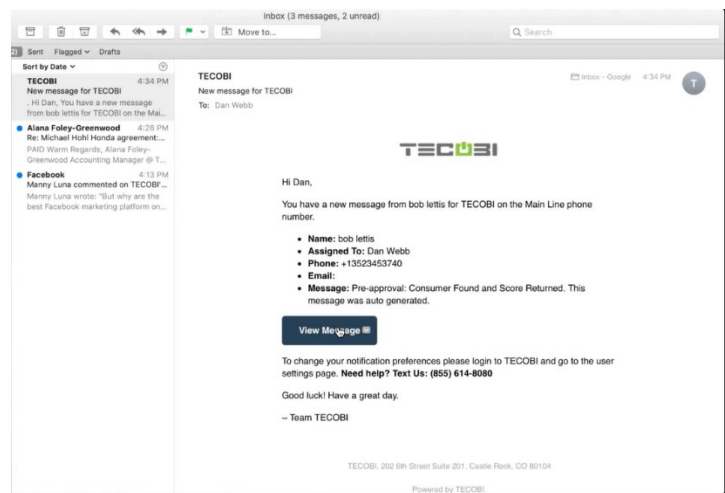
Notification

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.

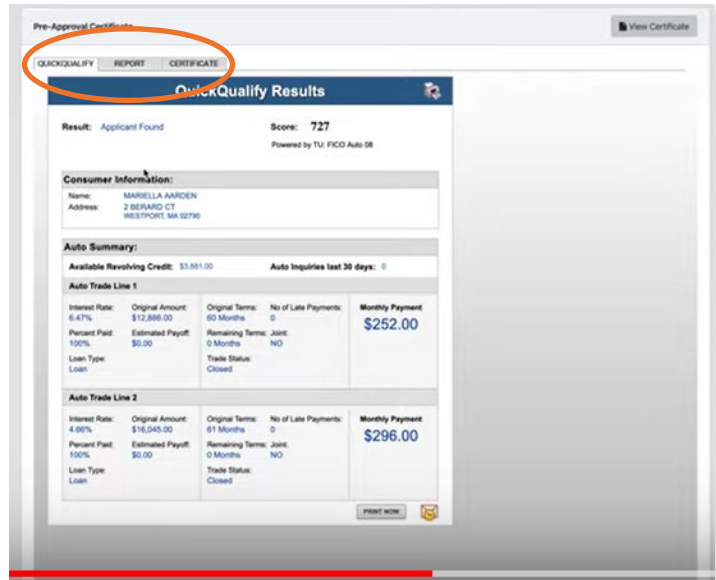


Dealers will also get notified by email (if they are set up that way) and they can click on the **VIEW MESSAGE** button shown here to see the QuickQualify results.

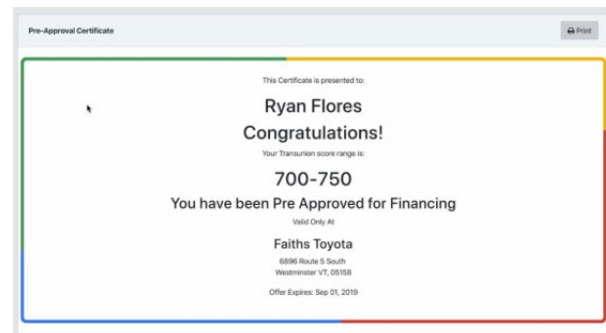
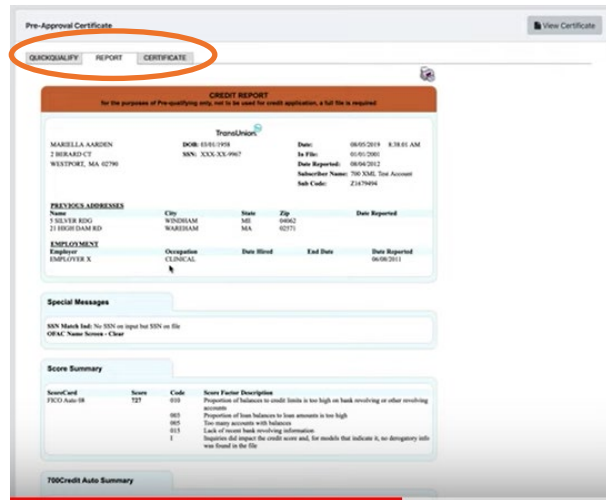


Both the **DETAILS** and **VIEW MESSAGE** button open up a window that opens will have 3 tabs at the top. The first 2 tabs will provide you with the 2 different reports available with a soft-pull:

1. 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.
2. A full credit report is also available (Experian and TransUnion only).



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



Introduction to 700Dealer.com

As a customer of 700Credit, you have access to your own personal credit portal at www.700dealer.com. 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: support@700credit.com, or call: **866-273-3848**.

The image shows the 700Credit Dealer Portal login page and two promotional banners. The login page includes fields for User ID and Password, a 'Remember Me' checkbox, and a 'Forgot Password' link. The banners promote a 'READ A CREDIT REPORT' webinar on October 19th and 21st, and a 'SUPERCHARGE YOUR WEBSITE LEADS' offer with QuickQualify.

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.

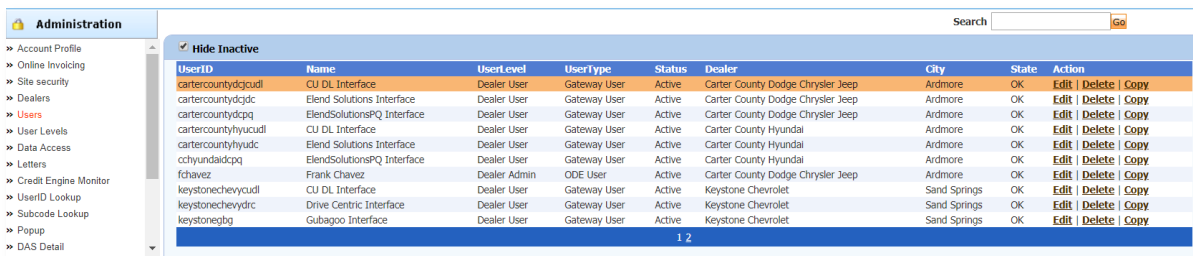
The screenshot shows the 700Dealer.com interface. On the left, the 'Applicant List' menu is highlighted. The main area displays a table of applicants with columns for Applicant, Products, Status, and Users. An orange arrow points from a row in the table to the 'QuickQualify Results' panel on the right. The results panel shows a 'Result: Applicant Found' with a 'Score: 618'. Below this, it provides 'Consumer Information' (Name: John Doe, Address: 123 Main St, Farmington Hills, MI 48334) and an 'Auto Summary' (Available Revolving Credit: \$1,459.00, Auto Inquiries last 30 days: 0). The 'Auto Trade Line 1' section includes interest rate, original amount, terms, and a monthly payment of \$382.00.

| Applicant | Products | Status | Users |
|-----------|----------|-----------|---------------------------------|
| 090 (592) | | Completed | api_berglundchryslerjeepdodgefi |
| EQ (681) | | Completed | berglundfate1 |
| EQ (648) | | Completed | berglundfate1 |
| DFAC | | Completed | berglundfate1 |
| EQ (728) | | Completed | berglundfate1 |
| EQ (617) | | Completed | berglundfate1 |
| EQ (617) | | Completed | berglundfate1 |
| EQ (746) | | Completed | berglundfate1 |
| DFAC | | Completed | berglundfate1 |

Managing Users

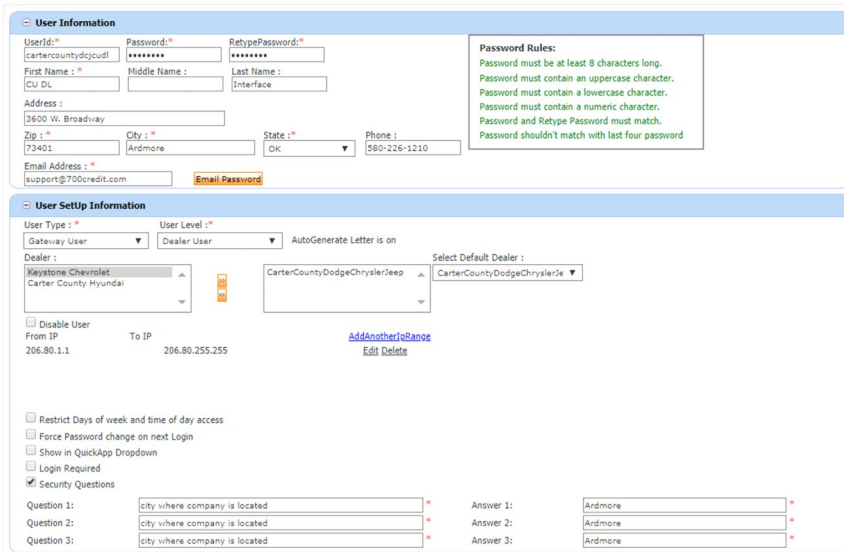
You can add, edit or delete users who have access to your customer, credit and lead information through the following process.

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 |
|--------------------|----------------------------|--------------|--------------|--------|-----------------------------------|--------------|-------|--|
| cartercountydjcdi | CU DL Interface | Dealer User | Gateway User | Active | Carter County Dodge Chrysler Jeep | Ardmore | OK | Edit Delete Copy |
| cartercountydjdc | 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 |
| cartercountyyucudi | CU DL Interface | Dealer User | Gateway User | Active | Carter County Hyundai | Ardmore | OK | Edit Delete Copy |
| cartercountyyudc | Elend Solutions Interface | Dealer User | Gateway User | Active | Carter County Hyundai | Ardmore | OK | Edit Delete Copy |
| cchyundaicpq | 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 |
| keystonechevyucdi | 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 |

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



User Information

UserId: * Password: * Retype Password: *
 First Name: * Middle Name: Last Name:
 Address:
 Zip: * City: * State: * Phone:
 Email Address: * [Email Password](#)

Password Rules:
 Password must be at least 8 characters long.
 Password must contain an uppercase character.
 Password must contain a lowercase character.
 Password must contain a numeric character.
 Password and Retype Password must match.
 Password shouldn't match with last four password

User Setup Information

User Type: * User Level: * AutoGenerate Letter is on
 Dealer: Select Default Dealer:
 Disable User
 From IP: To IP: [AddAnotherIPRange](#) [Edit](#) [Delete](#)
 Restrict Days of week and time of day access
 Force Password change on next Login
 Show in QuickApp Dropdown
 Login Required
 Security Questions
 Question 1: Answer 1:
 Question 2: Answer 2:
 Question 3: Answer 3:

Creating a New User

| UserID | Name | User Level | User Type | Status | Dealer | City | State | Action |
|--------------------|----------------------------|--------------|--------------|--------|-----------------------------------|--------------|-------|-----------------------------|
| cartercountydjcdi | CU DL Interface | Dealer User | Gateway User | Active | Carter County Dodge Chrysler Jeep | Ardmore | OK | Edit Delete Copy |
| cartercountydjdc | 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 |
| cartercountyyhucdi | CU DL Interface | Dealer User | Gateway User | Active | Carter County Hyundai | Ardmore | OK | Edit Delete Copy |
| cartercountyyhucd | 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 |
| 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 |
| keystoneghg | 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

Username * Password * Repeat Password *

First Name * Middle Name * Last Name *

Address *

ZIP * City * State * Phone *

Email Address *

Password Rules:

- Password must be at least 8 characters long.
- Password must contain an upper case character.
- Password must contain a lowercase character.
- Password must contain a numeric character.
- Password and Repeat Password must match.
- Password shouldn't match with last four password.

User Setup Information

User Type: User Level:

Duplicate User Duplicate User AutoGenerate Letter is on Select Default Dealer:

Disable User Front IP Trg IP AddMerchantBalance

Restrict Dates of week and time of day access
 Force Password change on next login
 Show in QuickApp Dropdowns
 Login Required
 Security Questions

Gateway User Information

Customer:

Output Format:

Credit Bureau Data XML Data Tags (Credit Only) Return Bad Flag XML Tags
 Credit Bureau Data XML Data Tags (All Elements) Return ORAC Tags

Include 2nd Letter Add RowData to XML QuickScreen/QuickQuality Worksheets Default AutoLogin AutoLogout Email Reynolds CRM AutoRegister Domain Web Control Fast Lane

Enable Duplicate Search and Approval Request ImageSize Large Small

Managing Your Compliance

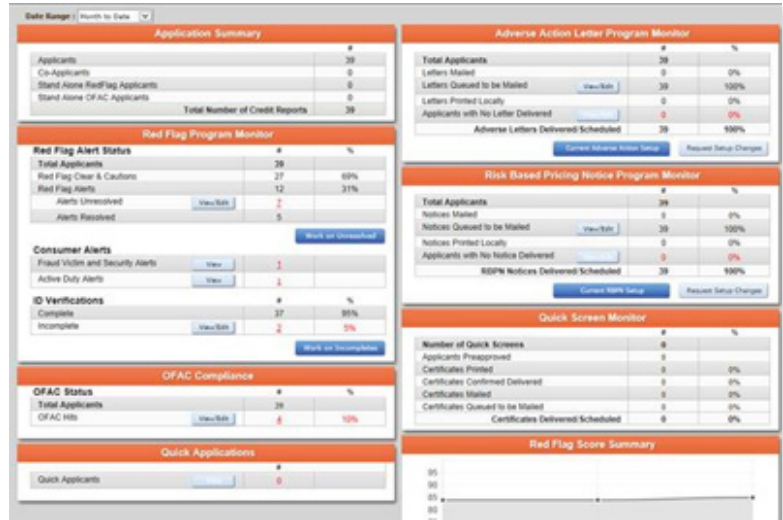
Complying with the Fair Credit Reporting Act (FCRA) and Equal Credit Opportunity Act (ECOA) regulations is not an easy or pleasant task for any dealership. Luckily, 700Credit does the heavy lifting for you. By offering an array of products and services in a customized package for your dealership, 700Credit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

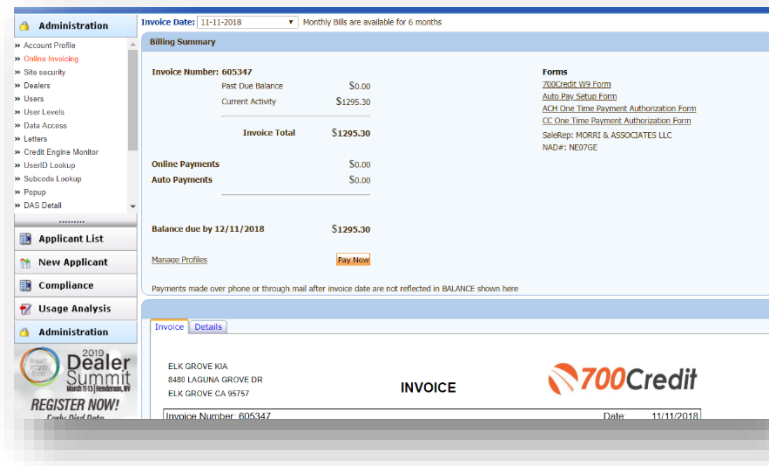
- QuickQualify
- QuickApplication
- PreScreen



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.



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 support@700credit.com.