TSD RENTAL 700Credit Integration
Setup & Usage Quick Guide

Interested in this integration? Contact your TSD representative at sales@tsdweb.com.

Credit Checks with 700Credit: How it Works

Note: On the reservation or agreement, make sure required renter information is filled in, as it is required for an automated credit check: First Name, Last Name, and Address (Street 1, City, State, and Zip Code).

1. From the agreement, access the Authorizations / Payments / Refunds dialog (via the **Payments** button).
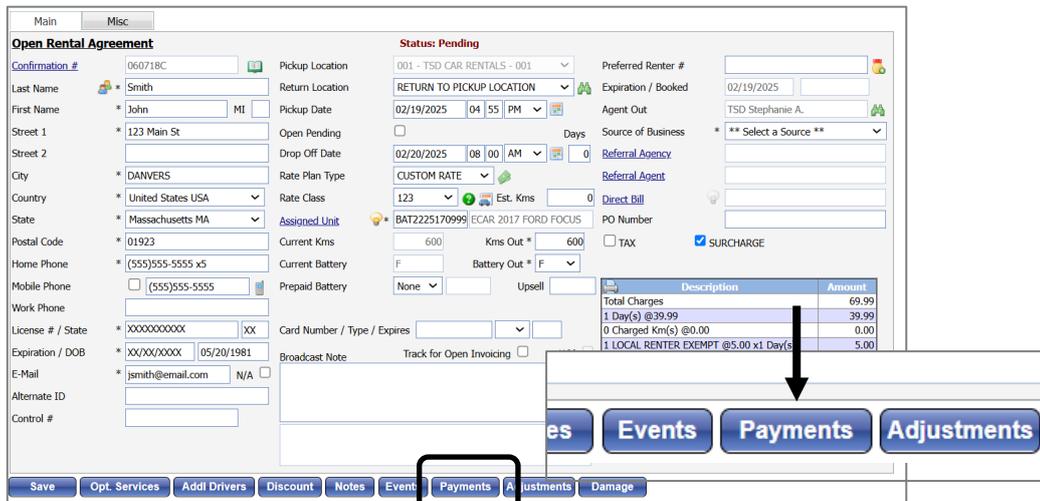
2. The credit check process begins on the Authorizations / Payments / Refunds dialog, if your processor detects a debit card. *(Depending on access privileges, you may be able to initiate this process manually via the **Credit Check** button.)*
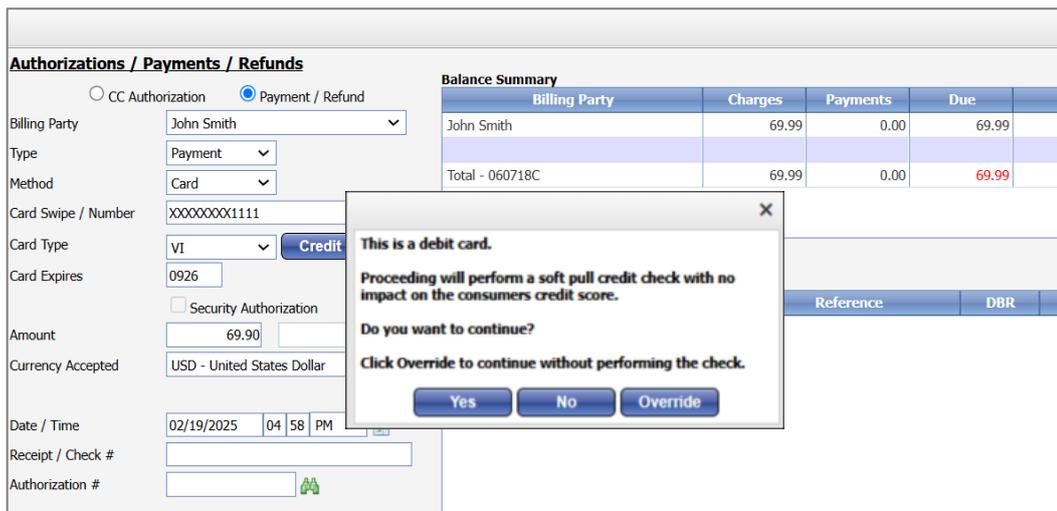
3. A credit check prompt is displayed. Choose **Yes** to continue. (You can also choose **No** to cancel the credit check and clear the entered card number, so you can take another card or form of payment.)

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*Note: For employees with permission to override this check, the message contains an **Override** option to bypass the credit check and use the card anyway, shown above.*

4. Assuming you've continued with the credit check, the system displays the result: **Approved**, **Declined**, or **No Hit**.
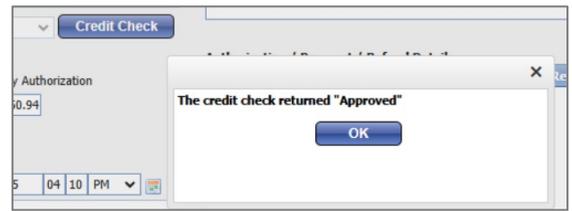
   A No Hit result means the credit check cannot be performed. (This may occur if, for example, a customer has recently moved, and their current address data does not match the one in the 700Credit system.)

   You have the following options:
   - Enter a Social Security Number (SSN), to continue performing the credit check using that information.
   - Cancel, to take another card or form of payment, or to choose not to rent to the customer.
   - Override, available depending on your access privileges, to bypass the credit check and use the card anyway.
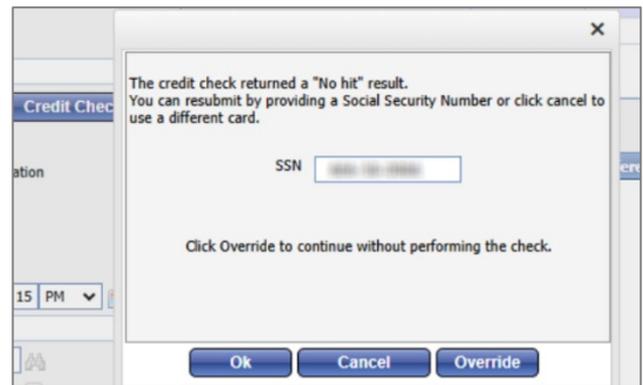
Integration Summary

With TSD RENTAL's Credit Check integration provided by 700Credit, you can perform real-time credit checks on U.S. renters who pay with debit cards, so that debit card use requires approval from 700Credit. All credit checks with 700Credit are "soft pulls", so they have no impact on renter credit scores.

Setup Requirements in TSD RENTAL

- **TSD must configure the integration on your behalf.** Contact TSD Support at support@tsdweb.com.
- **System Control Table.** Review the following settings on your System Control Table:
  - *(Main tab) Credit Check at Return & A/R*: Select this check box to have credit checks performed on debit cards at return, and for accounts receivable payments after return.

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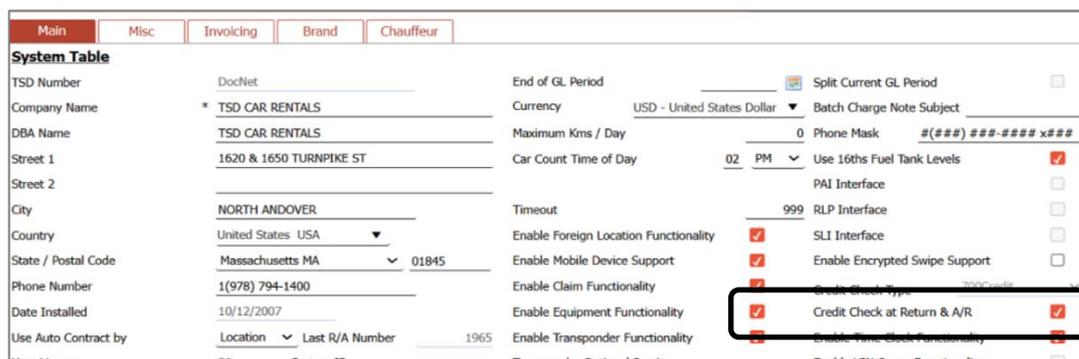
- o ***(Misc. tab) Credit Check Response Validity:*** Enter the number of days for which a prior credit check is still valid, so you don't have duplicate credit checks within a period for the same renter. For example, if you enter 3, then you don't need to perform another check if a valid approval is found for the renter in the previous 3 days. If a previous decline is found, the renter must present either a different card or form of payment.

- **Location Table - Credit Check - Score Threshold.** Use this setting to determine the minimum credit score required to be accepted for a debit card transaction.

- **Review access privileges.** The *Allow On Demand Credit Check* access privilege allows employees to perform manual credit checks. *Override Credit Check* is required for bypassing (overriding) credit checks.