



USER GUIDE JUNE 2022

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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 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.

Autosoft has integrated our credit and compliance solutions into their platform. This brief guide will walk you through how to pull and view credit reports from within the Autosoft Sales & Customer Management 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.



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Product Integration Overview

Integrated 700Credit functionality is available on Autosoft Sales and F&I, Autosoft's newest cloud-based F&I software. It is also available for FLEX F&I, Autosoft's previous generation cloud-based F&I software.

Set-Up

Autosoft enables the integration on a dealership system via a profile flag that is set by Autosoft. Once a dealer's system has been enabled with the integration, the user can self-manage their onboarding very simply.

Begin by logging into the Autosoft Sales & Customer Management platform. Click on the "**Setup**" application button in the top navigation bar from any page in the system.



The "Setup" application will open to the "Information" page of the dealership profile.

Click the applicable location under "Rooftops".

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Select the "Integrations" tab.

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Double click on 700Credit to enter your credentials. Once entered, click "Save and Close".

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Requesting Credit within Application

Currently the 700Credit integration is *available only* from within the context of a deal.

To start a deal, click the **"Sales**" application button in the left navigation bar. The **"Deal Search**" screen will open. Click the **"New Deal**" button in the upper-right corner of the screen.

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The "Add Buyer" pop-up will open. Type the name of the customer you'd like to search for, then click "Search". Search results are displayed in the list below the search field.

If the desired customer is found, simply click on the row to view a quick-look card, where you'll click "Add as Buyer".

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You can continue to build the deal at this point or go straight to running a credit check on the buyer.

To use the 700Credit integration, click the "Integrations" button under the "Deal Summary Card" on any page of the deal.

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Once the Integrations page is open, select **"700Credit"** from the **"Integration Organization"** drop-down menu, then select the desired integration transaction from the **"Transaction"** drop-down menu.

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Depending upon transaction type, there may be one or more selection criteria available. (ex. Repositories to pull credit from) When the desired selections are made, click "Send".

Once the transaction is sent, it will be added to the "Integration Transaction" list, directly below the "Integration Organization" and "Transaction" drop-down menus from the previous step.



Results can be viewed by double-clicking on the desired transaction list item.

This will pull up the 700Credit iframe where users can see lead credit data, as well as access their Compliance Dashboard.

To view the Compliance Dashboard, click on the "Your Compliance Dashboard" link in the upper-left corner of the iframe.

Our Compliance Dashboard tracks all credit activity and keeps dealer on track for all your compliance requirements.



IP Address

Autosoft DMS's Sales and F&I is a cloud-based application. The IP address of Autosoft's server is 74.112.1.113.





Introduction to 700Dealer.com

As a customer of 700Credit, you have access to your own personal credit portal at <u>www.700Dealer</u>.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: <u>support@700credit.com</u> 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.

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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

		#	%
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	<u>5</u>	12%
Adverse Letters Delivere	d/Scheduled	38	88%

		#	%
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	d/Scheduled	41	95%

Red Fl	ag Program Mo	nitor	
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	<u>27</u>	
		2	
Alerts Resolved		2	
Alerts Resolved		Wo	rk on Unresolved
Alerts Resolved Consumer Alerts Fraud Victim and Security Alerts	View	2 Wo	rk on Unresolved
Alerts Resolved Consumer Alerts Fraud Victim and Security Alerts Active Duty Alerts	View	2 Wa 1 0	rk on Unresolved
Alerts Resolved Consumer Alerts Fraud Victim and Security Alerts Active Duty Alerts ID Verifications	View	2 Wo 1 0	rk on Unresolved
Alerts Resolved Consumer Alerts Fraud Victim and Security Alerts Active Duty Alerts ID Verifications Complete	View	2 Wa 1 0 # 0	rk on Unresolved

	#		
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 Complian	се	
OFAC Status	#	%
Total Applicants With OFAC	39	
OFAC Alerts	0	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.

Administration							Search		a
Account Profile	🗹 Hide Inactive							-	
Online Invoicing	 User10	Name	UserLevel	UserType	Status	Dealer	city	State	Action
Site security	cartercountydigcudi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
Dealers	cartercounty/dqdc	Elend Solutions Interface	Dealer User	Gateway User	Anve	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
Users	cartercountydopg	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
User Levels	cartercounty/hysicud	CU DL Interface	Dealer User	Gateway User	Adve	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
Data Access	cartercountyhyud;	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
affers	ochyundaidipq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Adve	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
Soudd England Minaker	fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
Creat Cright worker	keystonecheryoud	CU DL Interface	Dealer User	Gateway User	Adve	Kaystone Chevrolet	Sand Springs	OK	Edit Delete Copy
Osenur Lookup	keystonechevydrc	Drive Centric Interface	Dealer User	Gabeway User	Active	Keystone-Chevrolet	Sand Springs	OK.	Edit Delete Copy
Subcode Lookup	keystonegbp	Gubagoo Interface	Dealer User	Gateway User	Adve	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
Ispup MS Detail					12				

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



Creating a New User

	Contraction of the second seco									
count Profile	 Mide Inactive 									_
dine trivolding	User10	Name	UserLevel	UserType	Status	Dealer	city	State	Action	
a security	cartercountydcpcudi	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delet	Copy
alers	cartercounty.dqdc	Elend Solutions Interface	Dealer User	Gateway User	Anve	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delet	Copy
15	cartercountydopg	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delet	Copy
r Lavais	cartercounty/hysicsd	CU DL Interface	Dealer User	Gateway User	Anve	Carter County Hyundai	Ardmore	OK	Edit Delet	Copy
a Access	cartercountyhyudc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delet	Copy
	ochyundaidcpg	ElendSolutionsPQ Interface	Dealer User	Gateway User	Ative	Carter County Hyundai	Ardmore	OK	Edit Delet	Copy
O Engine Manhor	fchavez	Frank Chevez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delet	I Copy
di Logico	keystonecheryoud	CU DL Interface	Dealer User	Gateway User	Adve	Kaystone Chevrolet	Sand Springs	OK	Edit Delet	Copy
no comp	keystonechevydrc	Drive Centric Interface	Dealer User	Gabeway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delet	Copy
code Lookup	keystonegbp	Gubagoo Interface	Dealer User	Gateway User	Active	Kinystone Chevrolet	Sand Springs	OK	Edit Delet	Copy
P					1.2					





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.



Viewing Invoices

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

Administration	Invoice Date: 11-11-2018 •	Monthly Bills are available for 6 months	
Annual Darlie A	Billing Summary		
Ordine Investing Uses Uses Uses Uses Uses Uses Uses Use	Invoice Number: 665347 Part Dae Balance Currere Activity Invoice Total Online Payments Auto Payments	\$0.00 \$1295.30 \$1295.30 \$0.00 \$0.00	Form 2002/001/001/001 Add Loss Time Payment Autoration Form CC Cent Time Payment Autoration Form Souther (NORD & Associative Luc Midwir MDV/C
Applicant List	Balance due by 12/11/2018	\$1295.30	
New Applicant	Manage Profiles	Ray Now	
B Compliance	Payments made over phone or through n	nail after invoice date are not reflected in B/	LANCE shown here
😿 Usage Analysis			
Administration	Invoice Details		
Dealer Summit	ELK GROVE KIA 8400 LAGUNA GROVE DR ELK GROVE CA 96767	INVOIC	₹ ₹700 Credit
E 1 01 10 1	Impaired Manakary 605247		Date: 11/11/2019

You should have been sent your <u>700Dealer.com</u> 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 <u>support@700Credit.com</u>.

