



USER GUIDE
NOVEMBER 2023

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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 21,000 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 Flag

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.

Trader Interactive has integrated our online finance application, QuickApplication, into their platform. This brief guide will walk you through our consumer-facing online credit application and viewing your lead data from within our 700Dealer.com portal. 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 QuickApplication

If you're not using electronic credit applications, your process is not secure. The 2022 FTC Safeguards Rule requires strict security measures for capturing and storing sensitive consumer data and discourages the use of paper credit applications.

700Credit's QuickApplication is captured electronically and stored in our secure servers to ensure compliance with the Rule. This interactive application incorporates a short video and a simple web form to capture consumer information and determine their credit worthiness.

How it works:

- A link to our QuickApplication can be placed in many locations on your dealership website, or a link can be emailed or texted to your customer.
- Once a consumer completes the application, they receive an email from the dealership, and the dealer receives immediate and secure access to their credit file.
- Data collected from the QuickApplication can be easily sent to your CRM, Dealertrack, RouteOne, CUDL or any other dealer system.

The screenshot shows a dark blue header with the text "Welcome to our QuickApplication". Below the header is a form with two main sections: "Personal Information" and "Residential Information". The "Personal Information" section includes fields for First Name, Last Name, Date of Birth, and SSN. The "Residential Information" section includes fields for Address, Zip, City, State, Home Phone, Cell Phone Number, E-mail Address, Rent/Own, Rent/ Mortgage, Duration (years), and Duration (months). There is also a link for "en español" in the top right corner.

QuickApplication Analytics

Dealerships can view reports on lead traffic and conversions generated by completed applications from within their 700Dealer.com portal. These reports will also show activity from specific banner placements so you can monitor which location drives the most traffic to lead form.

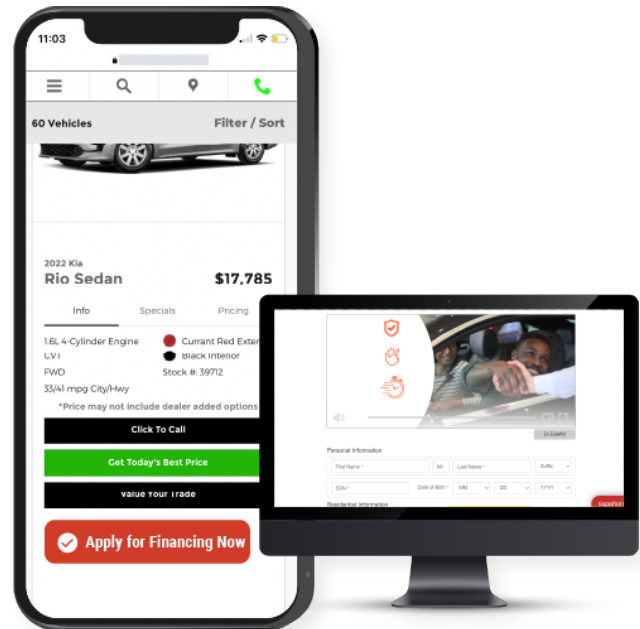
QuickApp Lead Behavior Information									
Dealer Name	User ID	Page View			Completion Volume				
		Mobile	Web	Total	Mobile	Web	Total	% Complete	
Cleburne Ford	QA_cleburne	77 (56%)	63 (45%)	140	10 (43%)	13 (57%)	23	16	

QuickQualify Lead Behavior Information									
Dealer Name	User ID	Page View			Completion Volume				
		Mobile	Web	Total	Mobile	Web	Total	% Complete	
Cleburne Ford	QQ_cleburneford	29 (27%)	79 (73%)	108	7 (70%)	3 (30%)	10	9	

QuickApp Lead Source Information							
Dealer Name	User Name	Source	Page Views	Page View %	Complete	Completion %	Application
Cleburne Ford							

QuickApplication Features

- Applications can be automatically pushed to Dealertrack, RouteOne and CUDL, and are available in the 700Dealer.com portal
- Automatically emails risk-based pricing notices, as well as adverse action letters for those who fail to receive financing.
- Available in both English/Spanish and single/multi-page options
- Optional video that discusses the safety of the consumer's information
- Mobile-friendly, and more than 200 fields available for customization to meet your minimum requirements
- Consumer credit data stored securely in the 700Dealer customer portal for easy access and audit capabilities

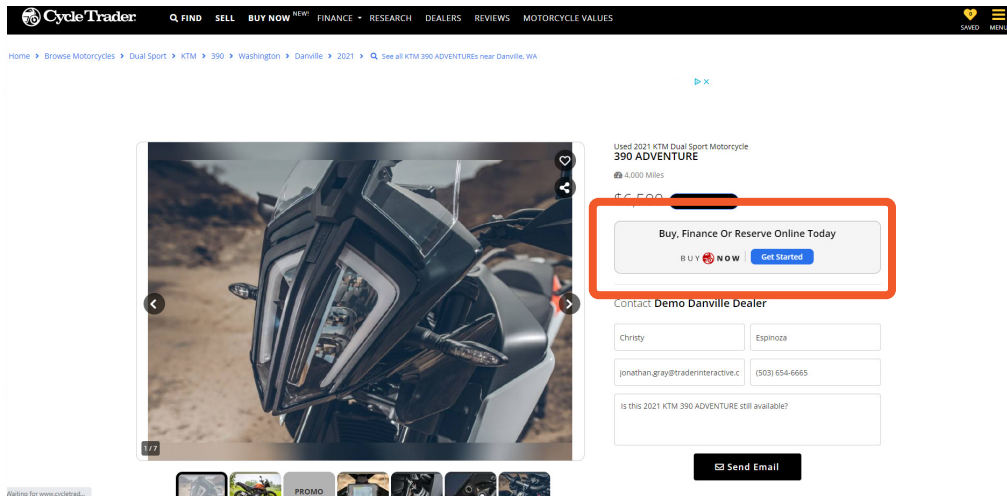


How Dealers Benefit

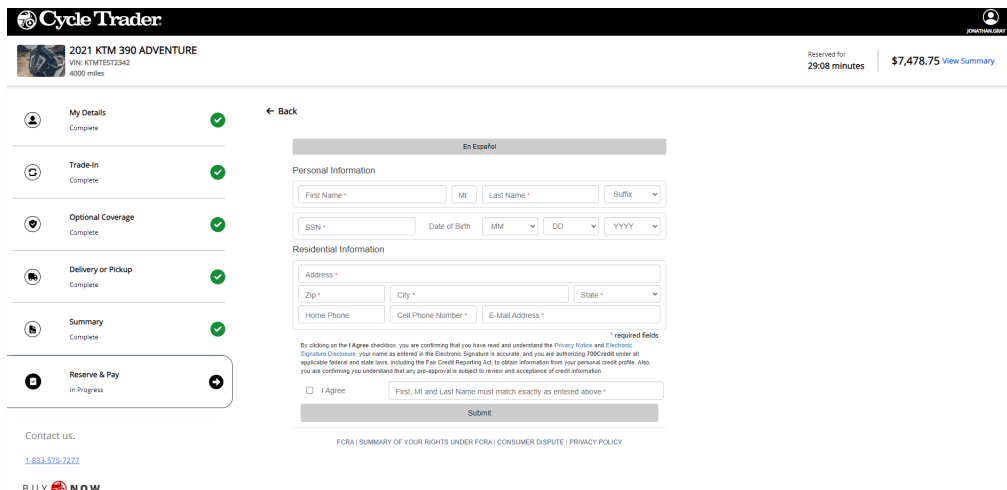
- 700Credit's QuickApplication is captured electronically and stored in our secure servers to ensure compliance with the 2022 Safeguards Rule.
- Drive more high-quality credit leads to your dealership
- Gives dealers visibility up front to the credit profile of your customers reducing time spent in the store
- Integrates your customer information directly into your CRM, CUDL, DealerTrack and RouteOne platforms
- Drives consumer engagement by letting the customer take control of the process

Consumer's Experience Getting Financed

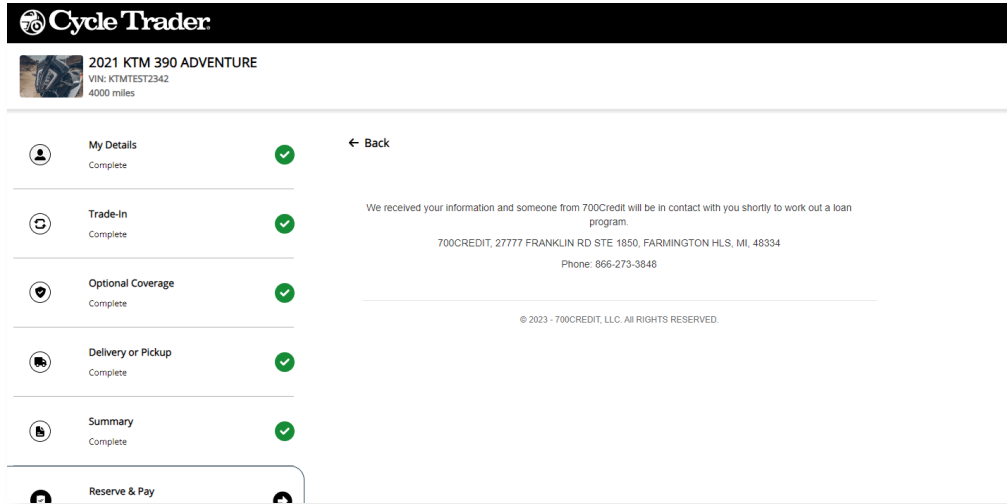
Starting within a VDP (vehicle detail page) of the desired vehicle, locate the **“Buy Now | Get Started”** button.



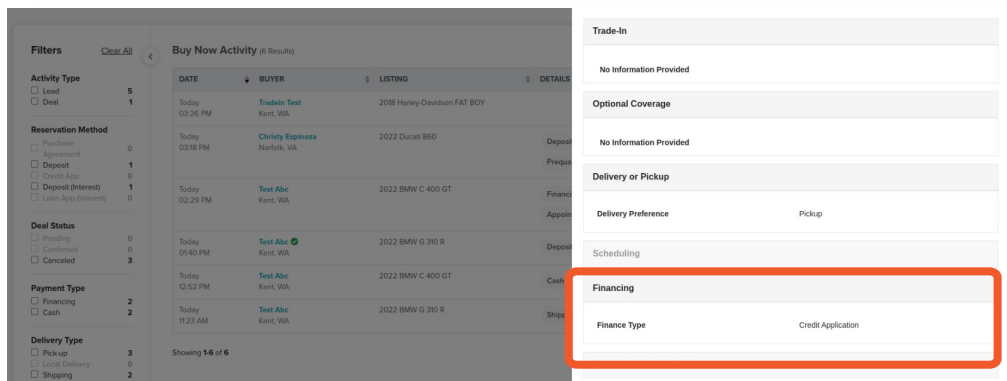
The user is presented the finance application to complete.



The consumer is informed they have completed the finance application, and that someone from the dealership will be contacting them shortly.



From the dealership dashboard (Traxx), the dealer can see that a finance application has been completed. In order to view the results, the dealer must log into their 700Dealer.com portal.



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: (886) 273-3848.



Viewing Your Leads

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

Applicant	Products	Status	Score
---	SR (3M)	Completed	
---	SR (3M)	Completed	
---	SR (3M)	Completed	
---	SR (3M)	Completed	
---	SR (3M)	Completed	

First, Last Name →

Credit Report

Name: JANE AARDEN
DOB: 11/01/1950
Date: 05/02/20
Address: 2 MAPLE CT, WESTPORT, MA, 02790
SSN: 000-00-1234
In File: 09/08/20
Reported: 03/14/20
Subscriber: FDC
Sub Code: CS0001208G

PREVIOUS ADDRESSES:

Name	City	State	ZIP
5 SILVER RDG	WINDHAM	ME	04082
11 HIGH DAM RD	WAREHAM	MA	025171

EMPLOYMENT:

EMPLOYER X 02/15/10

700Credit Auto Summary

Total Bal 2024	Month Pay 2022	Total Auto 2	Open Auto 1	0	0	0	0
Trade Account Name	Status	Orig Date	Orig Bal	Month Pay	Mo. Rep	0	0
TD BANK N.A.	Paid or paying as agreed	06/26/2015	\$5,529	\$282	00	00	27
077020308A	Paid or paying as agreed	10/08/2009	\$1,224	\$61	00	00	00
07421569	Closed	01/01/2009	\$1,992	-	00	00	00
FINCV LEASING 0780001	Paid or paying as agreed	03/26/2006	\$0	\$0	00	00	41

Score Summary

Score Card	Score	Code	Score Factor Description
FICO Risk V2	730	22	single delinquency, derogatory public record or collection filed
		13	time since delinquency is too recent or unknown
		12	number of accounts with delinquency
Natural Risk Model	502	24	amount owed on delinquent accounts
		19	average age of accounts
		18	delinquency on bank installment loans
		01	too few accounts now current
		08	presence of non-satisfactory delinquency on accounts or lack of open accounts
Bankruptcy	925	X	ratio of bank revolving balances to credit limits or lack of bank revolving account information
		C	presence of derogatory accounts
		H	recently closed or lack of bank, retail or finance accounts
		B	presence of delinquent accounts

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

Adverse Action Letter Program Monitor		
	#	%
Total Applicants	43	
Letters Mailed	34	79%
Letters Queued to be Mailed View/Edit	4	9%
Letters Printed Locally	0	0%
Applicants with No Letter Delivered View/Edit	5	12%
Adverse Letters Delivered/Scheduled	38	88%

[Current Adverse Action Setup](#) [Request Setup Changes](#)

Risk Based Pricing Notice Program Monitor		
	#	%
Total Applicants	43	
Notices Mailed	35	81%
Notices Queued to be Mailed View/Edit	6	14%
Notices Emailed	0	0%
Notices Printed Locally	0	0%
Applicants with No Notice Delivered View/Edit	2	5%
RBPN Notices Delivered/Scheduled	41	95%

[Current RBPN Setup](#) [Request Setup Changes](#)

Red Flag Program Monitor		
	#	%
Red Flag Alert Status		
Total Applicants With Red Flag	38	46
Red Flag Clear & Cautions	9	24%
Red Flag Alerts	29	76%
Alerts Unresolved View/Edit	27	
Alerts Resolved	2	

[Work on Unresolved](#)

Consumer Alerts		
	#	%
Fraud Victim and Security Alerts View	1	
Active Duty Alerts View	0	

ID Verifications		
	#	%
Complete	0	0%
Incomplete View/Edit	42	100%

[Work on Incompletes](#)

Out of Wallet Authentication Program Monitor		
	#	%
Total Applicants	42/29	
Total Applicants with OOW Presented	42	100%
Applicants Passed	3	7%
Applicants Failed	0	0%
Authentication Abandoned	3	7%
Questions Unavailable	36	86%

OFAC Compliance		
	#	%
OFAC Status		
Total Applicants With OFAC	39	
OFAC Alerts	0	0%
OFAC Unresolved View/Edit	0	
OFAC Resolved	0	

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 bar
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
cartercountydgudi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydgc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydgpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyhyuudi	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
ochyundaicpq	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
keystonechevyudc	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
keystonegbp	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: [text] Password: [password] RhyppPassword: [password]

First Name: [text] Middle Name: [text] Last Name: [text]

Address: [text]

City: [text] State: [dropdown] Phone: [text]

Email Address: [text]

User Setup Information

User Type: [dropdown] User Level: [dropdown]

Dealer: [dropdown] Select Default Dealer: [dropdown]

From IP: [text] To IP: [text]

Security Questions:

Question 1: [text] Answer 1: [text]

Question 2: [text] Answer 2: [text]

Question 3: [text] Answer 3: [text]

Creating a New User

UserID	Name	User Level	User Type	Status	Dealer	City	State	Action
cartercountydgudi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydgc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydgpq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyhyuudi	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
ochyundaicpq	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
keystonechevyudc	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
keystonegbp	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, and select the **“Copy”** action, as highlighted in the previous step.

You can then fill in the new user information and make any changes in the setup necessary.

The screenshot shows a user creation form with two main sections:

- User Information:** Includes fields for UserID, Password, RetypePassword, First Name, Middle Name, Last Name, Address (123 Main Street), Zip (14521), City (Tyreek), State (MI), Phone, and Email Address. A "Email Password" button is also present.
- User Setup Information:** Includes fields for User Type (Web User), User Level (Dealer Admin), and AutoGenerate Letter (on). It also has a Dealer dropdown (ABC Dealer), a Select Default Dealer dropdown (ABC Dealer), and a Disable User checkbox. There are also IP range and security question settings.

Password Rules:

- Password must be at least 10 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 13 password

Viewing Invoices

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

The screenshot shows the 700Credit online invoicing interface. The left-hand menu has "Online Invoicing" highlighted. The main content area displays a "Billing Summary" for Invoice Number 605347, dated 11/11/2018. The summary includes:

- Invoice Number: 605347
- Part Due Balance: \$0.00
- Current Activity: \$1295.30
- Invoice Total: \$1295.30
- Online Payments: \$0.00
- Auto Payments: \$0.00
- Balance due by 12/11/2018: \$1295.30

Additional information includes a "Forms" section with links to 700Credit, 700Credit, and 700Credit forms, and a "700Credit" logo at the bottom right. The invoice number 605347 and date 11/11/2018 are also displayed at the bottom.

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.