



© 700Credit LLC 2024 [www.700credit.com](http://www.700credit.com)



## Vendor Showcase



**Chris Tsiropoulos (CEO, Founder)**



**Sofya Tsiropoulos (Product Lead,  
Co-Founder)**



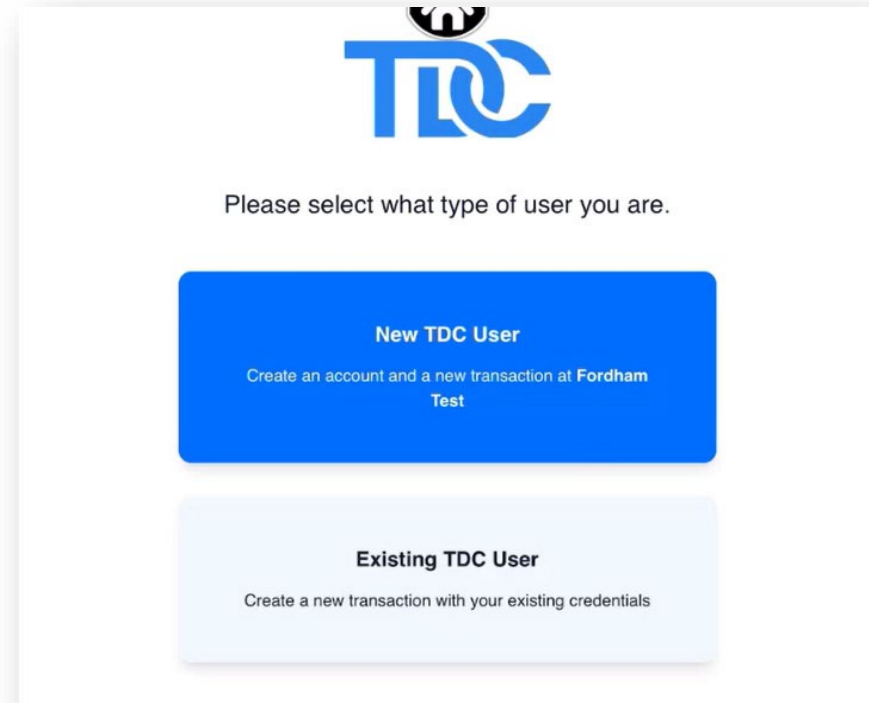
# The Dealer's Concierge Overview

*The Dealer's Concierge has integrated our soft-pull prequalification platform and application PUSH.*



# Integration Overview

- **The Dealer's Concierge** has created a platform that provides its consumers (and dealers) a seamless car buying process, starting with getting prequalified and finishing with a credit application.
- The platform works by having a shopper create a TDC account, accessible to them 24/7 and on any device, and then taking them through a process of uploading documents, getting prequalified, and in the end, applying for financing.
- This process can be done either in-store, for example at a kiosk in the showroom, or dealers can send a link to the consumer's mobile phone or email with a URL to the "start page"



# Integration Overview

- For consumers creating a new account, they will be asked to provide basic personal information including, first/lase name, email and phone number.
- From the drop-down, the consumer can select which salesperson assisted with the deal.
- Finally, the consumer will provide their consent by checking the box, allowing TDC to text message the consumer each time they log into their TDC account.

**Sign Up**

Please input your information

First Name *Required*: david  
Last Name *Required*: smith

Email *Required*: chris+100@mytdc.net

Phone Number *(required)*: (516) 312-5487

Sales Person: Andrew Bustma

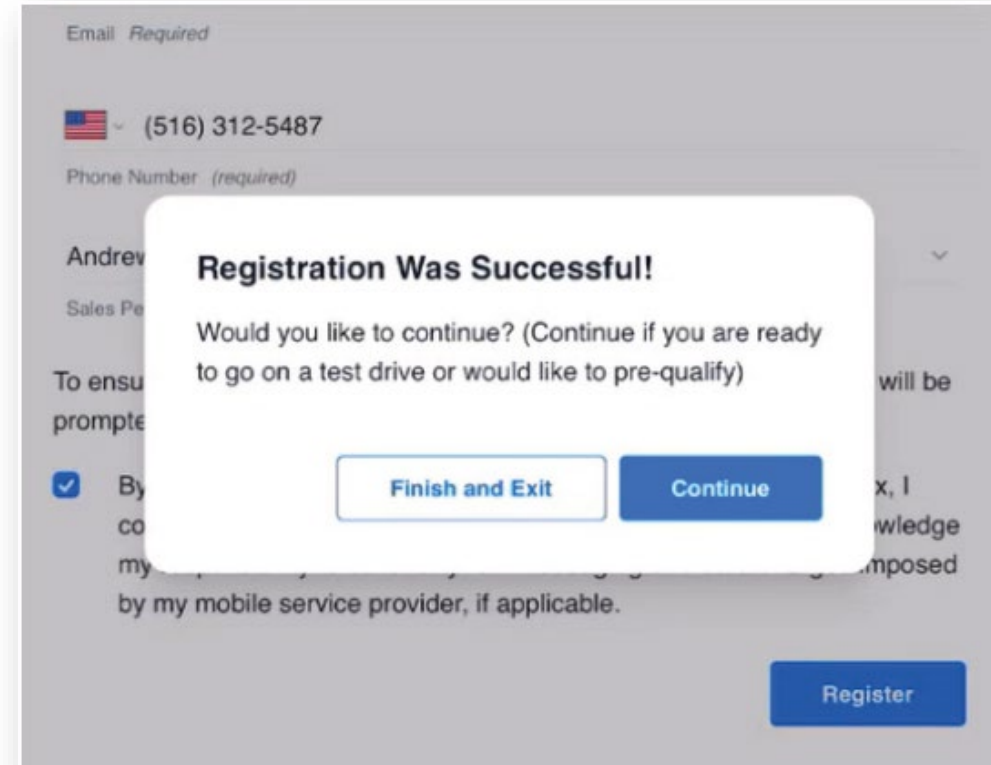
To ensure a Secure, Fast, and Seamless entry into the TDC portal, you will be prompted to enter a one-time passcode (OTP) each time you log in.

By entering my mobile phone number above and checking this box, I consent to receiving text messages and emails from TDC. I acknowledge my responsibility to cover any text messaging and data charges imposed by my mobile service provider, if applicable.

[Register](#)

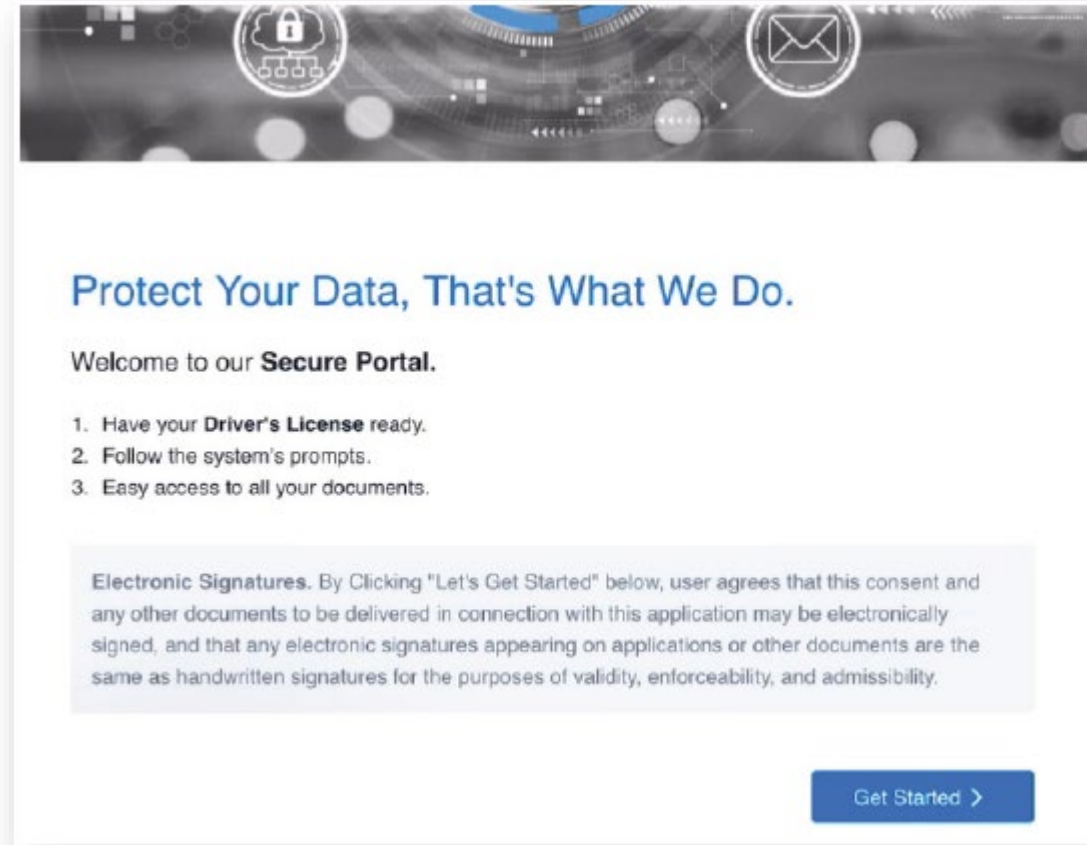
# Integration Overview

- A pop-up appears informing the consumer their registration was successful.
- Now, consumer can either: **1) “Finish and Exit”** (ex. To take a test drive before prequalifying for the vehicle and re-logging into their account later), or **2) “Continue”** on with the process.
- **Note:** If the consumer chooses not to continue and returns home, their TDC account is available to them 24/7.
- To access this account, go to <https://dashboard.mytdc.net/>.



# Integration Overview

- The following screen provides a user with information regarding what documents to have, what the process is like, and what the consumer will be able to do next.
- To continue, click “**Get Started**”.
- **Note:** By clicking “**Get Started**”, TDC is obtaining the required consent pertaining to electronic signatures.



# Integration Overview

- Step two of the process provides the consumer with the Communication and Test-drive Disclosure acknowledgements.
- Once reviewed, check each box and click “Next”.

## Step 2: Acknowledgements

### Communication Consent

To facilitate the secure and efficient collection and processing of information, we require your permission to communicate with you on your personal device.

By providing my mobile phone number during the sign-up process and checking the box below, I hereby grant consent to receive text messages and emails from this dealership. I understand that I have the option to opt-out of such communications at any time. I also acknowledge that my consent to be contacted is not a requirement to purchase any product or service. Furthermore, I accept responsibility for covering any text messaging and data charges imposed by my mobile service provider, if applicable.

I acknowledge to be contacted via email and text messages.

### Test-drive Disclosure

*(Applicable Only If Going on the Test Drive)*

In consideration of the Dealership permitting me to test drive their vehicle, I agree that:

I am licensed to operate a motor vehicle and my license is currently not under suspension. I have in effect collision and liability insurance, which extends to the vehicle provided to me by the dealership, during the time while it is in my possession or under my control. If the vehicle is damaged prior to my returning it to the Dealership, I will immediately inform the Dealership of the damage and pay the Dealership the reasonable value of repairing such damage, along with any expense the Dealership incurs in obtaining the return of the vehicle.

I understand that by checking this box, I am indicating my full and voluntary agreement to the above terms and conditions, and to the [Vehicle Test Drive Disclosure](#) provided by the Dealership.

Next



# Integration Overview

- Step three allows the consumer to verify their identity by uploading images of either their driver's license, state issued ID, or an approved "other" document.
- Take a photo of both the front and back of the ID, upload into the system, and click "**Next**".
- **Note:** This is not 700Credit's driver's license scanning solution, QuickScan. TDC requires this only as an extra layer of security for their dealers.
- Example: An online-based lead providing a selfie allows the dealer to confirm who they are working with in-person.

The screenshot shows a mobile application interface for identity verification. At the top, there is a 'Cancel' button on the left and 'Your Tran' and 'Information' on the right, with a house icon between them. Below the header is a navigation bar with a back arrow on the left, a progress indicator of five dots (the third is filled), and a 'Skip' button on the right. The main heading is 'Step 3: Verify Identity'. Below this is the instruction: 'Capture an Image of your Driver's License or State Issued ID.' A disclaimer follows: 'Your ID is used for Identification and to detect fraud. The image is securely stored. Other than for the security of your personal information, it may also be used for your Motor Vehicle Finance & Vehicle Registration.' Under the heading 'Capture ID', there are three radio button options: 'Driver's License' (selected), 'State Issued ID', and 'Other'. Below the options are two camera capture areas. The first is labeled 'Capture Front' and the second 'Capture Back'. Each area contains a camera icon and a square frame with corner brackets. At the bottom right, there is a blue 'Next' button.

# Integration Overview

- Data from the driver's license images is extracted and then auto-populated into the form.
- Verify the information is correct and click **"Next"**.

The screenshot shows a mobile application interface for a registration process. At the top, there is a back arrow and a progress indicator with five dots, the fourth of which is filled. The title is "Step 4: Personal Information" with the subtitle "Enter or Verify Fields for Accuracy".

The form contains the following fields:

- California (CA)** (ID State - Required)
- 11234568** (ID Number - Required)
- May 28, 2029** (Your ID's Expiration Date - Required)
- John** (First Name - Required)
- ppkix** (Last Name - Required)
- Aug 20, 1986** (Your Date of Birth - Required)
- 1596 TWXDUXY LN** (Street Address - Required)
- 92056** (ZIP Code - Required)
- OCEANSIDE** (City - Required)
- California (CA)** (State - Required)

Below the address fields, there is a question: "Would you be registering the vehicle at your residential address?" with radio buttons for "Yes" (selected) and "No".

At the bottom, there are fields for "Email" and "Phone Number" (with a US flag icon and the number "+1 516 312 5487"). A blue "Next" button is located in the bottom right corner.

# Integration Overview

- The second part of the identity verification portion asks the consumer to take a selfie.
- Once uploaded, click **“Submit”**.

Cancel

YOUR INFORMATION

<

Step 5: Identity Theft Prevention

Please Read the Information Below Before Uploading a Photo of Your Face

By submitting my picture, I agree that the Dealership may use my provided photo/image only for lawful purposes, in this case, to identify, process, and secure information to purchase an automobile.

All information provided is my own and has been prepared based on my representations alone. No one else has assisted me in the information provided and may be used in my credit application if I choose to do so.

Please take a selfie

Submit

# Integration Overview

- Next, the consumer is asked a series of “**Yes or No**” questions to answer.
- Here, the consumer is asked “**Would you like to pre-qualify?**”. In order to access 700Credit’s soft pull prequalification process, the consumer must answer “**Yes**” to this.
- Once complete, click “**Submit**”.
- **Note:** The consumer has the ability at any time to go back and add new documents, trade-in information, etc.
- User is confirmed their transaction has been added successfully.
- Click “**Continue**”.

Step 6: Miscellaneous

Finance Type

Finance

Finance type

Would you like to pre-qualify? (Does not affect your credit score!)

Yes  No

Do you have a current auto insurance?

Yes  No

Do you have a co-buyer?

Yes  No

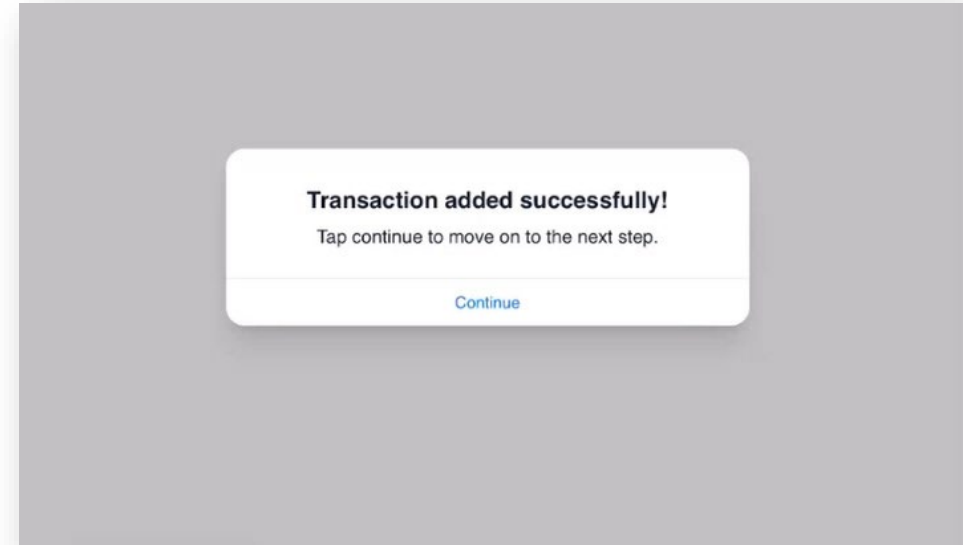
Do you have a vehicle for trade?

Yes  No

Submit

# Integration Overview

- User is confirmed their transaction has been added successfully.
- Click “**Continue**”.



# Integration Overview

- The consumer is provided the required prequalification consent to review and then check **“I acknowledge and agree”**. The rest of the form will be unavailable (grayed-out) until this checkbox has been marked.
- The second step of the form will become editable. The fields will be auto-populated with all previously gathered information.
- While this is a soft pull, the consumer is required to provide their SSN. This personal data is not used for this current process, however will store their SSN securely in the system for later use (when the consumer decides to apply for financing).

**DocuSign FORMS** Logout

<

### Pre-Qualification Application

Once this form has been filled out, you will not be able to edit it. Please read the information below:

This next step allows the dealer to view your credit score and accurately check what programs are available for your purchase.

Note: This action will not affect your credit score and is not considered a Hard Inquiry on your credit file.

I acknowledge and agree.

### Basic Information

John	Middle Name	Ppkix
First Name <i>Required</i>	Middle Name	Last Name <i>Required</i>
Aug 20, 1986		Social Security Number
Your Date of Birth <i>Required</i>		Social Security Number <i>(required)</i>
1596 TWXDUXY LN		State: Apartment #
Street Address <i>Required</i>		Apartment Details
92056	OCEANSIDE	California (CA)
ZIP Code <i>Required</i>	City <i>Required</i>	State <i>Required</i>

# Integration Overview


- Finally, the consumer will review/agree to privacy policy, provide an electronic signature, and then click **“Submit”**.


**Our Commitment to Privacy**


All information stored in our database is secure and is strictly confidential. Your personal and credit information will only be used to fulfill your request and in accordance with our Privacy Policy.

- I understand that this is not an application for credit, and submission will NOT affect credit score.
- I hereby provide my consent to have my credit file accessed for purposes of prequalifying for a vehicle loan. This is a soft inquiry and will not impact my credit score. I agree to the [Privacy Notice, Terms and Conditions](#) and I acknowledge I may be contacted by Fordham Test. I understand that I might not prequalify depending on the prequalification criteria.
- I hereby provide my consent to receive all disclosures electronically via the TDC Buyer Portal. I have been duly informed regarding the procedures for accessing this portal, and I have access to my email address. Additionally, I acknowledge that I may request and receive printed versions of these disclosures.

**Signature**







# Integration Overview

- The consumer is returned to their main dashboard. **“Pre-qualify”** has now been updated to be a **“Credit Application”** section.”
- Now, the consumer can click **“Let’s Go”** within the new **“Credit Application”** section and submit their hard pull, full credit application to the dealer.

The screenshot displays a user interface for a credit application process. At the top, there is a header section with a profile picture on the right and personal information on the left: NAME (John Ppkix), PHONE ((516) 312-5487), EMAIL (chris+100@mytdc.net), and PERSONAL ADDRESS (1596 TWXDUXY LN, OCEANSIDE, California (CA), 92056). Below this, there are two dropdown menus for 'Dealership' (Fordham Test) and 'Transaction' (06/05/2024). The main content area is titled 'Documents & Forms' and contains two primary action buttons: 'Let's Go' under a 'Credit Application' icon (a document with a bank building and a dollar sign) and '+ Add' under an 'Additional Documents' icon (a folder with a plus sign). A 'View Documents' button is located in the top right corner of the 'Documents & Forms' section.



# Integration Overview

- A form will appear, asking the consumer for further details. Any information that has been previously gathered will auto-populate in the form.
- Once completed, click **“Submit”**.

**Hard Credit Application**

**Credit Application**  
Including the last two years of your housing is required.

**Address Information and Housing Status**

1596 TWXDUXY LN Street Required

92056 Zip Code Required OCEANS City Required

**Housing Status** Required

**Duration (Yrs)** Required

How many years have you been living at this address?

**Hard Credit Application**

**Credit Application**  
Please read the information below.

Filling out a Credit Application allows the dealer to submit your request for credit to the financial institutions to secure an approval for the loan. If the dealer submits the request for credit, it will be considered a Credit Inquiry.

**Compliance Notice:** A Hard-Credit Inquiry will only be needed by the dealer when you are at the dealership, have agreed to all the terms and conditions of your Finance or Lease Agreements, and have decided to drive away in your car.

**Basic Info**

John <small>First Name Required</small>	<small>Middle Name</small>	Ppkx <small>Last Name Required</small>
08/20/1986 <small>Your Date of Birth Required</small>		XXX-XX-6866 <small>Social Security Number (required)</small>
1234568 <small>Driver's License Number Required</small>		California (CA) <small>Driver's State Required</small>
<small>Home Phone Number</small>		+1 516.312 5487

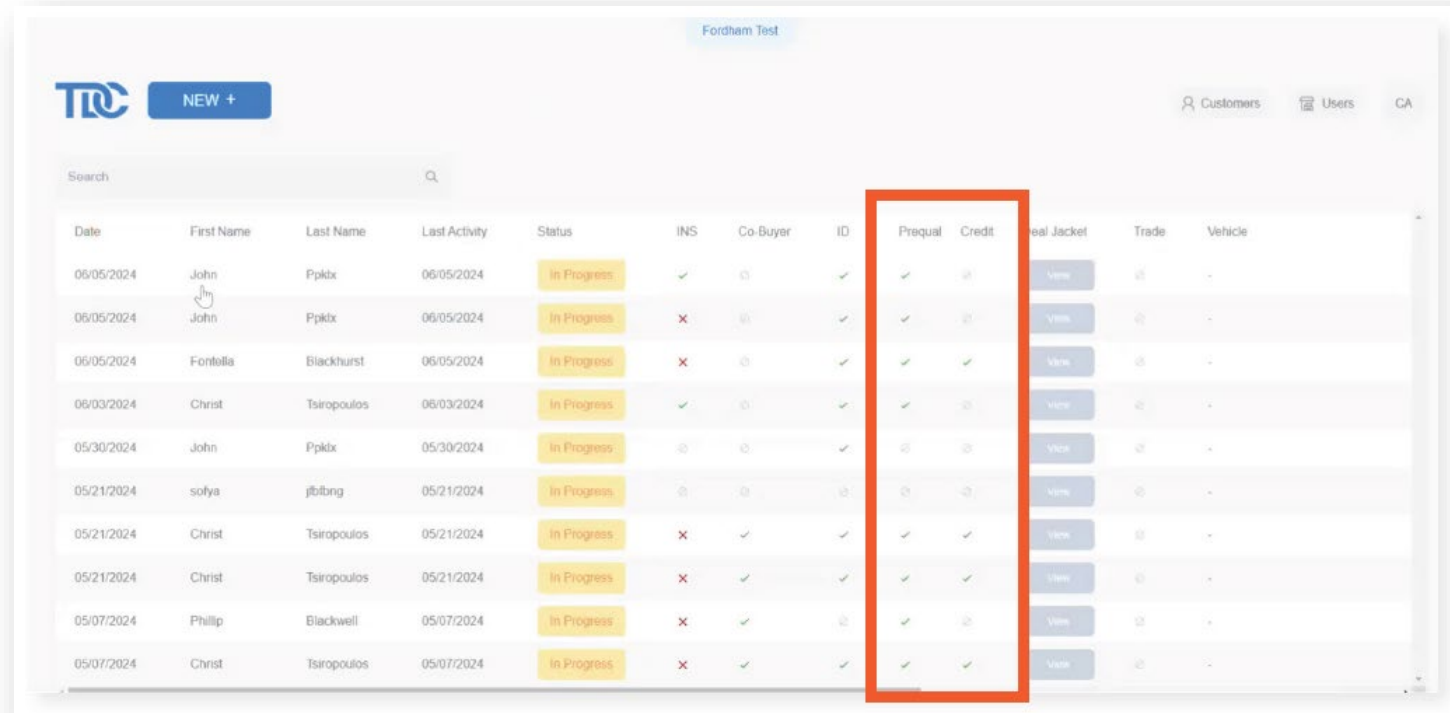
# Integration Overview

## TDC's Dealer Portal

### Viewing Lead Information

- To view lead data from either a hard or soft pull (depending on what the consumer opted to complete), dealers will log into the portal and immediately have presented a mass list of all dead, ongoing and closed deals within the TDC system.
- Locate and select the desired applicant to open their profile.

**Note:** Each deal listing includes basic information from the home dashboard. Dealers can easily see if a consumer is prequalified, submitted a full application, or both by locating the **“Prequal”** and **“Credit”** columns and seeing if there is a green checkmark included in the applicant’s listing.

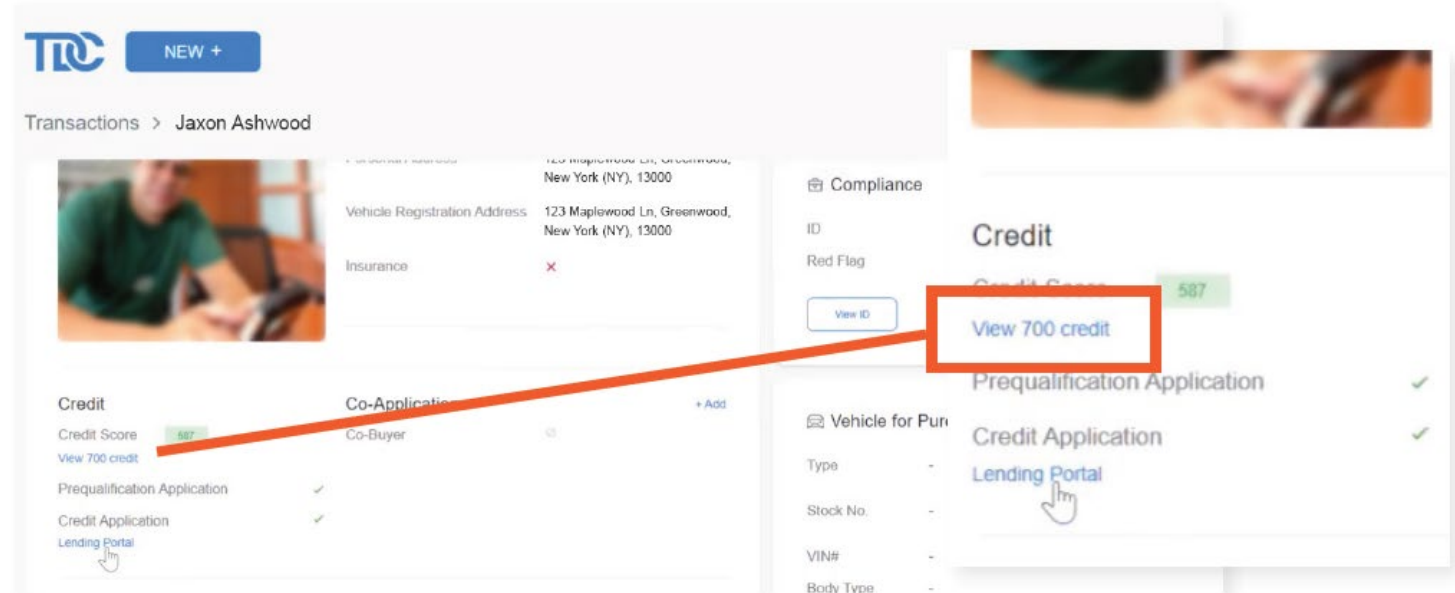


The screenshot displays the TDC Dealer Portal interface. At the top, there is a 'Fordham Test' label, a 'NEW +' button, and navigation links for 'Customers', 'Users', and 'CA'. A search bar is located below the navigation. The main content is a table with the following columns: Date, First Name, Last Name, Last Activity, Status, INS, Co-Buyer, ID, Prequal, Credit, Deal Jacket, Trade, and Vehicle. The 'Prequal' and 'Credit' columns are highlighted with a red box. The table contains 10 rows of lead data, each with a 'View' button in the 'Deal Jacket' column.

Date	First Name	Last Name	Last Activity	Status	INS	Co-Buyer	ID	Prequal	Credit	Deal Jacket	Trade	Vehicle
06/05/2024	John	Ppkbx	06/05/2024	In Progress	✓	⊖	✓	✓	⊖	View	⊖	-
06/05/2024	John	Ppkbx	06/05/2024	In Progress	✗	⊖	✓	✓	⊖	View	⊖	-
06/05/2024	Fontella	Blackhurst	06/05/2024	In Progress	✗	⊖	✓	✓	✓	View	⊖	-
06/03/2024	Christ	Tsiropoulos	06/03/2024	In Progress	✓	⊖	✓	✓	⊖	View	⊖	-
05/30/2024	John	Ppkbx	05/30/2024	In Progress	⊖	⊖	✓	⊖	⊖	View	⊖	-
05/21/2024	sofya	jibibng	05/21/2024	In Progress	⊖	⊖	⊖	⊖	⊖	View	⊖	-
05/21/2024	Christ	Tsiropoulos	05/21/2024	In Progress	✗	✓	✓	✓	✓	View	⊖	-
05/21/2024	Christ	Tsiropoulos	05/21/2024	In Progress	✗	✓	✓	✓	✓	View	⊖	-
05/07/2024	Phillip	Blackwell	05/07/2024	In Progress	✗	✓	⊖	✓	⊖	View	⊖	-
05/07/2024	Christ	Tsiropoulos	05/07/2024	In Progress	✗	✓	✓	✓	✓	View	⊖	-

# Integration Overview

- The consumer's profile will appear on screen. From here, the dealer can see the "selfie" submitted, status of the deal, consumer's basic information, document deal jacket, etc.
- To view the soft pull, prequalification report and/or full credit application, scroll down and locate the "**Credit**" section. If a prequalification or full credit application are available for the consumer, a green check mark will be visible. In this case (below), both have been completed by the consumer.
- Click "**View 700Credit**".



# Integration Overview

- 700Credit's IDV report, HTML credit application, and soft pull prequalification reports will appear on screen in an iframe (per our example above who completed both). Utilize the tabs at the top of the iframe to pan between each report.
- To view the consumer's compliance dashboard, locate and select the **"Your Compliance Dashboard"** hyperlink below the tabs. To print the reports, click the printer icon in the top-right corner of the iframe.

The screenshot displays the '700 Credit Report' interface. At the top, there are navigation tabs for 'NEW REPORT', 'QUICKQUALIFY', and 'CREDIT REPORT'. Below the tabs, the user's name 'Jaxon Ashwood' and address are visible. The main section is titled 'Monthly Verification Report' and includes an 'Identity Verification' section. This section shows a 'Red Flag Score' of 94 and a 'Score Risk Level' of 'Low Risk'. A color-coded progress bar is shown next to the score. Below this, there is a table with columns for 'Section', 'Result', 'Alert', and 'Next Steps'. The table lists several verification items, including OFAC, ID Match, Red Flag Alerts, Synthetic ID, M.L.A. Search, and ID Verification. The 'ID Verification' row shows a status of 'Incomplete' and a 'Next Steps' link labeled 'Send ID'. A printer icon is located in the top-right corner of the report area.

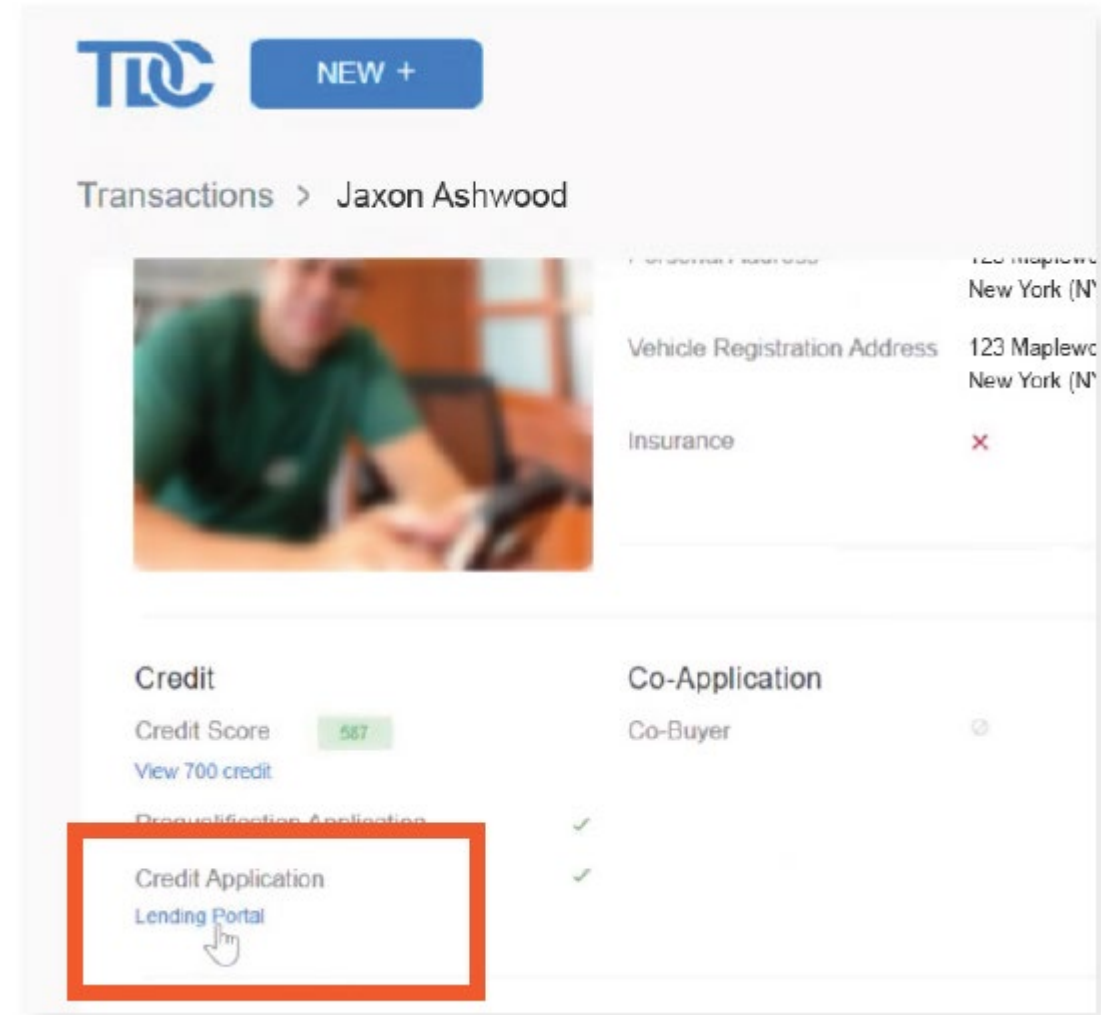
Section	Result	Alert	Next Steps
OFAC	Clear		
ID Match	Clear		
Red Flag Alerts	Caution	Issuance Year Status: Issued After Age 21	
Synthetic ID			
M.L.A. Search			
ID Verification	Incomplete	Verification of ID Required	Send ID

The screenshot displays the '700 Credit Report' interface, showing the 'CREDIT REPORT' and 'QuickQualify Results' sections. The 'CREDIT REPORT' section includes a disclaimer: 'For the purposes of Pre-qualifying only, not to be used for...'. It lists 'PREVIOUS ADDRESSES' and 'ALIANSES' with redacted information. The 'EMPLOYMENT' section shows the user is 'SELF EMPLOYED'. The 'QuickQualify Results' section shows a 'Result: Applicant Found' and a 'Score: 716'. Below this, there is a 'Consumer Information' section with redacted name and address. The 'Auto Summary' section shows 'Available Revolving Credit: \$22,376.00' and 'Auto Inquiries last 30 days: 0'. The 'Auto Trade Line 1 - TOYOTA MTR' section shows an interest rate of 6.34%, an original amount of \$10,413.00, and a monthly payment of \$325.00.

Section	Result	Alert	Next Steps
OFAC	Clear		
ID Match	Clear		
Red Flag Alerts	Caution	Issuance Year Status: Issued After Age 21	
Synthetic ID			
M.L.A. Search			
ID Verification	Incomplete	Verification of ID Required	Send ID

# Pushing Credit Applications to RouteOne

- After a consumer chooses to apply for financing and completes a full credit application, their data is immediately available for a dealer to review and either push/not push to RouteOne.
- Locate and open the profile of the applicant you want to review. In the **“Credit”** section, click the hyperlink labeled **“Lending Portal”** attached to the credit application status.



The screenshot shows a user interface for a credit application. At the top left is the TDC logo and a blue button labeled 'NEW +'. Below this is a breadcrumb trail: 'Transactions > Jaxon Ashwood'. A profile picture of a man in a green shirt is shown. To the right of the photo are fields for 'Vehicle Registration Address' (123 Maplewood New York (NY)) and 'Insurance' (marked with a red 'x'). Below the photo is a 'Credit' section with a 'Credit Score' of 587 and a link 'View 700 credit'. To the right is a 'Co-Application' section with a 'Co-Buyer' field. At the bottom, a table lists application statuses: 'Prequalification Application' (checked), 'Credit Application' (checked), and 'Lending Portal' (checked). The 'Lending Portal' link is highlighted with a red box and a mouse cursor.

# Pushing Credit Applications to RouteOne

- The consumer's credit application information will appear on screen, allowing the user to review its content/push ONLY. No user will be able to edit any of this application.
- The application's **"Basic Information"** includes; **first/middle/last name, DOB, SSN, zip code, state, home phone number, mobile phone number, and email address.** The data fields in the example form below has been redacted to protect the consumer's personal information.
- If the dealer is looking to continue moving forward with the deal, click **"Push to Route 1"**.

The screenshot shows a credit application form with the following sections:

- Basic Information** (Primary Buyer): Fields for First Name, Middle Name, and Last Name, all redacted.
- Address Information**: Fields for Address, Time, and State, all redacted.
- Current Address and Housing Status**:

Address	Time at Address	Housing Status	Monthly Payment
[Redacted]	5 years / 0 months	Renting	\$900 / Month
- Employment Information**:

Employer Name	Occupation	Employer Phone number	Employer Address
Self employed	Self employed	[Redacted]	[Redacted]

Employment Status	Employment Duration	Salary	Per Time Period
Self-Employed	5 years / 0 months	\$9,000	Monthly

A blue button labeled "Push to Route 1" is located at the bottom right of the form, highlighted with a red box.

# Microsite

<https://www.700credit.com/dealersconciierge/>

**TDC** / **700Credit**  
CREDIT | COMPLIANCE | SOFT PULLS

**User Guide**

## The Dealer's Concierge

Thank you for your interest in 700Credit. Please fill out the form and someone will be in contact with you shortly.

First Name\* Last Name\*  
Dealership Name\*  
Email\*  
Street Address\*  
City\* State\* Alabama  
Zip Code\* Phone\*  
Affiliate Rep  
Notes  
CAPTCHA  
I'm not a robot  
**Submit**

## Integration Overview

The Dealer's Concierge (TDC) has integrated the 700Credit soft pull, prequalification solution (QuickQualify), as well as save-only push credit applications.

**Personal Information**

**Documents & Plans**

**Prequalify**

**Additional Documents**

**Pre-Qualification Application**

**Basic Information**

# Questions

