



USER GUIDE
MARCH 2025

AutoRaptor

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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

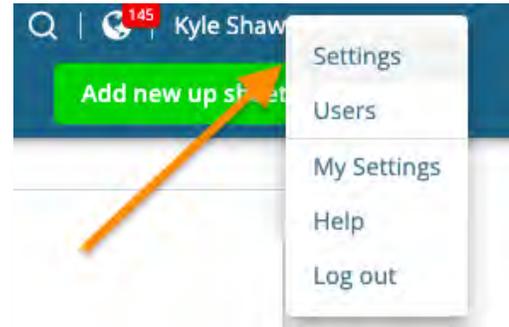
ID Drive provides dealers with the most comprehensive physical driver's license scanning solution for automotive dealers today. This platform combines our prescreen and prequalification platforms, as well as our suite of Identity Verification tools (*Red Flag and Synthetic Fraud detection*) to deliver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

AutoRaptor has integrated our credit, compliance, prescreen and driver's license authentication solutions into their platform. This brief guide walks you through how to pull/view credit reports and prescreens, and perform a driver's license authentication from within your AutoRaptor 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.

Changing Default Bureau(s)

If you wish to change the default Credit Bureau(s) pulled, you must have Admin or Ownership level credentials. Here are the steps:

Click on your name in the upper right corner and select **Settings**.



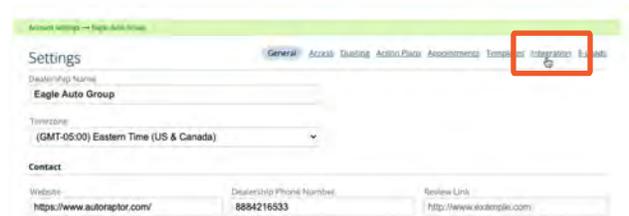
This will open up the **Account Settings**.

From here, locate and select the dealership whose default bureau(s) you would like to edit, as shown to the right.



From within the dealership's account settings, select **Integration**.

On the following screen, then click **Third Party**.

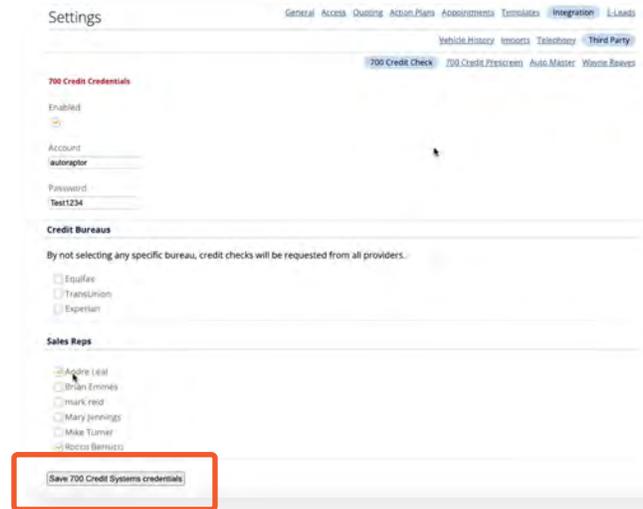


Ensure **“Enabled”** is checked.

Enter in account name and password.

Check off which credit bureaus you would like defaulted in pulling credit, and which sales reps have access to pulling credit.

Click **“Save 700 Credit Systems credentials”**.

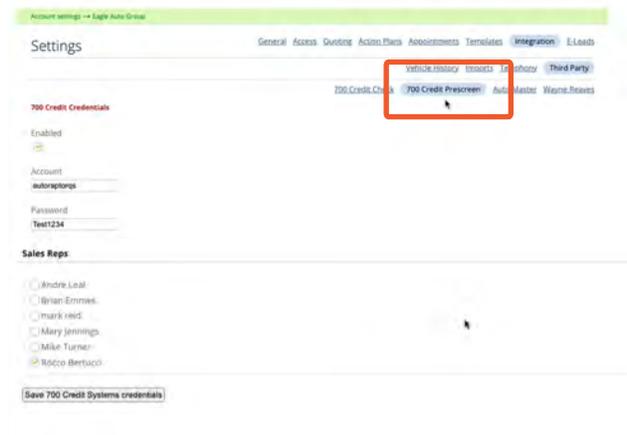


Changing Default Prescreen Settings

From within the Account Settings, click **“700Credit Prescreen”**, as shown to the right.

Ensure **“Enabled”** is checked, and enter in the account name and password.

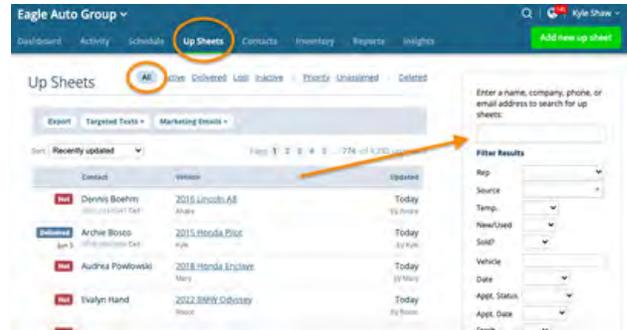
Check which sales reps the user would like to allow access to prescreening, and click **“Save 700Credit Systems credentials”**.



Running Credit and Prescreen Reports

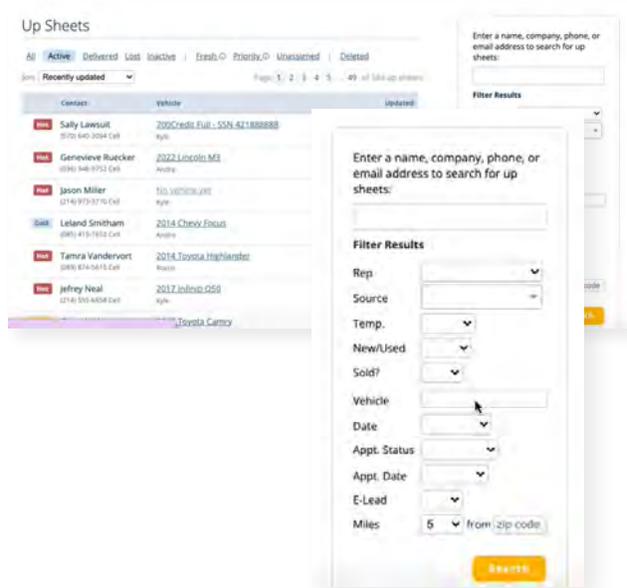
To pull credit report on a customer, you need to first ensure the customer has an Up Sheet in AutoRaptor.

First, search for a customer in AutoRaptor, click the **“Up Sheet”** menu item from the top navigation bar make sure you are under **“All”**.



The user can either search for the Up Sheet within the list provided (*may be useful for recently viewed/edited Up Sheets*), or they can utilize the search feature on the right-hand side of the page.

Enter customer information such as first name, last name, email, or cell phone number and click **“Search”**.

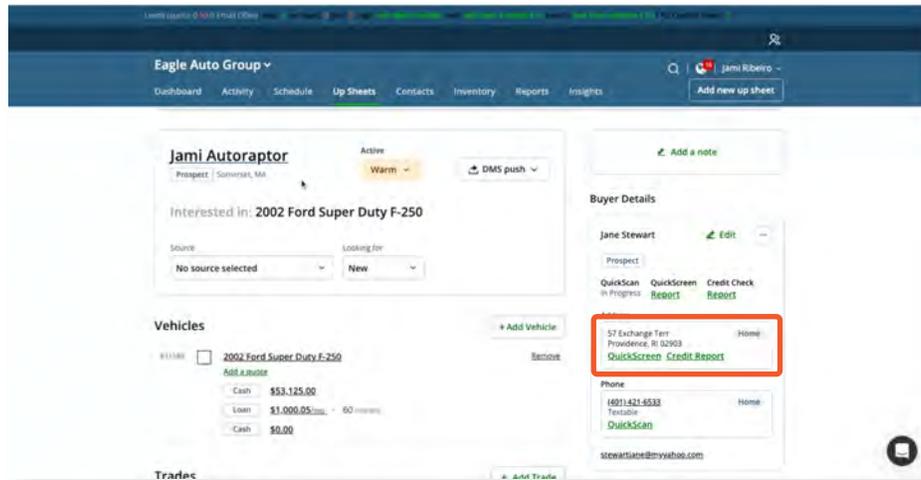


Once located, select the Up Sheet to open it’s details. If there is no Up Sheet created for the consumer, select the **“Add New Upsheet”** button on the top of the page.

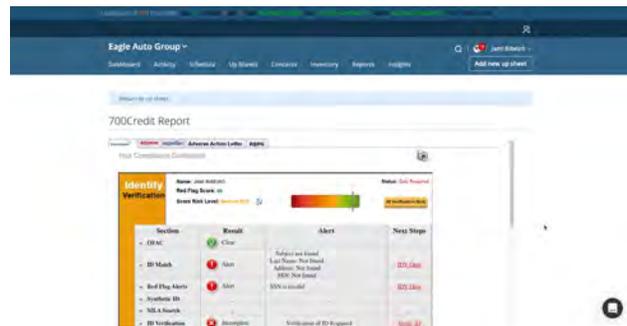
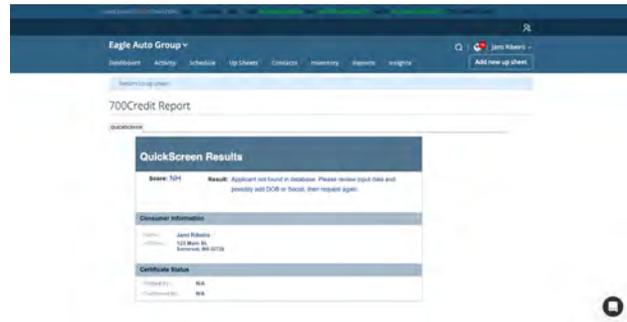
Enter the consumer’s contact information to create an Up Sheet.



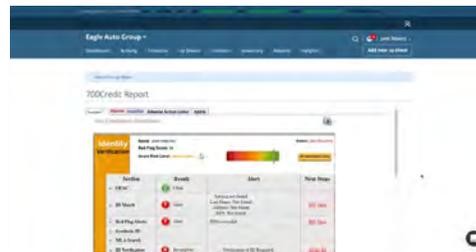
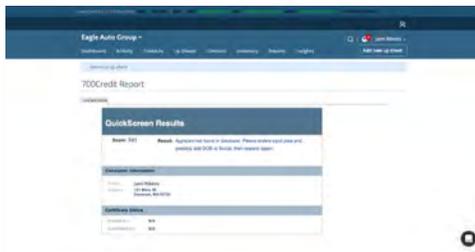
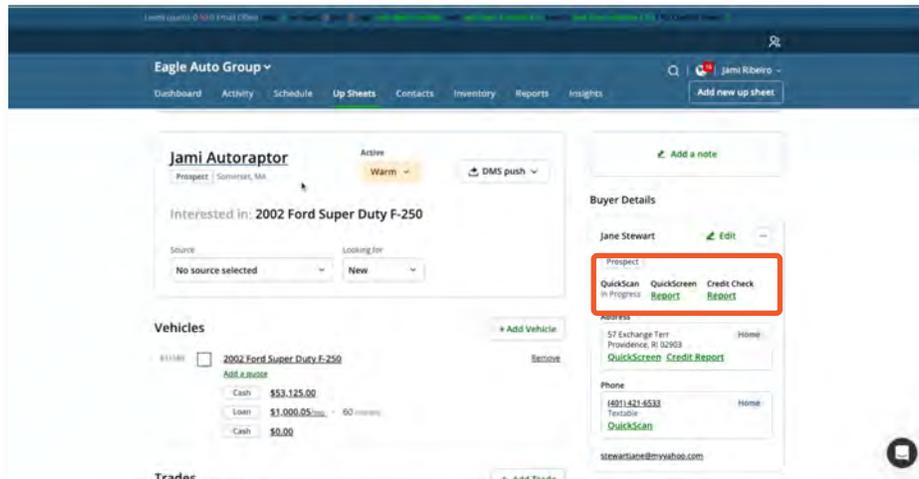
After the Upsheet has either been created or located, to perform a credit pull, simply click the **“Credit Report”** hyperlink. To perform a soft pull, prescreen report, click the **“QuickScreen”** hyperlink. Both are circled below.



700Credit’s full credit file and/or prescreen report will appear in an iframe.



To view any previously pulled credit or prescreen reports, select the **“Report”** hyperlinks as shown below. The reports will then re-appear in an iframe on screen.



Introduction to QuickScreen

Welcome to 700Credit's **QuickScreen** credit soft pull solution. QuickScreen is integrated with your **AutoRaptor** platform, so it is easy to access and easy to pull. Since it is a soft pull solution, you only need a consumer's name and address to pull their credit score and auto summary, with no adverse effect on their credit score.

QuickScreen gives you visibility into your customer's credit profile before you work a deal, so you can work the right deal, right away, saving time and preventing a potentially uncomfortable situation for your customer. QuickScreen can also help you provide the customer with a payment estimate based on the car they are interested in. In addition, knowing the customer's current car payment enables your team to have more meaningful budget conversation with the client, potentially shortening the sales process, getting you to the finish line faster.

QuickScreen returns the following data to the user:

- FICO Score
- Available Revolving Credit
- Auto Inquiries last 30 days
- Summary of Auto Trade Lines
- Including:
 - Current Monthly Payment
 - Current Auto Loan Interest Rate
 - Remaining Balance/Payoff
 - Payment History
 - Months Remaining on Auto Loans

QuickScreen Results

Result: Consumer Passed Quick Screen Criteria **Score:** 727 (Tier 1)
 Powered by TU: FICO AUTO 08

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

Auto Summary:				
Available Revolving Credit:		\$3,881.00		
Auto Inquiries last 30 days:		0		
Auto Trade Line 1				
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	S R \$252.00
6.47%	\$12,886.00	60 Months	0	
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
100%	\$0.00	0 Months	NO	
Loan Type:		Trade Status:	Trade Open Date:	
Auto Loan		Closed	11/11/2012	
Auto Trade Line 2				
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	S P \$296.00
4.66%	\$16,045.00	61 Months	0	
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
100%	\$0.00	0 Months	NO	
Loan Type:		Trade Status:	Trade Open Date:	
Auto Loan		Closed	07/21/2011	

Certificate Status:

Printed By:	N/A	<input type="button" value="PRINT NOW"/>
Confirmed By:	N/A	

QuickScreen can be used in several scenarios within your dealership:

- To qualify and prioritize inbound and internet leads
- To mine for opportunities within your CRM
- To prequalify in-store and service lane customers

Prescreen Results

After clicking “Prescreen”, there are four possible responses:

- **Pass/Score Provided** - The applicant met the score cutoff selected by the dealer and the prescreen criteria of the bureau.
- **Fail/No Score** - The applicant did not meet the cutoff score selected by the dealer.
- **Decline** - The applicant did not meet 1 or more of the following: (The reason for the decline is not returned/identified for your review)
 - Credit score is below 500 - automatic decline per credit bureau
 - Minimum age of 21
 - No open bankruptcies
 - Minimum 1 satisfactory trade
 - 1 open credit trade line 36 months old or older
 - Applicant has opted out of prescreen credit offers
(<https://www.consumer.ftc.gov/articles/prescreened-credit-and-insurance-offers>)
- **No Hit** - The applicant could not be found.

Prescreen Response: Pass

A new window will appear that displays the customer’s credit score, credit tier, and any payoff information that is available on their credit history.

You will be able to print a Pre-Selected Certificate by clicking on the “Print Now” button that is circled at the bottom of the prescreen results image to the right.

The dealer/user must then click on “Yes” or “No” if the Pre-Approval Certificate has been delivered to the customer.

QuickScreen Results

Result: Consumer Passed Quick Screen Criteria **Score:** 727 (Tier 1)
Powered by TU: FICO AUTO 08

Consumer Information:

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

Auto Summary:

Available Revolving Credit: \$3,881.00 Auto Inquiries last 30 days: 0

Auto Trade Line 1				S	R
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	Monthly Payment \$252.00	
6.47%	\$12,886.00	60 Months	0		
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:		
100%	\$0.00	0 Months	NO		
Loan Type:	Trade Status:	Trade Open Date:			
Auto Loan	Closed	11/11/2012			

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

Certificate Status:

Certificate Delivery Confirmation

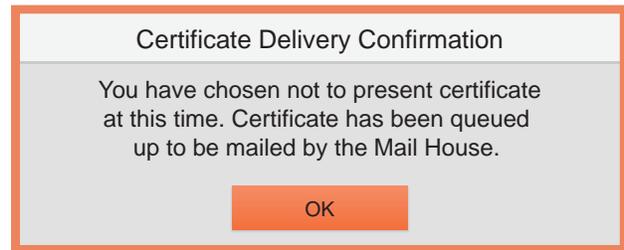
Has the Pre Approval Certificate been delivered to the consumer?

Yes
No

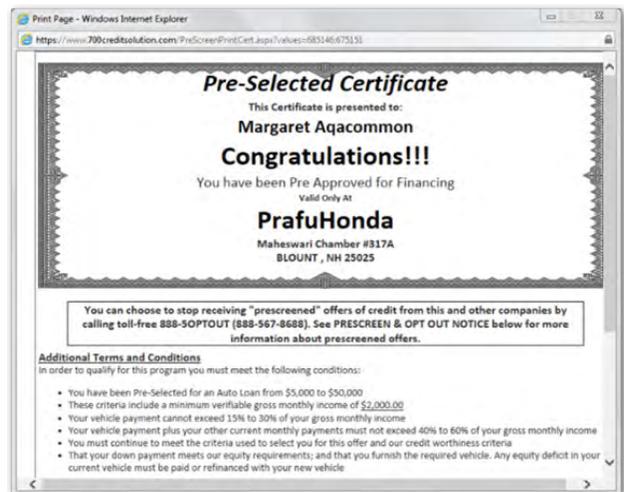
PRINT NOW

If for any reason, the dealer/user clicks “No”, then 700Credit will automatically send this certificate to our Mail House and the certificate will be mailed to the applicant.

The dealer will be charged for this mailing.



Please Note: Any certificates printed within 700Dealer.com to the dealership’s local printer will not be charged. The dealer can print to their local printer for free.



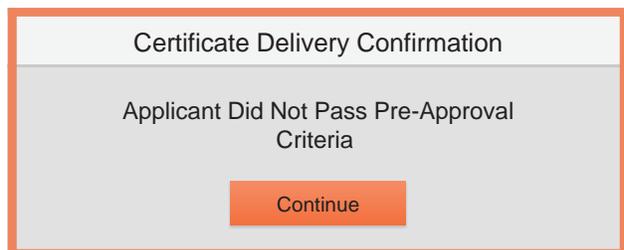
Prescreen Response: *Fail*

If the Prescreen inquiry returns as a “Fail”, the message will appear as:

In this case, no notice is required to be given to the consumer. In fact, the consumer doesn’t have to know the process has taken place.

Select “Continue” and the Applicant List is returned.

The Applicant List will show all “Fail” returns as **QS** in **RED**, and the score/Tier will appear in parenthesis.



Prescreen Response: *Decline or No Hit*

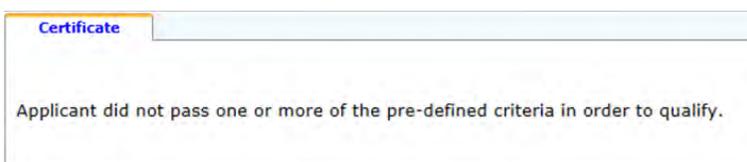
The other two possible return messages are “**Decline**” and “**No Hit**”. A “**No Hit**” signifies that no data was found on that particular consumer and a “**Decline**” means that data was found, however, the consumer did not meet the minimum criteria set up in the Configuration Guide.

In either case, no score will be shown in parenthesis in the Application List.

No Hit:

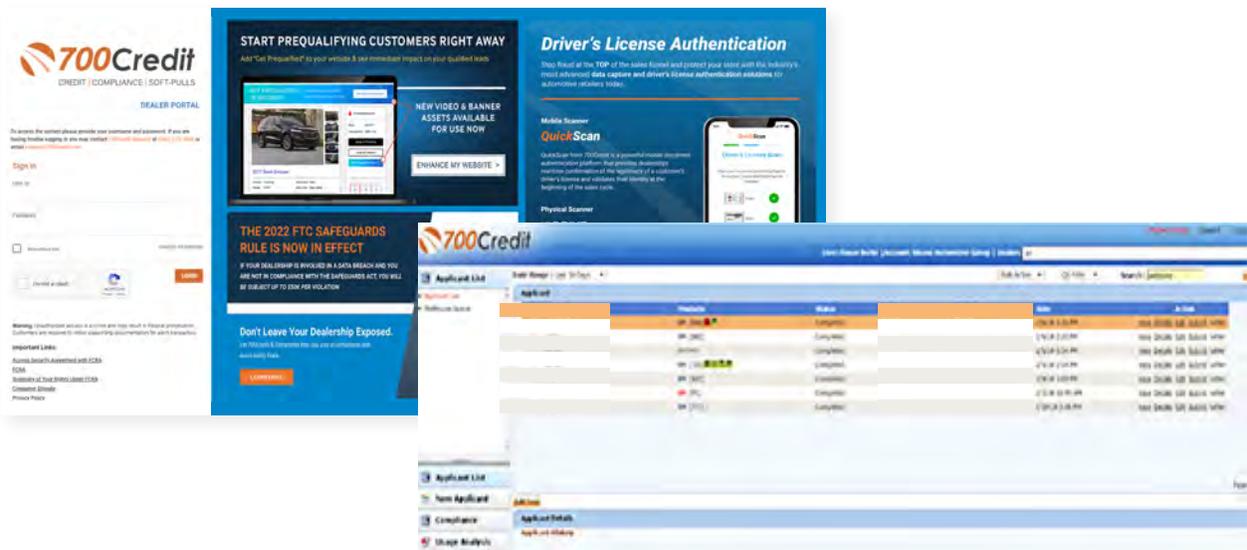


Decline:



Select “**Continue**” and the Applicant List is returned. The Applicant List will show all “**No Hit**” and “**Decline**” returns as **QS** in **GRAY** and a “**D**” will appear for a “**Decline**” and an “**NH**” will appear for “**No Hit**”. The screenshot below is from our 700Dealer.com platform, which every dealer has access to.

If you do not have your credentials to log in to this platform, please call our support desk immediately: **(866) 273-3848**.



Firm Offer of Credit - Compliance Requirement

Because a prescreen (QuickScreen) is performed without consumer consent, dealers are required by law to send a “**Pre-Selected Certificate**” and must be delivered to all consumers who “**Pass**” the prescreen inquiry AND the dealer must be able to prove the offer was delivered. The dealer has three options for certificate delivery. They can:

- Print the certificate at their local printer in the dealership and drop in the mail to the consumer
- Email the certificate to the consumer
- 700Credit can print and mail the Certificate on your behalf for **\$1.05/letter**.

Because we are the compliance experts in this industry, our system automatically monitors all prescreens that are run, and if the dealership does NOT print or email the certificate within 15 days of running, our system will automatically generate and mail the certificate to your customer. Dealers will be charged \$1.05/letter if this event occurs.

To the right is an example of our certificate template which will be customized to your store - and your clients.



OpportunityAlerts!

OpportunityAlerts! are graphic icons that alert the dealer to potential opportunities in the soft pull results based on the color of the alert: Green/Yellow/Red.

A proprietary algorithm reads data from the QuickScreen results and presents the appropriate alerts accordingly. Alerts are available for the following data points:

- Credit Score (**S**)
- Interest Rate (**R**)
- Inquiries (**I**)
- Loan Term (**L**)
- Monthly Payment (**M**)
- Paid Percentage (**P**)

QuickScreen Results

Result: Consumer Passed Quick Screen Criteria **Score:** 727 (Tier 1)
Powered by TU: FICO AUTO 08

Consumer Information:

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

Auto Summary:

Available Revolving Credit: \$3,881.00 Auto Inquiries last 30 days: 0

Auto Trade Line 1				S R
Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	\$252.00
6.47%	\$12,886.00	60 Months	0	
Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
100%	\$0.00	0 Months	NO	
Loan Type:	Trade Status:	Trade Open Date:		
Auto Loan	Closed	11/11/2012		

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

Certificate Status:

Printed By:	N/A	<input type="button" value="PRINT NOW"/>
Confirmed By:	N/A	

The **BENEFITS** of OpportunityAlerts! include:

- Quickly identifies opportunities that exist in the QuickScreen results
- Makes the QuickScreen product easier to read and easier to use
- Helps the dealer to focus on the data that will help them work - and close - the best deal
- Adds value and complexity to our product that make it more difficult to compete against

Set-Up Process

To enable **OpportunityAlerts!**, navigate to the proper tab, as shown below, and check the “**Enable QuickScreen Alerts**” box (circled).

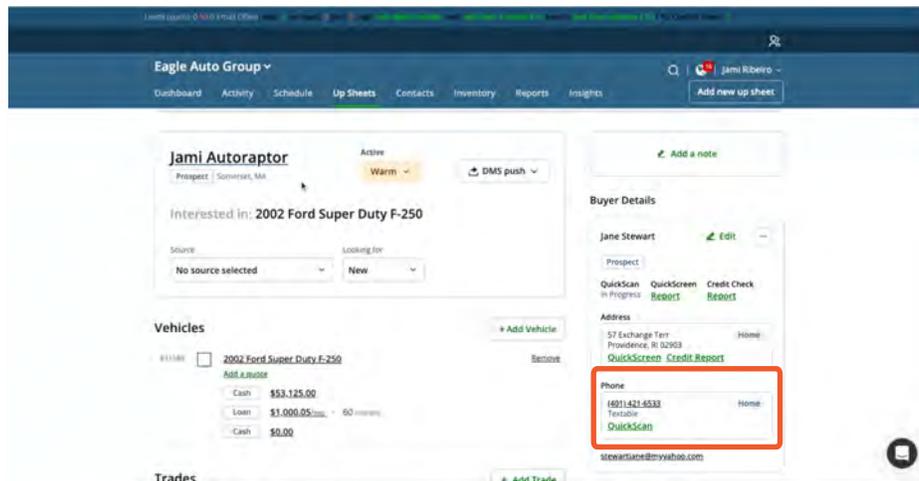
OpportunityAlerts! are triggered when the values returned from the QuickScreen hit the ranges that are defined in the “**OpportunityAlerts!**” tab in the Data Access menu in 700Dealer, as shown below. The values will be set at default ranges, however, once the dealer gets comfortable with alerts, they may want to customize the ranges to fit their specific store needs.

Below you will see the default values for Green, Yellow, and Red alerts. Dealers will need to fill out the box below, paying close attention to their score ranges and interests.

	Score Range	Probable Interest Rate
Interest Rate 1	Greater than 725	1.5 %
Interest Rate 2	Greater than 700	3.0 %
Interest Rate 3	Greater than 675	5.0 %
Interest Rate 4	Greater than 650	7.0 %
Interest Rate 5	Greater than 625	9.0 %
Interest Rate 6	Below 625	13.0 %

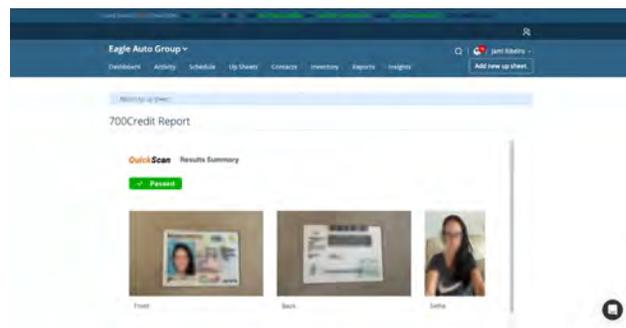
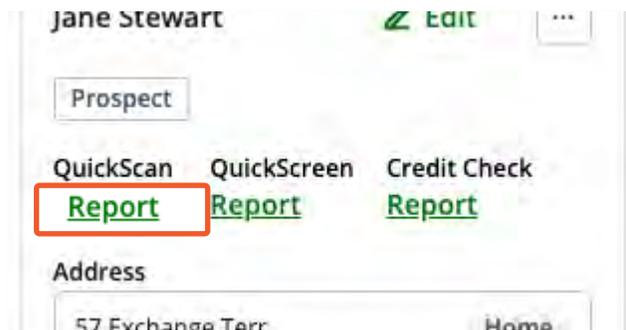
Performing a Mobile Driver's License Scan

After locating the desired Upsheet or a new one has been created, locate the **“QuickScan”** hyperlink, as circled below. A text is automatically sent to the consumer’s phone number on file, where they will be walked through the simple, yet secure process of scanning their driver’s license.



Once the consumer has completed the process, there will be a **“Report”** hyperlink available, as shown to the right.

Select the hyperlink to pull up the consumer’s QuickScan results.



Introduction to QuickScan

QuickScan from 700Credit is a powerful mobile document scanner that provides dealerships real-time confirmation of the legitimacy of a customer's driver's license and identity. QuickScan will verify a customer's driver's license and identity in minutes. Each time an online customer completes a QuickScan, you will be confident that you are working with the person your customer says they are - without putting Non-Public Information (NPI) on your team's devices.

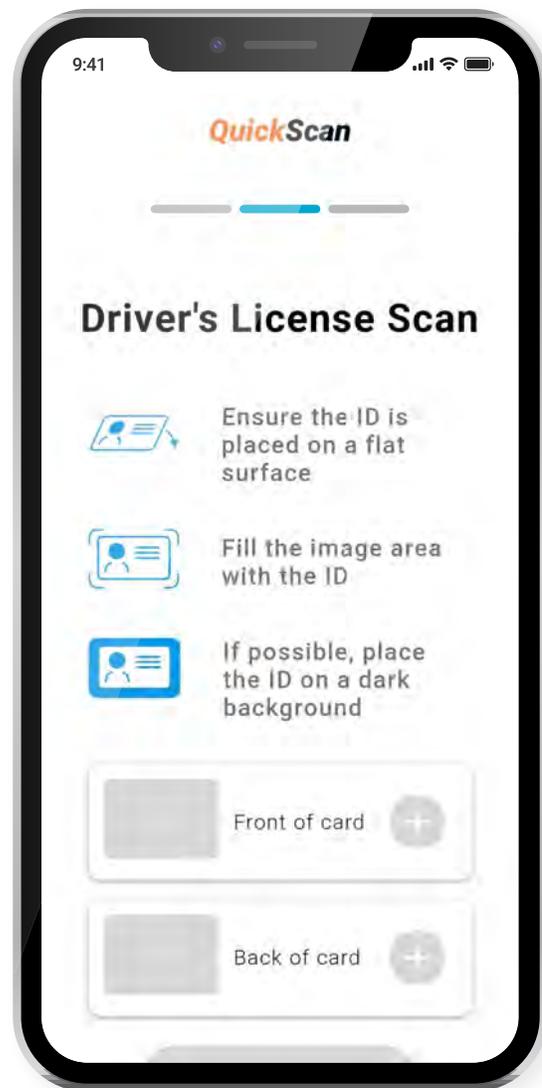
Although it can be used in-store, QuickScan can be particularly helpful when used to verify the identities of online car buyers.

Every scan includes:

- Driver's License/Document Verification
- Selfie Verification/Liveliness Detection
- Front/Back Driver's License Validation
- Device Verification
- Synthetic ID Fraud Detection
- Identity Verification Check

Benefits to Mobile QuickScanning

- Verify the identity of your customer at the top of the sales funnel. Before they even enter the store.
- Scanning both the front and back of the DL provides all data needed to validate the document.
- QuickScan takes the NPI (non-public information) out of the hands (and off the mobile devices) of your salespeople.

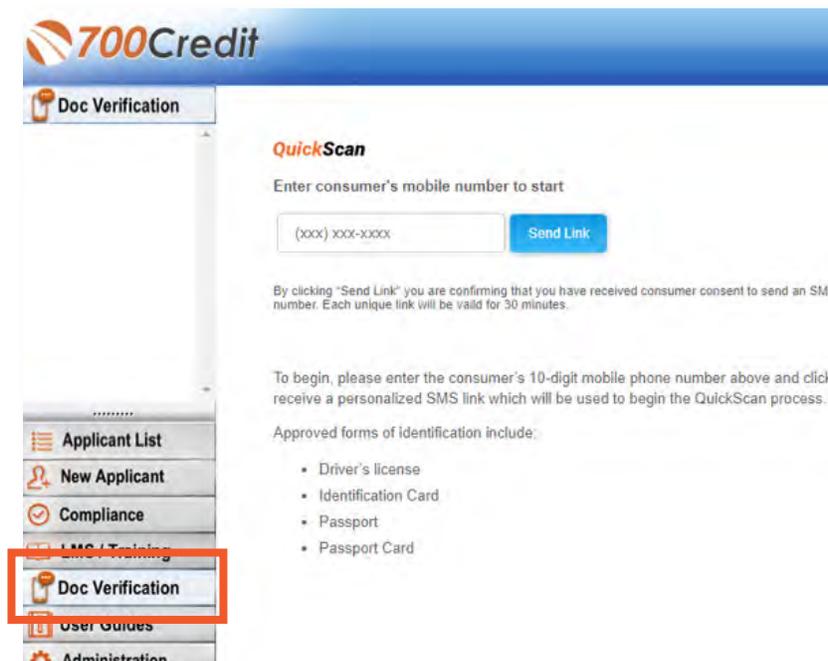


Initiating a QuickScan

Option One: 700Dealer.com

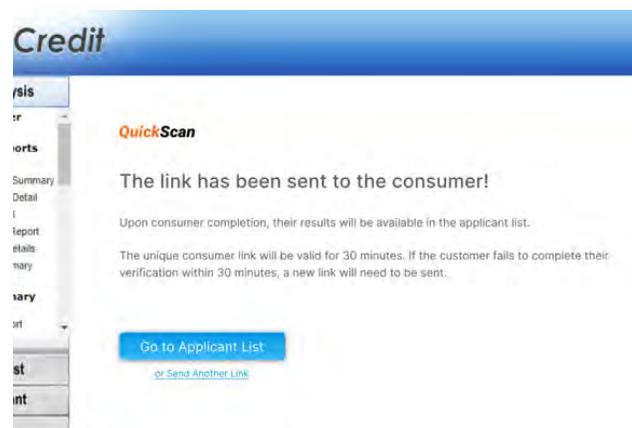
Dealer logs into 700Dealer.com and selects the “**Document Verification**” menu item in the left-hand navigation panel.

Upon accessing the page, the dealer is prompted to enter the customer’s mobile number. Once entered, click the “**Send Link**” button to proceed.



When a link has been sent to the consumer, this message displays, prompting the dealer to review the application list to find the QuickScan results.

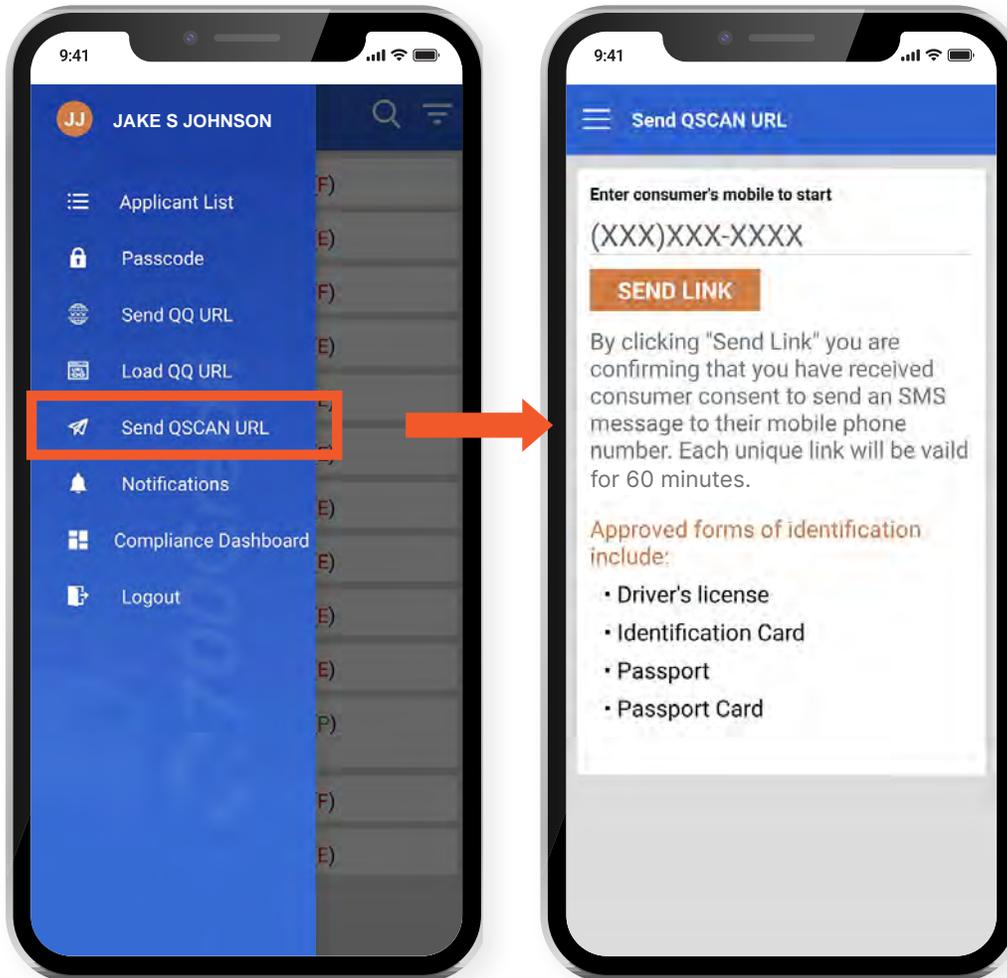
Note: The official result will not be available until the consumer finishes the document upload process.



Option Two: QuickMobile App

From within the QuickMobile App, open up the left-hand navigation pane and click on the menu option, "Send QScan URL", as shown below.

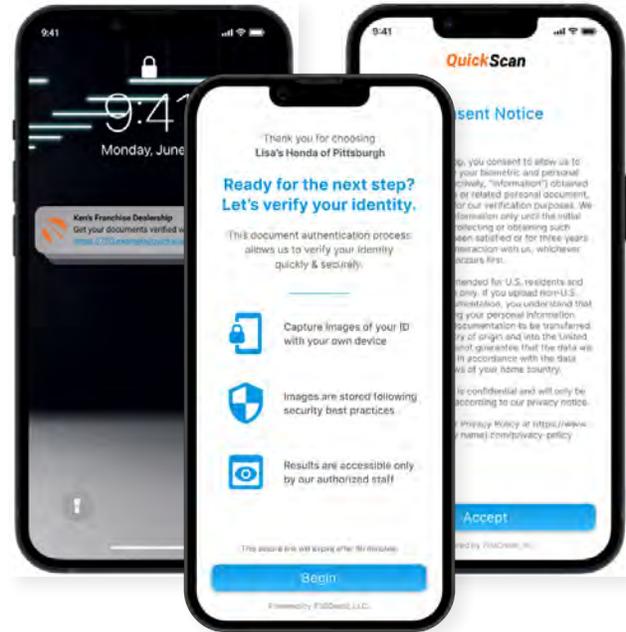
Enter the consumer's mobile number, and click "Send Link".



Consumer Experience

The consumer will receive a link notification on their mobile device.

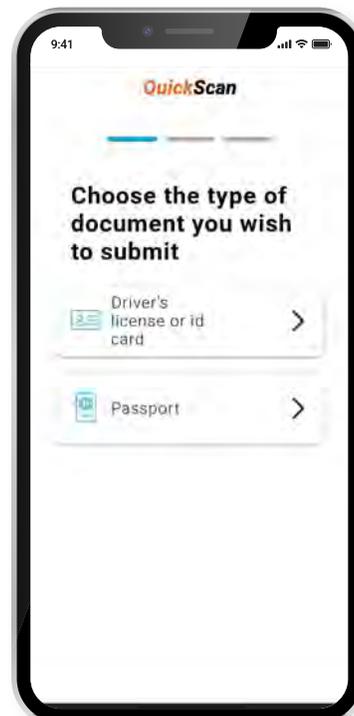
In order to proceed, the consumer must open the link and accept the terms and conditions.



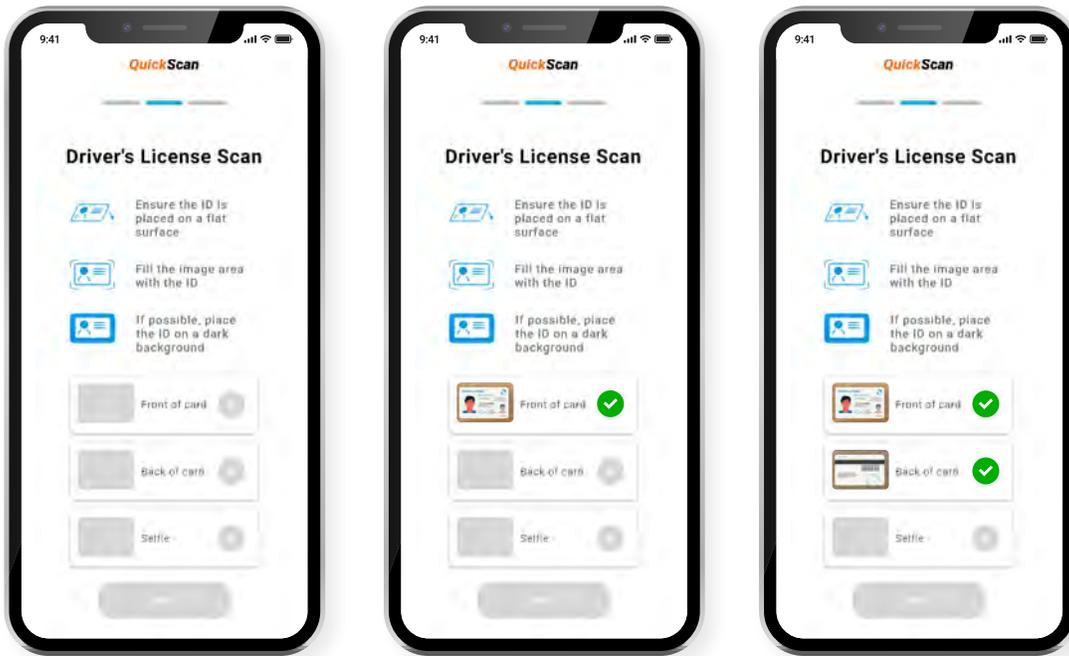
The consumer selects the type of document to be captured.

Consumer's have the option between two documents that can be provided:

- **Driver's License/Govt. Issues ID Card**
- **Passport/Passport Card**

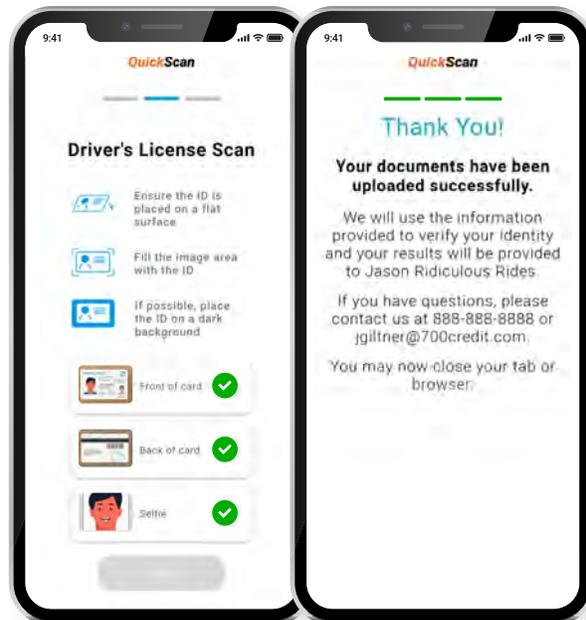


The consumer will be taken through the process uploading the 3 required images: front and back of document, and a selfie image. Click on the “+” attached to each image tab to open the drop-down and access the mobile phone’s camera.



If the document was successfully uploaded, the customer will get a “Thank you” screen.

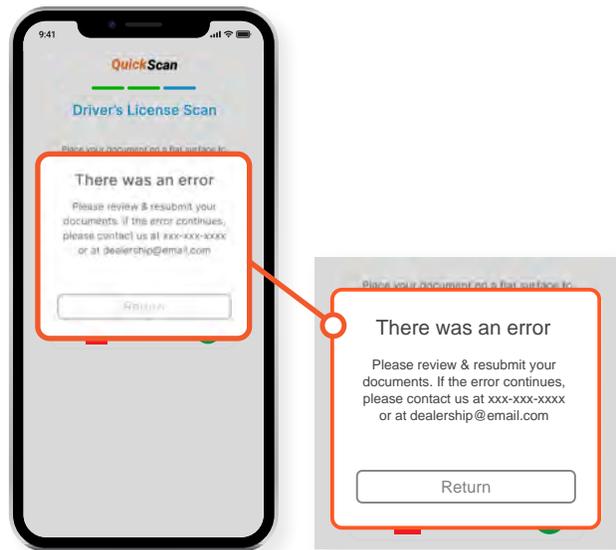
The dealer’s unique contact information will be displayed as the contact reference for the customer.



If a problem occurs with the consumer uploading their documents, the following error message will be presented on screen.

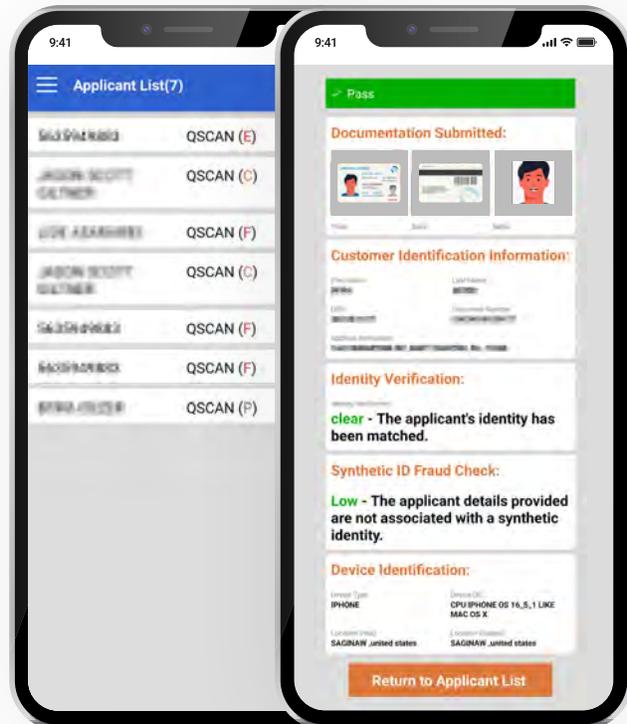
Hit **“Return”** to be redirected back to the beginning of the QuickScan process where the user is able to try again.

If the problem persists, contact 700Credit's 24/7/365 support team for assistance: **(866) 273-3848** or support@700credit.com.



The information obtained from the consumer's license is immediately run against various identity verification tools to find any potential evidence of fraud.

Results are instantly stored and accessible to dealers within 700Dealer, 700Credit's online dealer portal [www.700dealer.com].

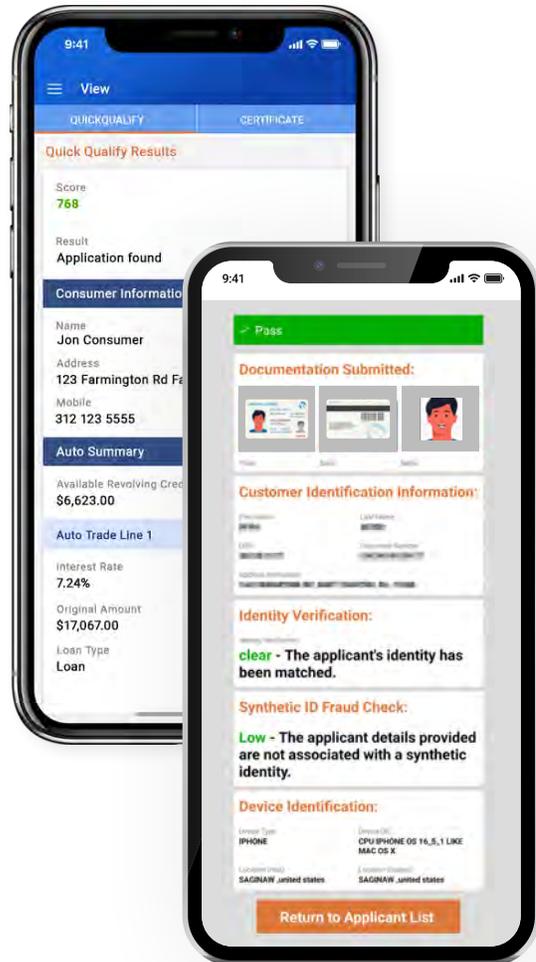


QuickMobile App (Dealer Mobile App)

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.



Understanding Your QuickScan Results

Every QuickScan result consists of the following five items:

1. Images Submitted
2. ID Information Verification
3. Identity Verification
4. Synthetic ID Fraud Check
5. Device Identification

This section will break down each of these *five components* and explain what their purpose or benefit within the QuickScan process is.

(1) Images Submitted

This consists of a front & back of the driver's license (*front-only for passport*) and a selfie. QuickScan analyzes the front/back for a match and pulls the PII from the document. The selfie is checked for liveness and is also compared to the image on the document.



(2) ID Information Verification

QuickScan uses OCR (*optical character recognition*) to detect and digitize the information from a customer's document. This information is then checked against a known fraudster database, checked for accuracy in document info and is used to check that the front and back images are from the same document.

The document number (license number) is checked against doc numbers known to have been used in previously detected fraud.

Smaller details, like expiration date, are quickly weeded out by QuickScan.



(3) Identity Verification

QuickScan's Identity Verification checks the customer's information against a known database to help determine that the identity can be matched to known identities.

Identity Verification 

Clear - The applicant identity has been matched.

Caution - Applicant Last Name and/or Current Address were not able to be matched.

High Risk - Applicant Last Name and/or Current Address were not found, applicant details may be associated with fraudulent activity.

(4) Synthetic ID Fraud Check

In addition to the Identity Verification, QuickScan delivers a Synthetic Fraud check on each applicant. Dealers see a low/high result for this section and are warned with a **“Caution”** regarding the applicant.

Synthetic ID Fraud Check 

Low - The applicant details provided are not associated with a synthetic identity.

High - The applicant details provided may be associated with a synthetic identity.

(5) Device Identification

With each applicant, QuickScan gathers detailed information about the device used to submit the documents. This includes the location (*display v. real*), the device type, OS, and more. The device identification section is for informational purposes only and is not checked for fraud at this time.

At launch, we will be collecting this information, but are not using it in determining a pass/fail.

Note: In the future, we may assign a score to the device to help determine if a dealer should do additional identity checks with the customer.

Device Identification 

device type	device os	location (real)	location (stated)
iphone 12	iOS 15.4.1	Anywhere, USA	Anywhere, USA

(6) DMV Verification

The DMV Verification feature will connect to certain state DMV agencies and verify the various pieces of information on the license:

1. Document Number
2. First Name
3. Last Name
4. Date of Birth
5. Address
6. Expiration Date

There is an indicator for each of these on the QuickScan report:

DMV Verification 

Doc. Number	First Name	Last Name	Date of Birth	Address	Exp. Date
Match 	Match 	Match 	Match 	Match 	Match 

DMV Verification 

Doc. Number	First Name	Last Name	Date of Birth	Address	Exp. Date
No Match 	No Match 	No Match 	No Match 	No Match 	No Match 

(7) OFAC Check

The OFAC feature in QuickScan runs an OFAC check on the individual and returns all information if there is a hit.

OFAC Check 

Pass - No match found

Example Interface

QuickScan
Results Summary

⚠
Caution

Reason for Caution:

DMV Verification Failed



Front



Back



Selfie

ID Information Verification ✔

First name	Middle name	Last name	Date of birth	Mobile number
CHRIS		AVERY	03/16/1973	5635949883
Address			Document Number	Expiration Date
228 SPRING ST SENOIA, GA 30276			1127828017	03/16/2070

DMV Verification ✖

Doc. Number	First Name	Last Name	Date of Birth	Address	Exp. Date
No Match	No Match	No Match	No Match	No Match	No Match

Identity Verification ✔

Clear - The applicant identity has been matched.

Synthetic ID Fraud Check ✔

Low - The applicant details provided are not associated with a synthetic identity.

OFAC Check ✔

Pass - No match found

Device Identification ⊖

Device type	Device OS	Location (real)	Location (stated)
ANDROID	ANDROID 10	MUSCATINE, united states	

Close

QuickScan Monitor

As a part of the Compliance Dashboard, dealers are able to view real-time analytics of their driver's license and identity verification activity.

Dealers have access to the following driver's license authentication and identity verification data:

- 1. Total Number of Applicants:** Breaks down the number/percentage between those that have completed a QuickScan, and those that have not.
- 2. Overall Results for ID Document Verification:** A quick "snapshot" results of your scan, categorizing them into one of four tiers: Pass, Caution, Fail, or Error.
- 3. Identity Verification Cautions:** Keeps a record of the number of identity verification flags that have occurred.
- 4. Synthetic ID Cautions:** Provides instant access to the number of synthetic ID alerts that have occurred.

The screenshot displays several data panels from the AutoRaptor Compliance Dashboard. The central focus is the 'QuickScan Monitor' panel, which provides a detailed breakdown of applicant status and verification results.

Adverse Action Letter Program Monitor

Category	#	%
Total Applicants	43	
Letters Mailed	34	79%
Letters Scheduled to be Mailed	4	9%
Letters Printed Locally	0	0%
Applicants with No Letter Delivered/Scheduled	5	12%
Adverse Letters Delivered/Scheduled	38	88%

QuickScan Monitor

Date Range: Month to Date

Category	#	%
Total Applicants	205	
Applicants that completed QuickScan	160	78%
Applicants that did not completed QuickScan	45	22%

Overall Results for ID Document Verification

Category	#	%
Pass	102	64%
Caution	33	21%
Fail	25	16%
Error	0	0%

Identity Information Verification

Total Identity Verification Cautions	13	8%
--------------------------------------	----	----

Synthetic Identity Alerts

Total Synthetic ID Cautions	0	0%
-----------------------------	---	----

DFAC Compliance

Category	#	%
DFAC Status	8	100%
Total Applicants With DFAC	38	78%
DFAC Alerts	0	0%
DFAC Unresolved	3	7%
DFAC Resolved	0	0%

Recommendations Based on Results

Fail Reasons:

ID appears to be digital or paper ID or a tampered document.



We don't accept paper or digital copies of IDs. need to make sure customer takes photo of permanent ID.

Liveness detection failed.



Image(s) don't appear live, check document/selfie.

ID image is not usable.



Have customer take photo of ID on dark solid background with as little glare as possible.

Data extraction failed.



Have customer take photo of ID on dark solid background with as little glare as possible.

Required PII data missing.



Have customer take photo of ID on dark solid background with as little glare as possible.

Front to back matching failed or issue with document number.



Have customer take photo of ID on dark solid background with as little glare as possible.

Known fraudster based on document number.



Report them.

ID expired.



Have them provide ID that's not expired.

ID not allowed.



Non-U.S IDs/passports aren't accepted.

DMV Verification failed.



Ask for additional information, ex. utility bill.

Caution Reasons:

Selfie does not match ID photo.



If photo isn't a straight on head-shot, our system won't be able to analyze all facial features. Can have customer do the QuickScan process again & make sure they take a straight on headshot.

IDV Caution.



Run full IDV before completing transaction.

IDV High Risk.



Run full IDV before completing transaction.

SID Hit.



Complete Synthetic ID remediation.

OFAC Hit.



Complete OFAC remediation.

OFAC Check returned a match



Additional verification recommended.

Recommendations:

DMV-Lookup

The following table represents the states that are currently participating in our DMV-Lookup feature.

Jurisdiction	Authorized	Unauthorized	Jurisdiction	Authorized	Unauthorized
AL	X		MT	X	
AR	X		NC	X	
AZ	X		ND	X	
CA		X	NE	X	
CO	X		NH	X	
CT	X		NJ	X	
DC	X		NM	X	
DE	X		NV	X	
FL	X		NY		X
GA	X		OH	X	
HI	X		OK	X	
IA	X		OR	X	
ID	X		PA		X
IL	X		RI	X	
IN	X		SC	X	
KS	X		SD	X	
KY	X		TN	X	
LA		X	TX	X	
MA	X		UT		X
MD	X		VA	X	
ME	X		VT	X	
MI	X		WA	X	
MN		X	WI	X	
MO	X		WV	X	
MS	X		WY	X	

QuickScan FAQ's

Will QuickScan work overseas?

The text message will be sent. However, the user may be blocked when the link is clicked. This is due to the use of a foreign IP address. Most cyber-attacks come from overseas. As 700Credit doesn't do business outside the US, there is no need to let in those IPs.

Will non-US IDs and Passports work?

The list of acceptable documents for 700 Credit only includes US documents. Foreign documents are not allowed and will be categorized as Unsupported IDs. However, documents from US territories are not subject to these restrictions.

Images look fine but don't work?

QuickScan is powered by AI reading data from imagery that was captured by a consumer from their own personal device. AI is a great time saving device, but it is not as good as the human eye/mind combination. It might miss things that you and I can see. The human eye is equivalent to nearly 600 megapixels. Phone cameras, even when working properly, in perfect lighting/focus conditions, are far from that.

Failures due to Consumer Devices

QuickScan runs on a consumer grade device. It is limited to the abilities (perhaps degraded) of that device. The consumer must have a phone capable of receiving texts in that moment; the phone can't be powered down or out of text messages for the month. Then, it must be a smartphone with a functional browser (not corrupted by spyware/malware) and proper Internet access. The list of variables is lengthy. The point is that consumer devices can be a failure point.

Tap for Capture

Initially, QuickScan attempts to take the images automatically. After a short time, if unable to auto capture, the message will change to: "Make sure ID edges are inside the frame and tap screen to capture." At this point, the consumer should tap to capture the image and then follow any on screen prompts. If the consumer device is having issues, it should be rebooted, the browser cache should be cleared, and they can try again.

QuickScan Automated

Unlike other solutions in the industry, QuickScan is fully automated. There is no person-in-the-loop at any point during the transaction. This allows for consistent results and fast decisioning.

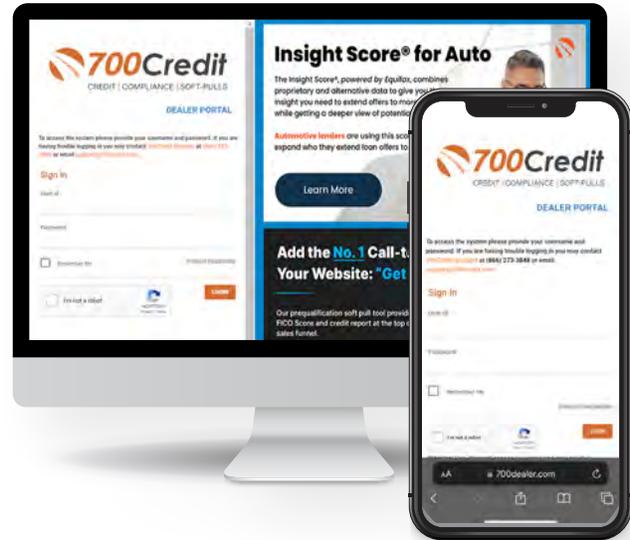
QuickScan Link Timeout

The QuickScan link sent to the consumer will timeout after 60 minutes.

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.

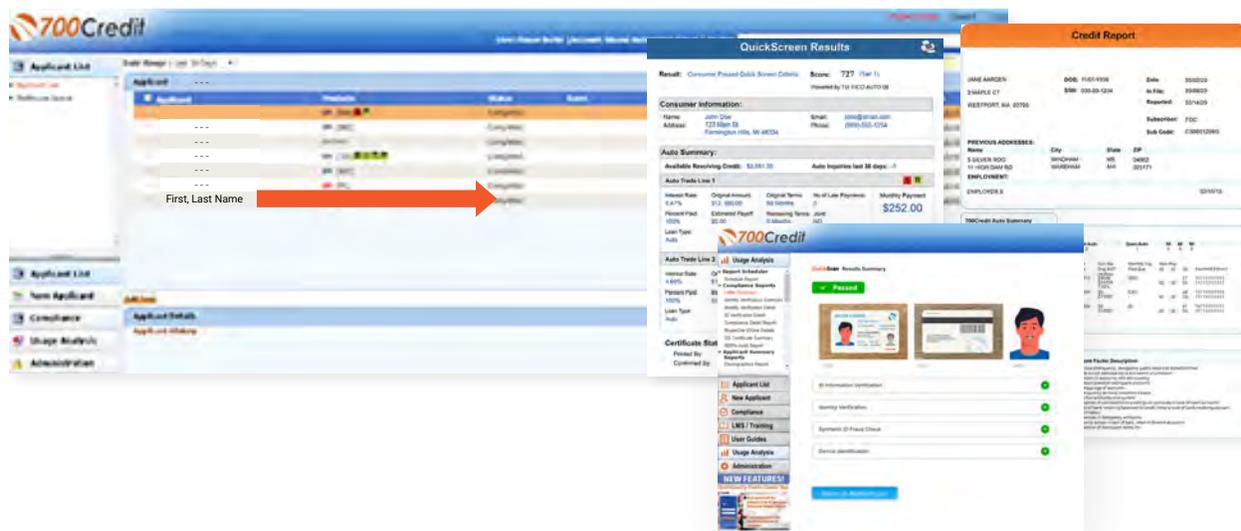
You should have received your username and password in a welcome email from our team. If you did not receive this email, or have misplaced it, please contact our support department at: support@700credit.com | (886) 273-3848.



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. If a QuickScreen or QuickScan was run, you will see those results.



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	4	9%
Letters Printed Locally	0	0%
Applicants with No Letter Delivered	5	12%
Adverse Letters Delivered/Scheduled	38	88%

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

Risk Based Pricing Notice Program Monitor

	#	%
Total Applicants	43	
Notices Mailed	35	81%
Notices Queued to be Mailed	6	14%
Notices Emailed	0	0%
Notices Printed Locally	0	0%
Applicants with No Notice Delivered	2	5%
RBP Notices Delivered/Scheduled	41	95%

[Control RBP 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	27	
Alerts Resolved	2	

[Work on Unresolved](#)

Consumer Alerts		
Fraud Victim and Security Alerts	1	
Active Duty Alerts	0	

ID Verifications		
Complete	0	0%
Incomplete	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%

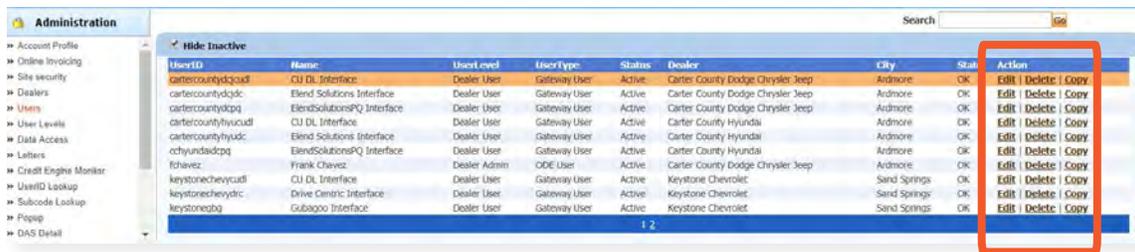
OFAC Compliance

	#	%
OFAC Status		
Total Applicants With OFAC	39	
OFAC Alerts	0	0%
OFAC Unresolved	0	
OFAC Resolved	0	

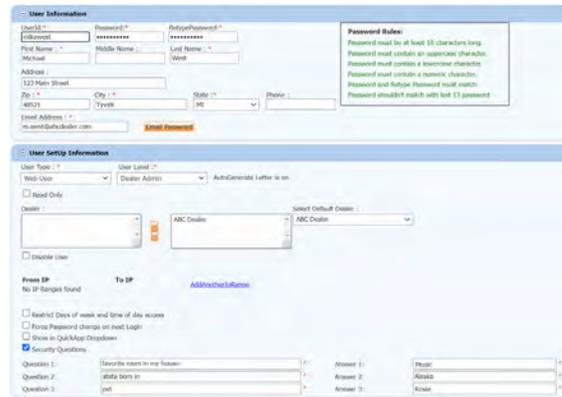
Managing Users

You can add, edit or delete users who have access to your customer, credit and lead information through the following process:

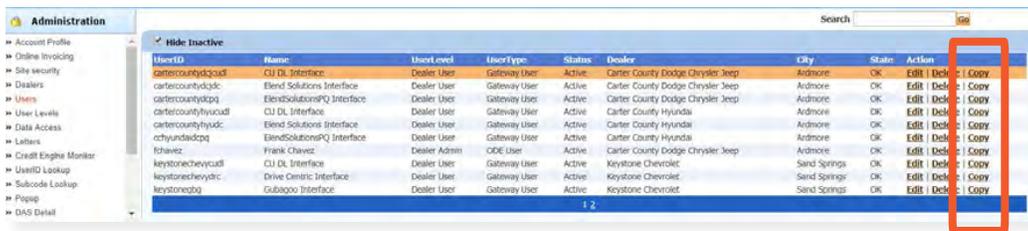
1. Log in to 700Dealer.com
2. Click on the “Users” link in the left-hand navigation bar
3. To edit a user’s credentials, click the “Edit” link on the right
4. To delete a user, click the “Delete” link on the right
5. To create a new user, click on the “Copy” link on the right.



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



Creating a New User



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.

User Information

User ID: [] Password: [] Retype Password: []
First Name: [] Middle Name: [] Last Name: []
Address: [123 Main Street]
Zip: [] City: [] State: [] Phone: []
Email Address: [] [Copy Password]

User Setup Information

User Type: [] User Level: [] Dealer Admin: [] AutoGenerate Letter: []
[] Read Only
Dealer: [] Select Default Dealer: []
[] Disable User
From IP: [] To IP: []
[] Restrict Days of week and time of day access
[] Force Password change on next Login
[] Show in QuickApp Dropdown
[] Security Questions
Question 1: [] Answer 1: []
Question 2: [] Answer 2: []
Question 3: [] Answer 3: []

Viewing Invoices

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

Administration

Invoice Date: 12/31/2018

Invoice Summary

Invoice Number: 665347
Past Due Balance: \$0.00
Current Activity: \$1,295.30
Invoice Total: \$1,295.30
Outlet Payments: \$0.00
Auto Payments: \$0.00
Balance due by 12/31/2018: \$1,295.30
[Print Invoice]

700Credit

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.