



USER GUIDE
FEBRUARY 2025



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Welcome to 700Credit

700Credit is the leading provider of credit reports, compliance solutions, soft pull products, identity theft and driver's license authentication platforms for automotive, RV, Powersports and Marine dealers in the US. Our product and service offerings include credit reports, prescreen and prequalification platforms, OFAC compliance, Red Flag solutions, 2022 Safeguards protection, Synthetic ID Fraud Detection, score disclosure, Risk-Based Pricing and Adverse Action notices, identity verification, and mobile and in-store driver's license authentication solutions. With over 22,000 direct dealer clients, and 230+ software partners, we look forward to becoming your trusted credit and compliance vendor.

Credit Report Solutions

We are the largest authorized reseller of credit reports from all three leading national credit companies, **Experian, Equifax and TransUnion**. All 700Credit clients receive their— choice of report format (HTML, enhanced, TTY or Merged Format), score, and ancillary products.

Compliance Solutions

We offer an array of products and services in a customized package for our dealerships, all of which work to automate your compliance practices and keep your dealership ready at all times for future audits. Our **Compliance Dashboard** is a complete monitoring solution, that is unique in the industry and helps you manage and stay on top of credit reporting and compliance from one single view. **Our compliance solutions include:**

- **Adverse Action Notices**
- **Risk-Based Pricing Notices**
- **OFAC Search**
- **Red Flag ID**
- **Privacy Notices**
- **Out of Wallet Questions**

Soft Pulls

The term “*soft pull*” refers to an action where a soft inquiry is made on a consumer's credit file using name and address only. Soft pull solutions **do not require a customer's SSN or DoB** and have **no impact on a customer's credit profile**. We have several soft pull solutions to choose from and help you engage consumers and speed the sales process, including:

QuickQualify (prequalification)

QuickQualify is a powerful “*call-to-action*” for your dealership website. This application requires only the consumer's name and address (*no SSN or DoB*) and provides dealers with a FICO® score and full credit report. Generate **3 to 4 times the leads** over a typical lead form and empower your sales team with the data they need to discuss qualified payment options.

QuickScreen (prescreen)

QuickScreen is a dealer-initiated soft pull solution that does not require a customer's SSN or DoB and does not impact their credit score. This solution can be integrated with many applications at your store, *giving you visibility into your customer's credit profile before you work a deal*, so you can work the right deal, right away.

Identity Verification & Fraud Detection

We are here to protect your store through our all-encompassing Identity Verification and Fraud Detection platform which includes the following solutions:

Identity Verification

Our platform is an automated solution that provides a summary table of results appended to each credit report. This vital service flags questionable information, focusing on high-risk applicants, social security numbers, driver's licenses and addresses. The 700Credit Identity Verification platform includes; OFAC Terrorist Search, ID Match, Synthetic Fraud, Military Lending Act (MLA), ID Verification, Red Flag, and Out of Wallet Questions (OOW).

Synthetic ID Fraud

A solution that uses proprietary logic and unique combinations of available data, the high-risk fraud score looks at a consumer's credit behavior and credit relationships over time to uncover previously undetectable risks. Dealers are returned a risk score with score factors to help determine if a new customer application is likely associated with a synthetic identity.

Income & Employment Verification

Combining the power of Experian's Verify™ product with The Work Number® from Equifax® and gain a more accurate understanding of a customer's financial standing. Dealers can now reduce risk and expand their coverage, offering lending decisions to a broader spectrum of consumers.

Driver's License Authentication Solutions

Protect your store with the industry's most advanced data capture and driver's license authentication solutions for automotive retailers today. We have **two platforms** for dealer's to authenticate customers – *both remotely and in-store.*

Mobile Scanner

Our document authentication platform, QuickScan, provides dealerships real-time confirmation of the legitimacy of a customer's driver's license and identity. This platform can be used in-store, as well as remotely when verifying the identities of online car buyers and leads. **Includes DMV validation and Deal Jacket integration.**

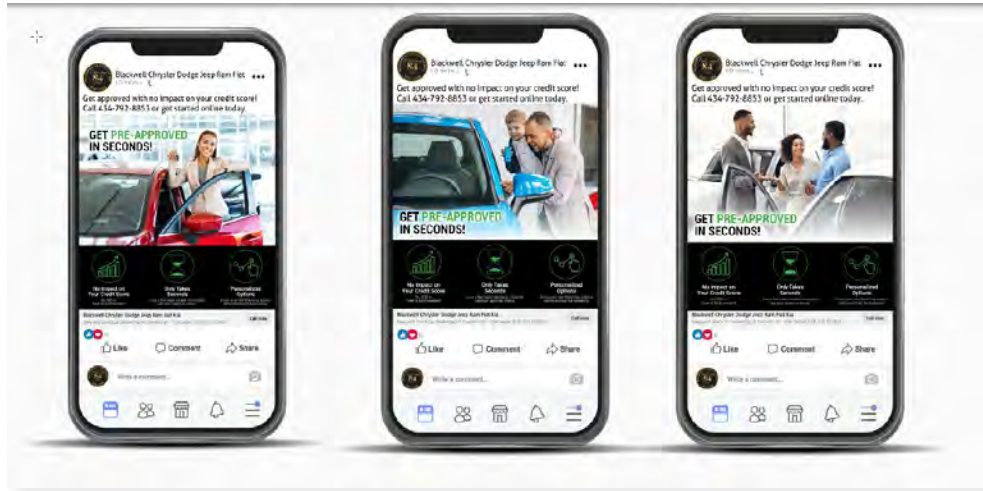
In-Store

ID Drive provides dealers with the most comprehensive physical driver's license scanning solution for automotive dealers today. This platform combines our prescreen and prequalification platforms, as well as our suite of Identity Verification tools (*Red Flag and Synthetic Fraud detection*) to deliver fast, accurate results.

AutoSweet has integrated our soft pull prequalification solution into their platform. This guide will walk you through the consumer's prequalification experience and how to view soft pull lead data from within your AutoSweet 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.

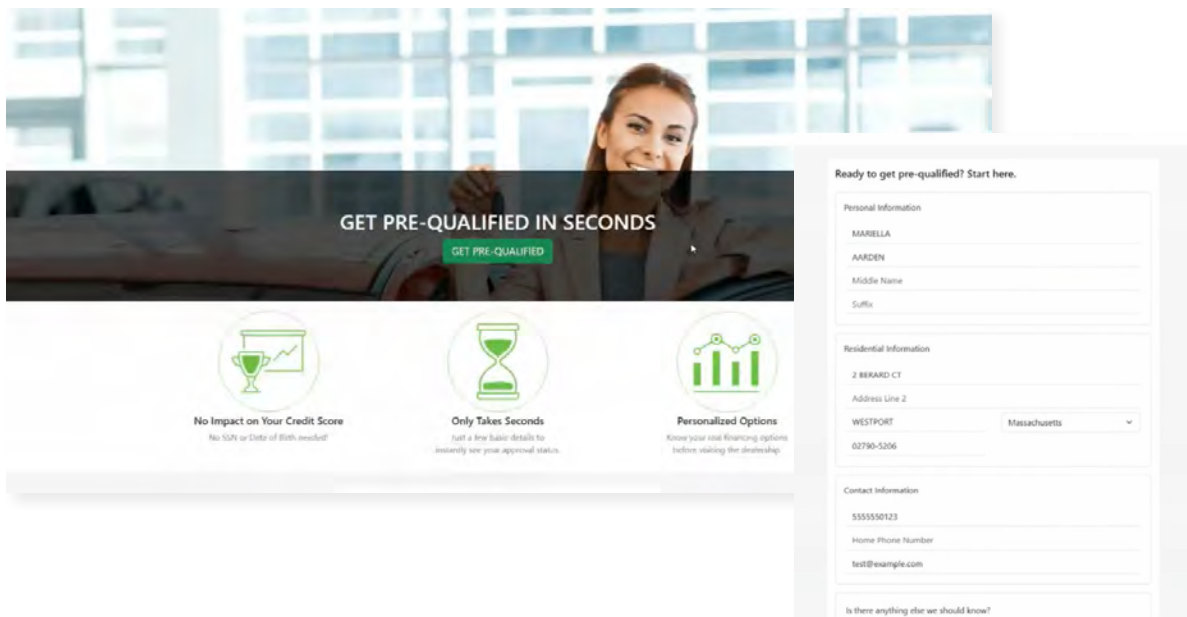
Consumer's Prequalification Experience

Consumer can begin the prequalification experience through a Facebook prequalification ad.



Once the user has clicked on the facebook ad, they are brought to a landing page with a prequalification form. In the form, the consumer will provide their first/last name, address, phone number and email.

Click **“Submit”** when complete.

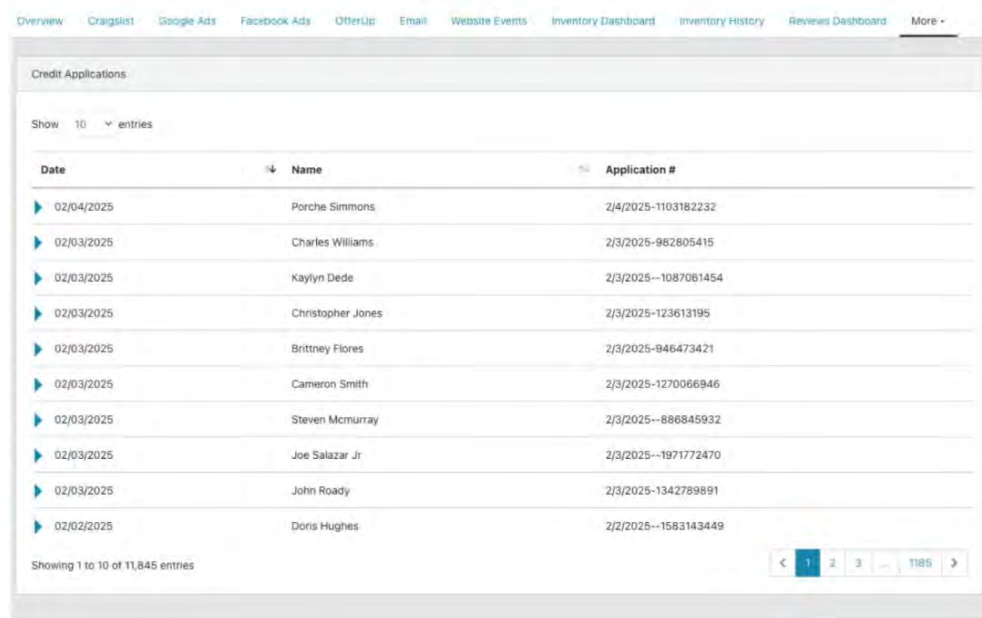


Viewing Lead Data

When a new lead is submitted, dealers are delivered an email which includes a direct link (highlighted below) to the application in the AutoSweet Marketing Platform (back-end platform).



Dealers can also view the lead data by locating the **“Credit Applications”** page in the dealer portal, and manually searching for the applicant from the mass list.



Overview | Craigslist | Google Ads | Facebook Ads | OfferUp | Email | Website Events | Inventory Dashboard | Inventory History | Reviews Dashboard | More -

Credit Applications

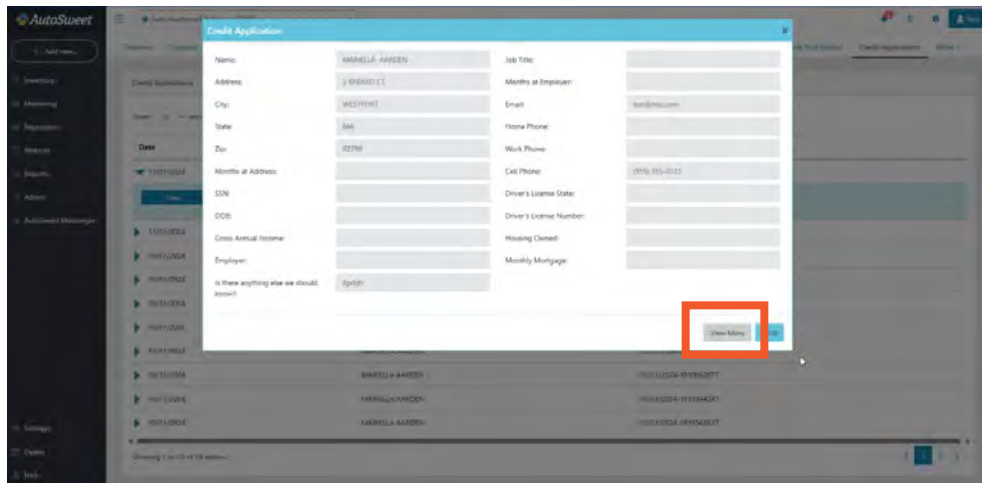
Show 10 entries

Date	Name	Application #
02/04/2025	Porche Simmons	2/4/2025-1103182232
02/03/2025	Charles Williams	2/3/2025-982805415
02/03/2025	Kaylyn Dede	2/3/2025--1087061454
02/03/2025	Christopher Jones	2/3/2025-123613195
02/03/2025	Britney Flores	2/3/2025-946473421
02/03/2025	Cameron Smith	2/3/2025-1270066946
02/03/2025	Steven McMurray	2/3/2025--886845932
02/03/2025	Joe Salazar Jr	2/3/2025--1971772470
02/03/2025	John Roady	2/3/2025-1342789891
02/02/2025	Doris Hughes	2/2/2025--1583143449

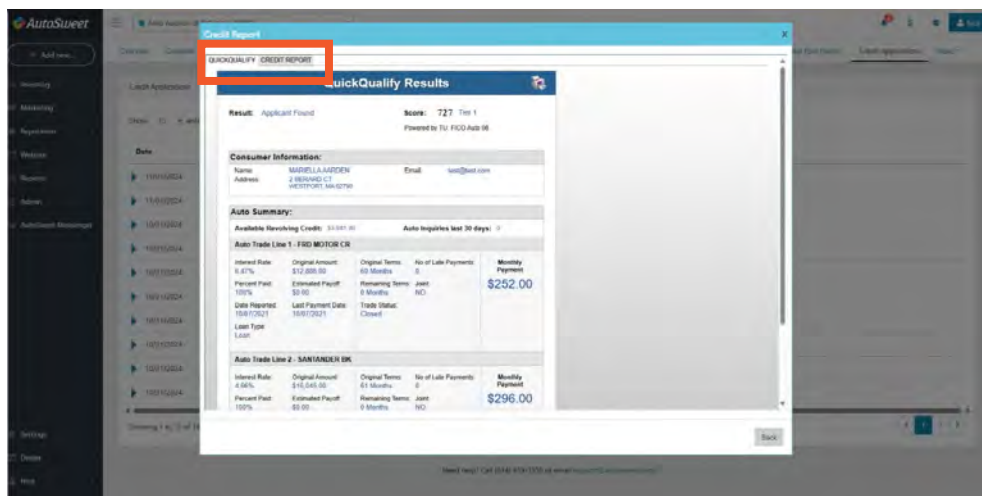
Showing 1 to 10 of 11,845 entries

After selecting an applicant's name from the list, a drop-down will appear. Select **"View"**.

Next, a pop-up window of the prospect details will appear on screen. To view the QuickQualify results, select the **"View More"** button at the bottom of the pop-up.



700Credit's QuickQualify results will appear on screen in an iframe. From here dealers can utilize the tabs at the top of the iframe (highlighted below) to view both the prequalification data and full credit report.



Introduction to QuickQualify

QuickQualify is a soft pull prequalification solution which places a soft inquiry on the consumer's 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 preapproved, dealers receive:

- 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!

QuickQualify Results

Result: Applicant Found **Score: 618**
 Powered by EX: FICO AUTO V8

Consumer Information:

Name: Jane Doe	Email: jdoe@email.com
Address: 123 Main St. Farmington Hills, MI 48334	Phone: (999)-555-1234

Auto Summary:

Available Revolving Credit: \$1,459.00	Auto Inquiries last 30 days: 0
--	--------------------------------

Auto Trade Line 1			
Interest Rate: 17.52765%	Original Amount: \$17,079.00	Original Terms: 73 Months	No of Late Payments: N/A
Percent Paid: 81.12%	Estimated Payoff: \$3,224.00	Remaining Terms: 6 Months	Joint: NO
Loan Type: Auto		Trade Status: Open	Trade Open Date: 11/19/2015
			Monthly Payment \$382.00

Auto Trade Line 2			
Interest Rate: 4.66%	Original Amount: \$16,045.00	Original Terms: 61 Months	No of Late Payments: 0
Percent Paid: 100%	Estimated Payoff: \$0.00	Remaining Terms: 0 Months	Joint: NO
Loan Type: Auto		Trade Status: Closed	Trade Open Date: 07/21/2011
			Monthly Payment \$296.00

Certificate Status:

Printed By:	N/A	PRINT NOW
Confirmed By:	N/A	

Credit Report Option

With our QuickQualify platform, dealers have the option of either getting the soft pull prequalification 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 information purposes and **CANNOT** be used to fund the deal.

Score Summary

FICO Auto V5F

750

FICO AUTO V8

761

FICO Auto 08

780

Credit Report

700Credit Auto Summary

<p>JANE AARDEN DOB: 11/01/1950 2 MAPLE CT SSN: 000-00-1234 WESTPORT, MA 02790</p> <p>PREVIOUS ADDRESSES:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 50%;">Name</th> <th style="width: 25%;">City</th> <th style="width: 25%;">State</th> </tr> <tr> <td>5 SILVER RDG</td> <td>WINDHAM</td> <td>ME</td> </tr> <tr> <td>11 HIGH DAM RD</td> <td>WAREHAM</td> <td>MA</td> </tr> </table> <p>EMPLOYMENT: EMPLOYER X</p>	Name	City	State	5 SILVER RDG	WINDHAM	ME	11 HIGH DAM RD	WAREHAM	MA	<table style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 20%;">Total Bal</th> <th style="width: 20%;">Month Pay</th> <th style="width: 20%;">Total Auto</th> <th style="width: 20%;">Open Auto</th> <th style="width: 10%;">30</th> <th style="width: 10%;">60</th> <th style="width: 10%;">90</th> </tr> <tr> <td>\$048</td> <td>\$382</td> <td>3</td> <td>1</td> <td>0</td> <td>0</td> <td>0</td> </tr> </table> <table style="width: 100%; border-collapse: collapse; font-size: x-small;"> <thead> <tr> <th>Trade:</th> <th>Account Name</th> <th>Stat</th> <th>Orig Amt</th> <th>Cur Bal</th> <th>Monthly Pay</th> <th>Miss Rep</th> <th>Payment Pattern</th> </tr> </thead> <tbody> <tr> <td>Trade or pending on report</td> <td>TO BANK N.A.</td> <td>Open</td> <td>16026.00</td> <td>\$0.00</td> <td>\$382</td> <td>00</td> <td>00</td> </tr> <tr> <td>Trade or pending on report</td> <td>0748M001</td> <td>Open</td> <td>\$1254</td> <td>\$1254</td> <td>00</td> <td>00</td> <td>111111111111</td> </tr> <tr> <td>Trade or pending on report</td> <td>07421959</td> <td>Open</td> <td>7.00</td> <td>7.00</td> <td>00</td> <td>00</td> <td>111111111111</td> </tr> <tr> <td>Trade or pending on report</td> <td>10480200</td> <td>Closed</td> <td>\$0</td> <td>\$0</td> <td>00</td> <td>00</td> <td>111111111111</td> </tr> <tr> <td>Trade or pending on report</td> <td>012622006</td> <td>Closed</td> <td>\$1092</td> <td>\$0</td> <td>00</td> <td>00</td> <td>111111111111</td> </tr> <tr> <td>Trade or pending on report</td> <td>0790001</td> <td>Closed</td> <td>\$12025</td> <td>\$0</td> <td>00</td> <td>00</td> <td>111111111111</td> </tr> </tbody> </table>	Total Bal	Month Pay	Total Auto	Open Auto	30	60	90	\$048	\$382	3	1	0	0	0	Trade:	Account Name	Stat	Orig Amt	Cur Bal	Monthly Pay	Miss Rep	Payment Pattern	Trade or pending on report	TO BANK N.A.	Open	16026.00	\$0.00	\$382	00	00	Trade or pending on report	0748M001	Open	\$1254	\$1254	00	00	111111111111	Trade or pending on report	07421959	Open	7.00	7.00	00	00	111111111111	Trade or pending on report	10480200	Closed	\$0	\$0	00	00	111111111111	Trade or pending on report	012622006	Closed	\$1092	\$0	00	00	111111111111	Trade or pending on report	0790001	Closed	\$12025	\$0	00	00	111111111111
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Score Summary

Score Card	Score	Code	Score Factor Description
FICO Auto V8	761		recent delinquency, derogatory public record or collection filed
National Risk Model	502		time since delinquency is too recent or unknown
			number of accounts with delinquency
			amount owed on delinquent accounts
			percentage of accounts
			delinquency on bank installment loans
			too few accounts show current
			presence of non-related party delinquency on accounts or lack of open accounts
			ratio of bank revolving balances to credit limits or lack of bank revolving account information
			presence of derogatory accounts
			recently active or lack of bank, retail or finance accounts
			presence of delinquent accounts

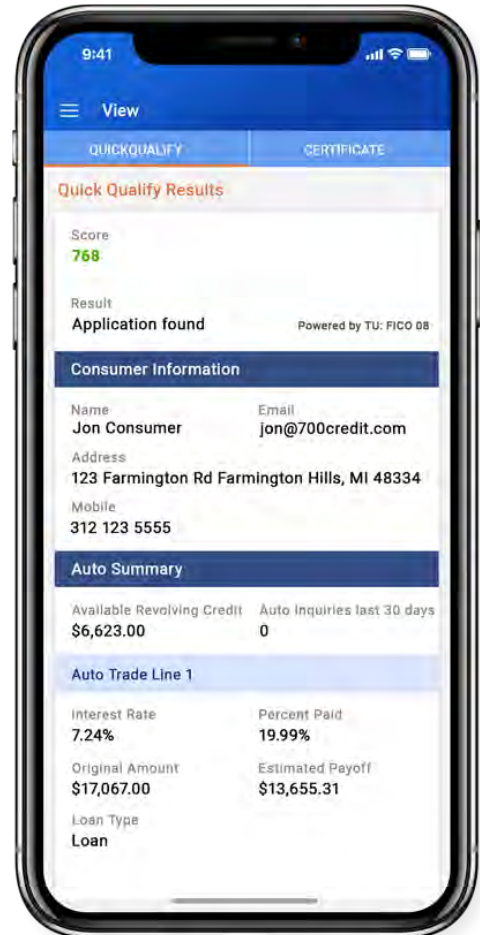
Above is an example of our HTML Credit Report. This image was split for display purposes but will normally provide dealers with a complete, single view.

QuickMobile App (Dealer Mobile App)

Dealers are also able to receive immediate access to QuickScan lead information through the 700Credit **QuickMobile App**.

Specifically designed for dealers to manage their soft pull leads (*QuickQualify and QuickScan*) from a single, safe platform. It protects your consumer's information with a **secure login screen** and available at anytime on your own mobile or tablet device. .

- Receive **direct mobile notifications** when consumers complete the QuickQualify web form or QuickScan process.
- **Optimize interactions** with your consumers through one-click text response and mobile dialing.
- **Immediate access** to view all applicants and their credit score, credit file information, and QuickScan results.
- **Stay organized** by setting filters to view leads from only a specific period of time.
- **Text or email** the QuickQualify soft pull or QuickScan driver's license authentication forms **directly to the consumer**.



The **700Credit QuickMobile Dealer App** is offered at no charge and can be downloaded from the Apple and Android App Stores by searching for "700Credit" or by scanning the QR codes to the right.

Note: Installing the app does require your correct email address or cell phone be setup on your account to verify your user ID.

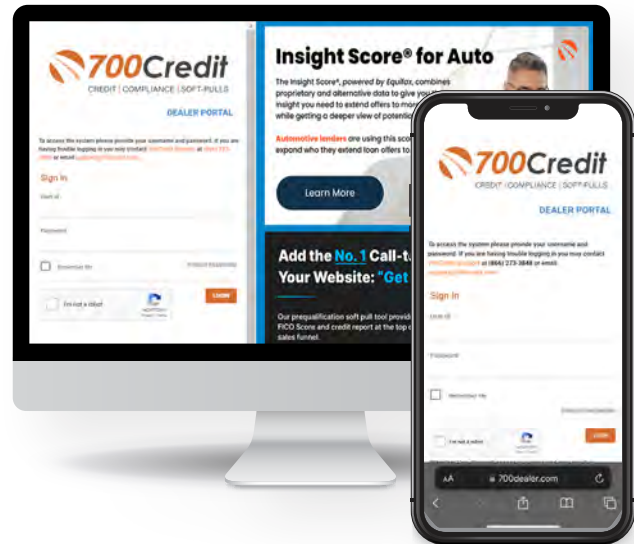
Contact our support team for assistance: **(866) 273-3848** or support@700credit.com.



Introduction to 700Dealer.com

All 700Credit dealers have exclusive access to their own personal credit portal hosted at 700Dealer.com. The unique platform provides dealers a single tool to seamlessly navigate and monitor credit data from all of their solutions; including, credit reports, compliance and soft pull solutions, ID verification and driver's license authentication platforms.

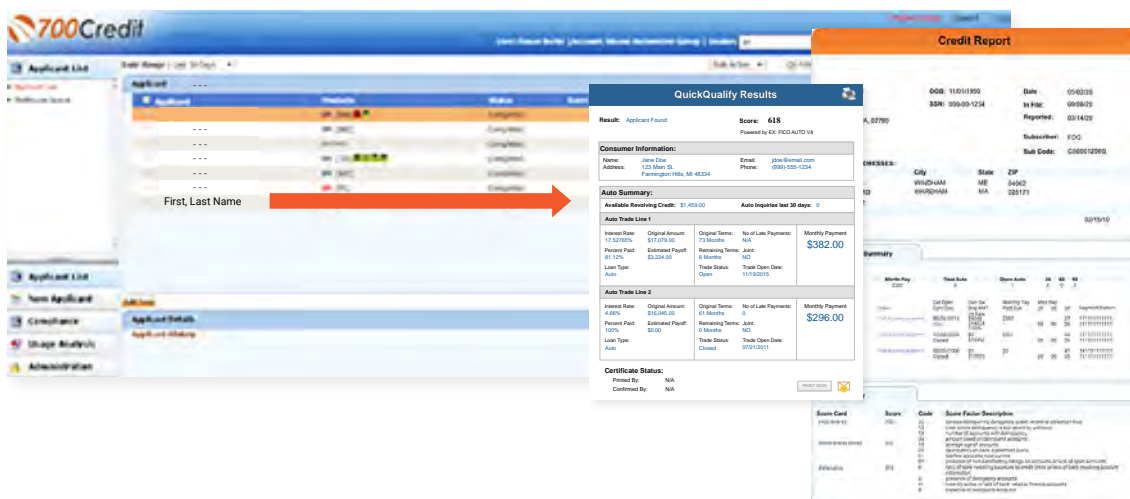
You should have received your username and password in a welcome email from our team. If you did not receive this email, or have misplaced it, please contact our support department at: support@700credit.com | (866) 273-3848.



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. If a soft pull prequalification was run, you will see those results.



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
cartercountydcjwd	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcpcq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyhyucudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyhyucudc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cchyundaicpcq	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
keystonechevyucdl	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
keystonecgbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy

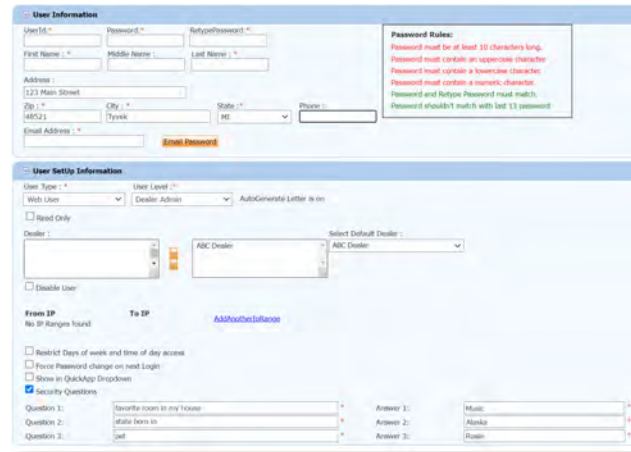
When you click on **"Edit"**, you will be brought to a screen where you can make changes to the information.

Creating a New User

UserID	Name	User Level	User Type	Status	Dealer	City	State	Action
cartercountydcjwd	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcpcq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyhyucudl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyhyucudc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cchyundaicpcq	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
keystonechevyucdl	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
keystonecgbg	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.

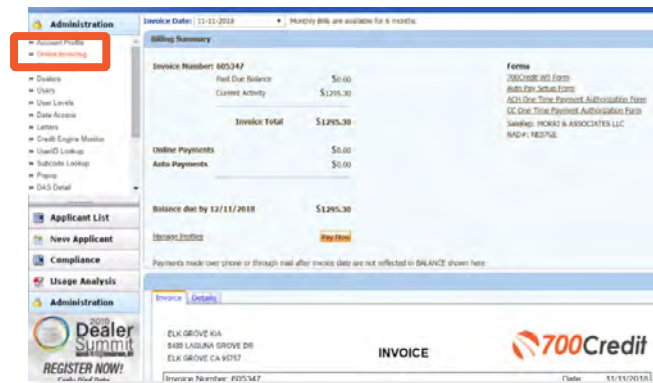
You can then fill in the new user information and make any changes in the setup necessary.



The screenshot shows two sections of a user creation form. The top section, 'User Information', includes fields for Username, Password, Retype Password, First Name, Middle Name, Last Name, Address, Zip, City, State, Phone, and Email Address. A 'Password Rules' box specifies: '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', and 'Password and Retype Password must match'. The bottom section, 'User Setup Information', includes fields for User Type, User Level, Dealer Admin, AutoGenerate Letter, Dealer, Select Default Dealer, From IP, To IP, and Security Questions (with three questions and answers).

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 'Administration' page with the 'Online Invoicing' tab highlighted in the left-hand menu. The main content area displays an invoice summary for invoice number 805347, dated 11-11-2018. The summary includes: Invoice Number: 805347, Total Due Balance: \$0.00, Current Activity: \$1295.30, Invoice Total: \$1295.30, Online Payments: \$0.00, and Auto Payments: \$0.00. The balance due is \$1295.30, due by 12/11/2018. The invoice is from 700Credit to ELK GROVE KIA at 8488 LAGUNA GROVE DR, ELK GROVE, CA 95757. The invoice number is 805347 and the date is 11/11/2018.