



USER GUIDE

JULY 2025

Pre-**Pair**

TABLE OF CONTENTS

Welcome to 700Credit	3
Credit Report Solutions	3
Compliance Solutions	3
Soft Pulls	3
QuickQualify (<i>prequalification</i>)	3
QuickScreen (<i>prescreen</i>).....	3
Identity Verification & Fraud Detection.....	4
Identity Verification	4
Synthetic ID Fraud	4
Income & Employment Verification	4
Driver's License Authentication Solutions	4
Mobile Scanner	4
In-Store	4
700Credit & Pre-Pair Prequalification Integration.....	5
Consumer Prequalification Experience: In-Person	5
Consumer Prequalification Experience: Self-Service QR Code.....	9
Customizing a QR Code/Link	13
Viewing Previously Pulled Reports	15
Save-Only Push Feature	17
Introduction to QuickQualify	19
Credit Report Option	19
QuickMobile App (Dealer Mobile App)	20
Introduction to 700Dealer.com.....	21
Viewing Your Leads	21
Compliance Dashboard	22
How You Benefit.....	22
Managing Users.....	23
Creating a New User	24
Viewing Invoices	24

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 200+ 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.

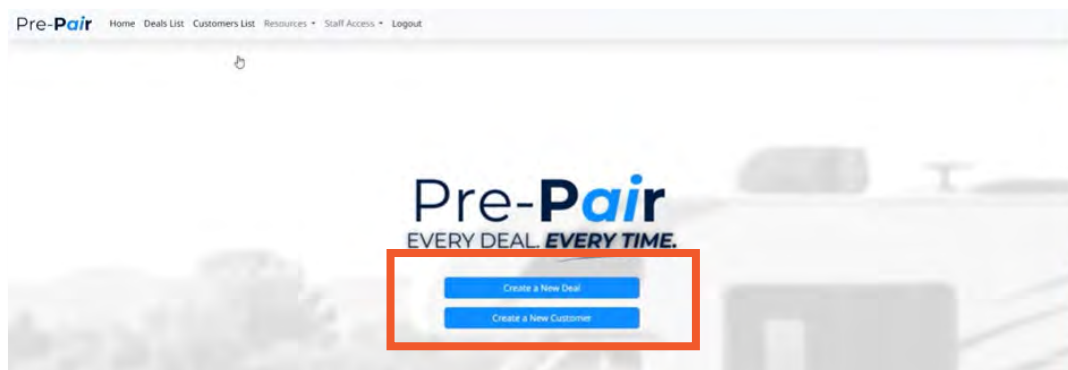
Pre-Pair has integrated our soft pull prequalification solution (QuickQualify) and save-only push feature into their platform. This brief guide will walk you through the consumer's experience getting started, providing the required personal information and getting prequalified. It will also cover how dealers are able to view their soft pull lead data and push credit data in the Pre-Pair backend. If you have any questions, please call our 24/7/365 support desk at: (866) 273-3848 or email us at: support@700credit.com.

700Credit & Pre-Pair Integration

Users of the Pre-Pair/700Credit integration start the prequalification process via a link to the login/sign up page of the product, which they can access by either **1) scanning a QR code** in-store or online (ex. on a dealership's website/digital retailing tool), or **2) a direct link is email/texted** to the consumer by the dealer/salesperson.

Consumer Prequalification Experience: In-Person

The user is brought to the screen shown below where they will either **"Create a New Deal"** or **"Create a New Customer"**. If a dealer already has the customer in the Pre-Pair system (ex. shopper scanned a QR code in the dealership) click **"Create a New Deal"**. If this is a new customer/lead, click **"Create a New Customer"**



A form is presented to the user where they will first provide basic 'deal creation' information; salesperson/ F&I manager assigned, Desking/Deal ID, dealership location, etc.

Next, enter the consumer's basic personal information; first/last name, DOB, SSN (Last 4 digits & optional), email address, phone number, home/physical address, etc. Click **"Save"**.

After all required information has been provided, scroll down to the **“Qualification Data”** section, and click the blue **“Pre-Qualify”** button, as circled below.

The screenshot displays the 'Primary Applicant Information' section of a web form. It includes fields for Applicant First Name (Carrie), Applicant Last Name (Abbate), DOB (1975-07-10), SSN (Last 4: 8372), Email (CarrieAbbate@email.com), Cell Phone Number (123-456-7890), Address Line (9813 Kamena Circle), City (Boynton Beach), State (FL), Zipcode (33436), County (Palm Beach), Monthly Gross Income (7000), and Applicant Years Self-Employed. There are also checkboxes for 'Full-time?' and 'Co-Applicant?'. Below this is the 'Qualification Data' section, which contains a blue 'Pre-Qualify' button highlighted with a red rectangle. At the bottom, there is a 'Primary Applicant' section with fields for Applicant TransUnion, Applicant Equifax, Applicant Experian, and Debt / Income %.

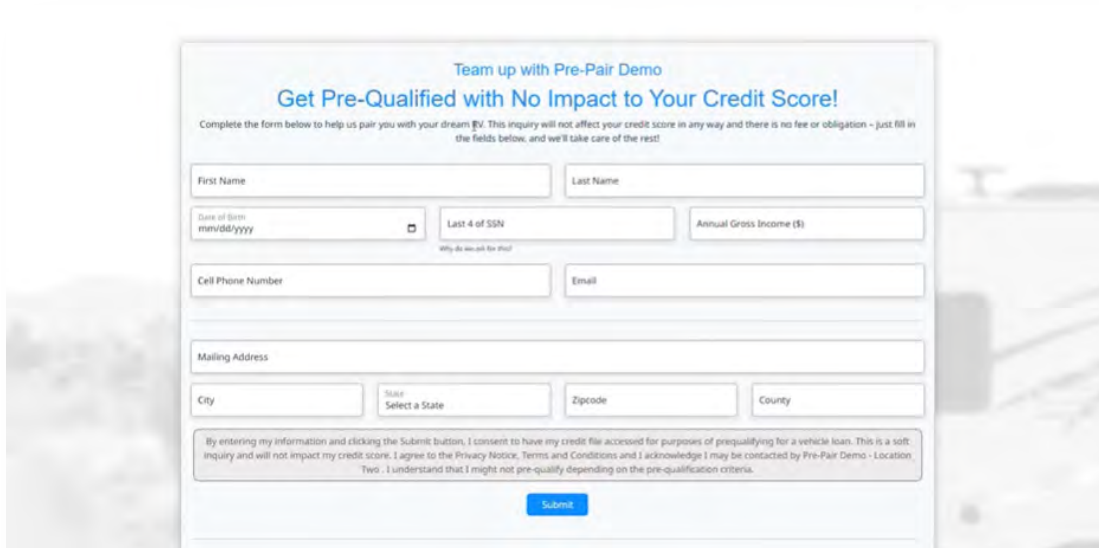
A QR code is presented on screen for the consumer to scan with their personal device. They are brought to the prequalification consent form to read/review and acknowledge.

Once the consumer's portion of the task is successfully complete, the screen below will automatically update and move the users forward in the process (see next page).

Or dealers can exit out by selecting **“End Client View”** and re-visit/open the deal anytime later (ex. *Pause the prequalification process to take a test-drive first*).

The screenshot shows the 'Applicant Consent QR: Carrie Abbate' screen. It features a large QR code in the center. Below the QR code are two buttons: 'Print QR Code' and 'End Client View'. At the bottom, there is a disclaimer: 'Distributing this QR code grants unrestricted access to your client's Personally Identifiable Information (PII) above. Please ensure individual(s) with access to this barcode are authorized to have access to this information. As the custodian of your client's sensitive data, it is paramount to ensure stringent safeguards to protect their privacy - Pre-Pair does not authenticate users who scan the QR code.'

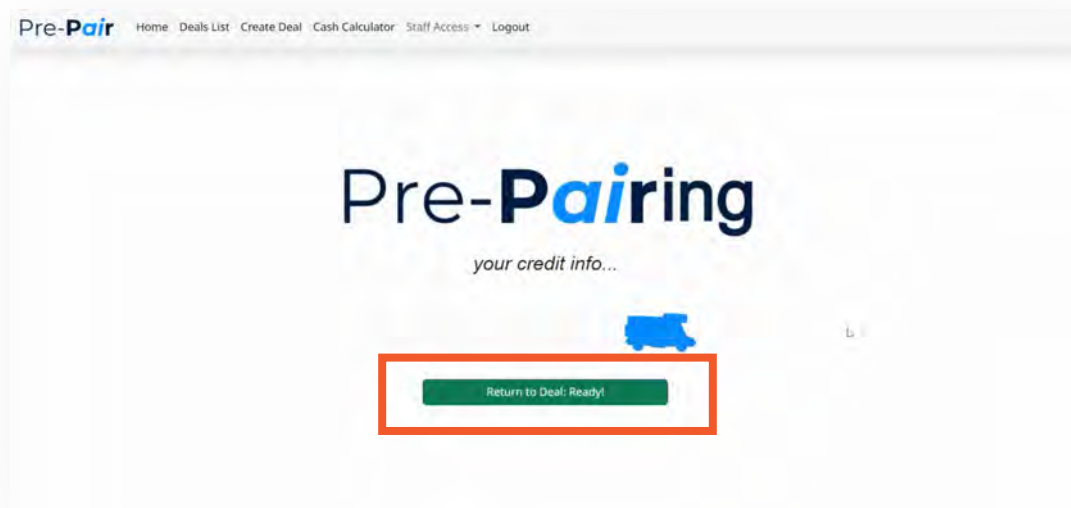
Below is the consent form delivered via the QR code. The consumer will review the PPI information auto-populated in the form, agree to the terms and conditions, and then click **“Submit”**.



The screenshot shows a web form titled "Team up with Pre-Pair Demo" and "Get Pre-Qualified with No Impact to Your Credit Score!". Below the title is a disclaimer: "Complete the form below to help us pair you with your dream EV. This inquiry will not affect your credit score in any way and there is no fee or obligation - just fill in the fields below, and we'll take care of the rest!". The form contains several input fields: "First Name", "Last Name", "Date of Birth" (with a calendar icon), "Last 4 of SSN", "Annual Gross Income (\$)", "Cell Phone Number", "Email", "Mailing Address", "City", "State" (a dropdown menu labeled "Select a State"), "Zipcode", and "County". At the bottom of the form is a "Submit" button. A small text box at the bottom of the form contains the following text: "By entering my information and clicking the Submit button, I 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 Pre-Pair Demo - Location, Two. I understand that I might not pre-qualify depending on the pre-qualification criteria."

While the consumer complete the form, the dealer-facing screen will communicate that it is waiting on them before moving forward.

The screen will automatically update to the example below after the consumer successfully submits the consent form. Click the **“Return to Deal. Ready!”** button.



The dealer is returned to the deal profile. Scroll down to the “**Qualification Data**” section, where the form is auto-populated with all the consumer’s personal info.

To view 700Credit’s prequalification report, click the “**700Credit Report >>>**” logo, as circled below.

Qualification Data Pre-Qualify

Last Pre-Qual Pull: June 5, 2024, 4:13 p.m. UTC

Primary Applicant

Applicant TransUnion: 716
Applicant Equifax
Applicant Experian
Debt / Income %

* Required

TransUnion Equifax Experian

700Credit Report >>>

Pre-Qual Credit Results: Customer successfully found!

Age of Oldest Trade Line: 176
App Bankruptcy Date: mm/dd/yyyy
App Charge Off Date: mm/dd/yyyy
App Charge Off Amount

30-Day Delinquencies
60-Day Delinquencies
90-Day Delinquencies

Highest Trade Line Type: Mortgage
Highest Trade Line \$: 113471.00
Highest Trade Line Age (Months): 24

Trade Line Type: Auto
Trade Line \$: 19413.00
Trade Line Age (Months): 18

700Credit’s soft pull, prequalification (QuickQualify) results will appear on screen in an iframe. Dealers can utilize the tabs at the top of the iframe to pan between the soft and hard pull (full credit file) reports.

QuickQualify Results

Result: Applicant Found Score: 716
Powered by TUL FICO Auto DB

Consumer Information:

Name: Carme Abbate
Address: 9813 Kamenia Circle
Boynton Beach, FL 33436

Auto Summary:

Available Revolving Credit: \$22,379.00 Auto Inquiries last 30 days: 0

Auto Trade Line 1 - TOYOTA MTR

Interest Rate: 6.34%	Original Amount: \$19,413.00	Original Terms: 72 Months	No of Late Payments: 0	Monthly Payment: \$325.00
Percent Paid: 17.88%	Estimated Payoff: \$15,941.96	Remaining Terms: 54 Months	Trade Status: NO	
Date Reported: 04/30/2024	Last Payment Date: 04/05/2024	Trade Status: Open		
Loan Type: LOAN				

CREDIT REPORT
For the purposes of Pre-qualifying only, not to be used for credit application, a full file is required

TransUnion

CARME L. ABBATE DOB: 01/01/1943 Date: 06/05/2024 11:13:18 AM
9813 KAMENIA CI SSN: XXX-XX-8372 In File: 02/01/2009
BOYNTON BEACH, FL 33436 Date Reported: 07/15/2022
Subscriber Name: TUL XMD, Test Account Sub Code: Z1060712

PREVIOUS ADDRESSES

Name	City	State	Zip	Date Reported
9000 FOREST HILL BV	WEST PALM BEACH	FL	33411	04/30/2020
9192 PICOT CT	BOYNTON BEACH	FL	33472	

ALIASES

Name	City	State	Zip	Date Reported
MIRGA CARME L				

EMPLOYMENT

Employer	Occupation	Date Hired	End Date	Date Reported
EMPLOYER X				02/28/2023

Special Messages

SSN Match Fail: No SSN on input but SSN on file

Consumer Prequalification Experience: Self-Service QR Code

Consumers can also self service the prequalification experience via QR codes within the dealership or online. In the case the consumer scans a QR code using their mobile phone, they will be brought to the following form to provide the required information.

Team up with Pre-Pair Demo

Get Pre-Qualified with No Impact to Your Credit Score!

Complete the form below to help us pair you with your dream car. This inquiry will not affect your credit score in any way and there is no fee or obligation - just fill in the fields below, and we'll take care of the rest!

First Name: Last Name:

Date of Birth: Last 4 of SSN: Annual Gross Income (\$):

Cell Phone Number: Email:

Billing Address:

State: Zipcode: County:

By entering my information and clicking the Submit button, I 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 Pre-Pair Demo - Location Two. I understand that I might not pre-qualify depending on the pre-qualification criteria.

The sales manager will then receive an email alert letting them know about the new customer. Go to **"Customer List"** at the top of the home page to see the existing customers, as well as the new one.

Click **"Create a Deal"**, as highlighted below.

Pre-**Pair** Home Deals List Customers List Resources Staff Access Logout

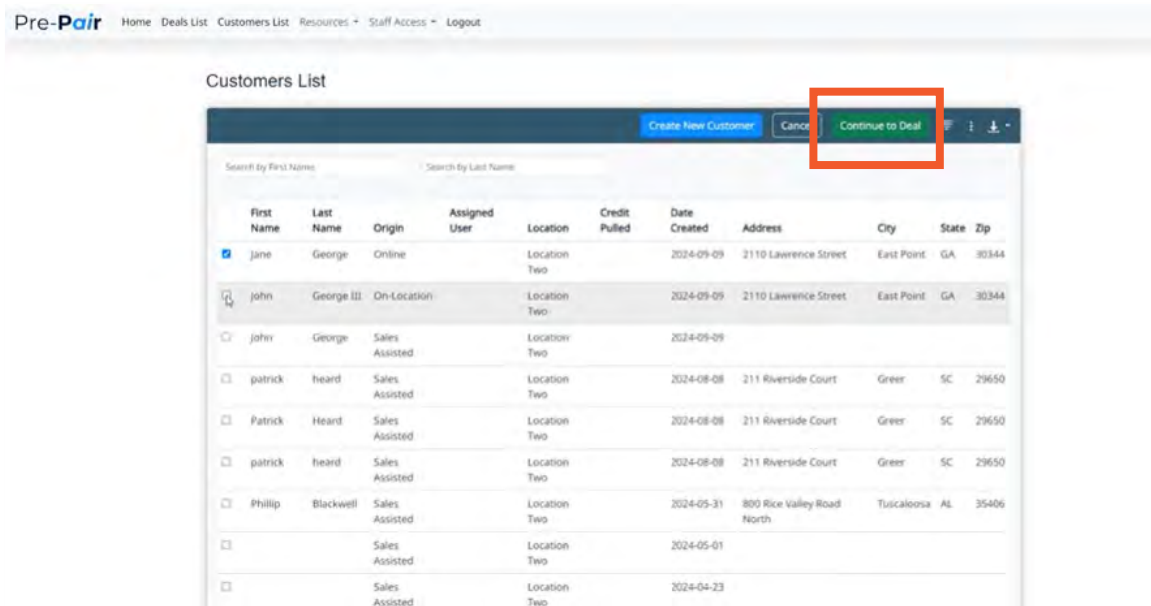
Customers List

Create New Customer Create a Deal

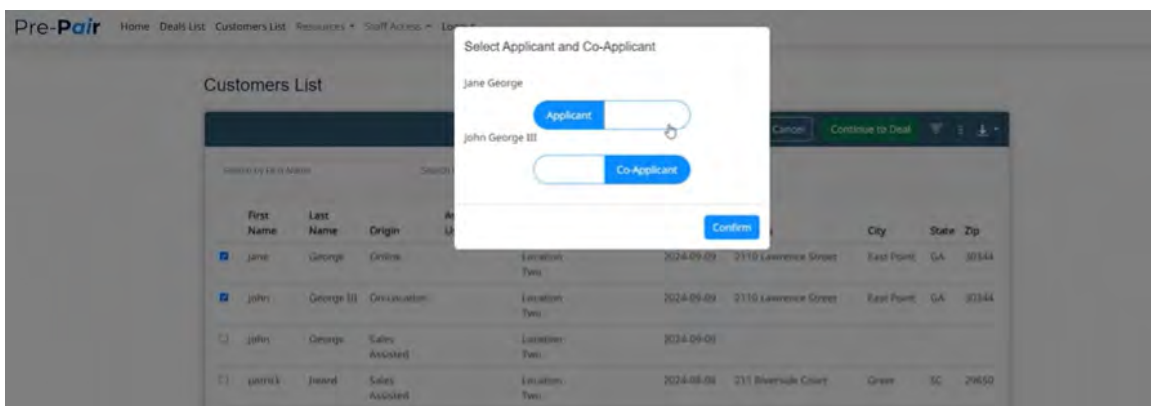
First Name	Last Name	Origin	Assigned User	Location	Credit Pulled	Date Created	Address	City	State	Zip
John	George III	On-Location		Location Two		2024-09-09	2110 Lawrence Street	East Point	GA	30344
John	George	Sales Assisted		Location Two		2024-09-09				
patrick	heard	Sales Assisted		Location Two		2024-08-08	211 Riverside Court	Greer	SC	29650
Patrick	Heard	Sales Assisted		Location Two		2024-08-08	211 Riverside Court	Greer	SC	29650
patrick	heard	Sales Assisted		Location Two		2024-08-08	211 Riverside Court	Greer	SC	29650
Phillip	Blackwell	Sales Assisted		Location Two		2024-05-31	800 Rice Valley Road North	Tuscaloosa	AL	35406
		Sales Assisted		Location Two		2024-05-01				
		Sales Assisted		Location Two		2024-04-23				
		Sales Assisted		Location Two		2024-04-23				
		Sales Assisted		Location Two		2024-04-23				
		Sales Assisted		Location Two		2024-04-23				

Check the applicant name(s) who will be included on the deal. Dealers can select more than one customer if they want to include both a buyer and co-buyer.

Click **“Continue to Deal”**.



If more than one applicant was selected, the dealer is prompted to designate the buyer and co-buyer.



The applicant information will then auto-populate into the new deal form.

The screenshot shows the 'Deal Information' section of the Pre-Pair application. It includes fields for Loan Manager (Stephanie Alderman), F&B Manager (Andrew Hays), Location (Location Two), Desk ID, Deal ID, and Status (Active). Below this is the 'Client Info' section, which contains 'Primary Applicant Information' fields: Applicant First Name (Jane), Applicant Last Name (George), DOB (YYYY-MM-DD), SSN - Last 4, Email (jane@george.com), Cell Phone Number (111-111-1111), Address Line (2110 Lawrence Street), City (East Point), State (GA), Zipcode (30344), County (Fulton), Monthly Gross Income (\$6,000), and Applicant Years Self-Employed.

To view the applicant's prequalification information via the self-service QR code, the dealer can scroll down to the **"Qualification Data"** section, and view the auto-filled prequalification information, as well as view the 700Credit's prequalification and full credit report by clicking the **"700Credit Report >>>"** logo.

The screenshot shows the 'Qualification Data' section. At the top right is a 'Pre-Qualify' button. Below it, the 'Primary Applicant' section displays fields for TransUnion (716), Equifax, Experian, and Debt / Income %. Below these are buttons for TransUnion, Equifax, and Experian. A '700Credit Report >>>' logo is highlighted with a red box. Below the logo, the 'Pre-Qual Credit Results: Customer successfully found!' message is displayed. Further down are fields for App Bankruptcy Date?, App Charge Off Date?, App Charge Off Amount, 30-Day Delinquencies, 60-Day Delinquencies, 90-Day Delinquencies, Highest Trade Line Type (Mortgage), Highest Trade Line \$ (113471.00), Highest Trade Line Age (Months) (24), Trade Line Type (Auto), Trade Line \$ (19413.00), and Trade Line Age (Months) (18).

Note: Dealers can also re-pull a soft pull, prequalification utilizing the blue **"Pre-Qualify"** button at the top of the **"Qualification Data"** section.

700Credit's soft pull, prequalification (QuickQualify) results will appear on screen in an iframe. Dealers can utilize the tabs at the top of the iframe to pan between the soft pull and full credit file reports.

QUICKQUALIFY CREDIT REPORT

QuickQualify Results

Result: Applicant Found Score: 716
Powered by TU FICO Auto 08

Consumer Information:

Name: Carme Abbate
Address: 9813 Kamens Circle
Boynton Beach, FL 33436

Auto Summary:

Available Revolving Credit: \$20,378.00 Auto Inquiries last 30 days: 0

Auto Trade Line 1 - TOYOTA MTR

Interest Rate: 6.34%	Original Amount: \$19,413.00	Original Terms: 72 Months	No of Late Payments: 0	Monthly Payment: \$325.00
Percent Paid: 17.88%	Estimated Payoff: \$15,941.96	Remaining Terms: 54 Months	Joint: NO	
Date Reported: 04/30/2024	Last Payment Date: 04/09/2024	Trade Status: Open		
Loan Type: LOAN				

QUICKQUALIFY CREDIT REPORT

CREDIT REPORT

For the purposes of Pre-qualifying only, not to be used for credit application, a full file is required

TransUnion

CARME LABBATE DOB: 01/01/1943 Date: 06/05/2024 11:13:38 AM
9813 KAMENACI SSN: XXX-XXX-8372 In File: 02/01/2009
BOYNTON BEACH, FL 33436 Date Reported: 07/11/2022
Subscriber Name: 700 XCEL Test Account
Sub Code: Z1080712

PREVIOUS ADDRESSES

Name	City	State	Zip	Date Reported
0000 FOREST HILL BV 9192 PICO CT	WEST PALM BEACH BOYNTON BEACH	FL FL	33411 33472	04/30/2020

ALIASES

Name: MEGA CARRELL

EMPLOYMENT

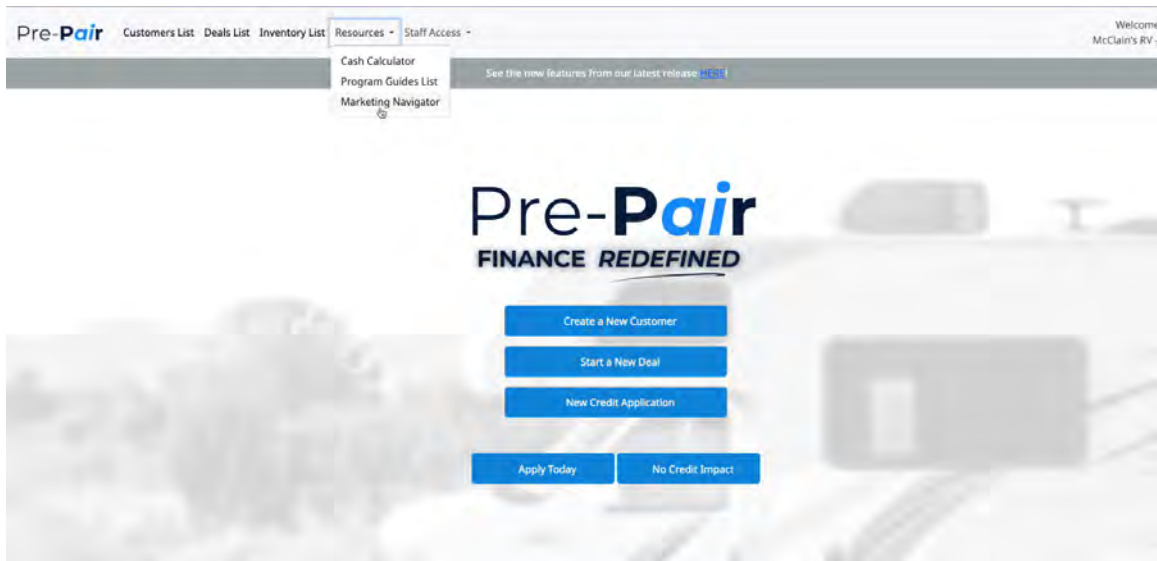
Employer	Occupation	Date Hired	Exit Date	Date Reported
EMPLOYER X				02/28/2023

Special Messages

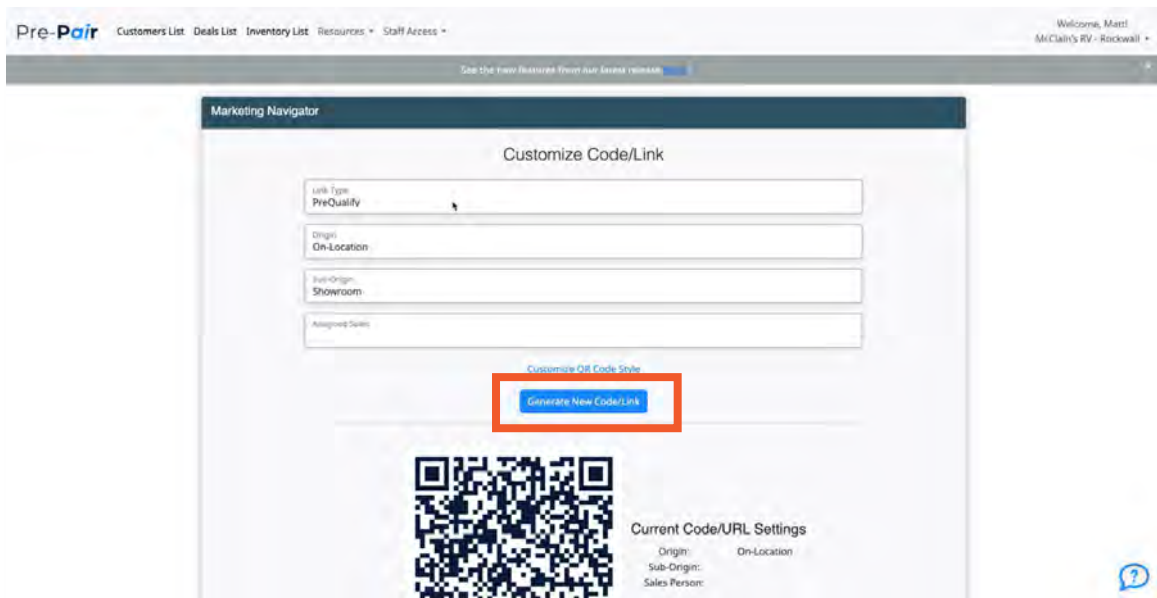
SSN Match Ind: No SSN on input but SSN on file

Customizing a QR Code/Link

From the home dashboard, select the **"Resources"** menu item, and then **"Marketing Navigator"** from the drop-down menu.



From the drop-down menus, select which product to use in the QR code (prequalification or credit application), the origin and sub-origin of the code (ex. Online, Facebook), and then finally, assign a salesperson. Once complete, select **"Generate New Code/Link"**.

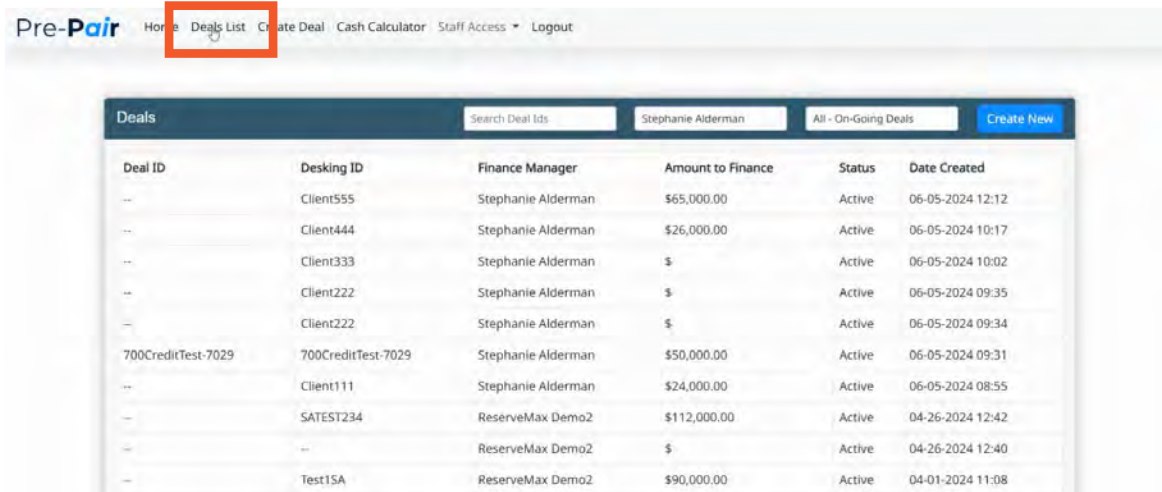


Now that the QR code has been generated, a dealer can take the QR code and place into their website/ Facebook page, print and place around the dealership, or email/text a hyperlink to the consumer that will then bring them to a prequalification form or credit application.



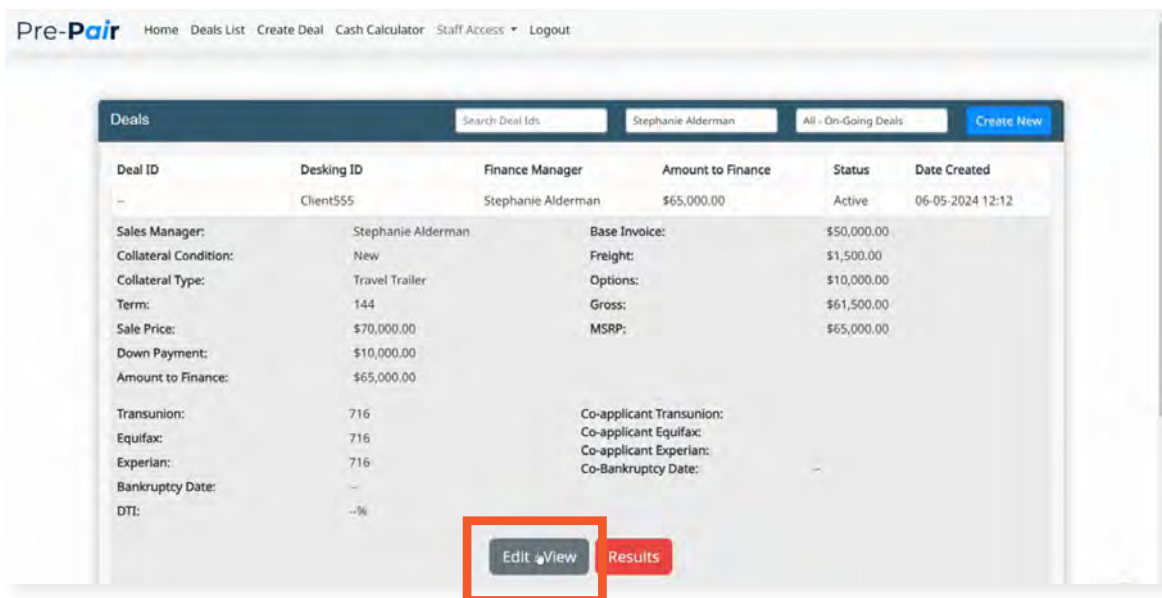
View Previously Pulled Reports

To view previously pulled reports, click **"Deals List"** in the top navigation bar, and then selected the desired deal from the mass list presented.



Deal ID	Desking ID	Finance Manager	Amount to Finance	Status	Date Created
--	Client555	Stephanie Alderman	\$65,000.00	Active	06-05-2024 12:12
--	Client444	Stephanie Alderman	\$26,000.00	Active	06-05-2024 10:17
--	Client333	Stephanie Alderman	\$	Active	06-05-2024 10:02
--	Client222	Stephanie Alderman	\$	Active	06-05-2024 09:35
--	Client222	Stephanie Alderman	\$	Active	06-05-2024 09:34
700CreditTest-7029	700CreditTest-7029	Stephanie Alderman	\$50,000.00	Active	06-05-2024 09:31
--	Client111	Stephanie Alderman	\$24,000.00	Active	06-05-2024 08:55
--	SATEST234	ReserveMax Demo2	\$112,000.00	Active	04-26-2024 12:42
--	--	ReserveMax Demo2	\$	Active	04-26-2024 12:40
--	Test15A	ReserveMax Demo2	\$90,000.00	Active	04-01-2024 11:08

Click **"Edit/View"**, as circled below.



Deal ID	Desking ID	Finance Manager	Amount to Finance	Status	Date Created
--	Client555	Stephanie Alderman	\$65,000.00	Active	06-05-2024 12:12
Sales Manager:	Stephanie Alderman	Base Invoice:	\$50,000.00		
Collateral Condition:	New	Freight:	\$1,500.00		
Collateral Type:	Travel Trailer	Options:	\$10,000.00		
Term:	144	Gross:	\$61,500.00		
Sale Price:	\$70,000.00	MSRP:	\$65,000.00		
Down Payment:	\$10,000.00				
Amount to Finance:	\$65,000.00				
Transunion:	716	Co-applicant Transunion:			
Equifax:	716	Co-applicant Equifax:			
Experian:	716	Co-applicant Experian:			
Bankruptcy Date:	--	Co-Bankruptcy Date:			
DTI:	--%				

One again, the dealer can scroll down to the **"Qualification Data"** section, and view the auto-filled prequalification information, as well as view the 700Credit's prequalification and full credit report by clicking the **"700Credit Report >>>"** logo.

Qualification Data Pre-Qualify

Last Pre-Qual Pull: June 5, 2024, 4:13 p.m. UTC

Primary Applicant

Applicant TransUnion: 716 * Required Applicant Equifax * Required Applicant Experian * Required Debt / Income %

TransUnion Equifax Experian

Pre-Qual Credit Results: Customer successfully found!

700Credit Report >>>

176 App Bankruptcy Date? mm/dd/yyyy App Charge Off Date? mm/dd/yyyy App Charge Off Amount

30-Day Delinquencies 60-Day Delinquencies 90-Day Delinquencies

Highest Trade Line Type: Mortgage Highest Trade Line \$: 113471.00 Highest Trade Line Age (Months): 24

Trade Line Type: Auto Trade Line \$: 19413.00 Trade Line Age (Months): 18

700Credit's soft pull, prequalification (QuickQualify) results will appear on screen in an iframe. Dealers can utilize the tabs at the top of the iframe to pan between the soft and hard pull (full credit file) reports.

QUICKQUALIFY CREDIT REPORT

QuickQualify Results

Result: Applicant Found Score: 716
Powered by TUF FICO Auto DB

Consumer Information:

Name: Carme Abbate
Address: 9813 Karmena Circle
Boynton Beach, FL 33436
Date Reported: 04/30/2024

Auto Summary:

Available Revolving Credit: \$22,379.00 Auto Inquiries last 30 days: 0

Auto Trade Line 1 - TOYOTA MTR

Interest Rate: 6.34%	Original Amount: \$19,413.00	Original Terms: 72 Months	No of Late Payments: 0	Monthly Payment: \$325.00
Percent Paid: 17.88%	Estimated Payoff: \$15,941.96	Remaining Terms: 54 Months	Trade Status: NO	
Date Reported: 04/30/2024	Last Payment Date: 04/05/2024	Trade Status: Open		
Loan Type: LOAN				

QUICKQUALIFY CREDIT REPORT

CREDIT REPORT
For the purposes of Pre-qualifying only, not to be used for credit application, a full file is required

TransUnion

CARME L. ABBATE DOB: 01/01/1943 Date: 06/05/2024 11:13:18 AM
9813 KARMEANA CI SSN: XXX-XX-8372 In File: 02/01/2009
BOYNTON BEACH, FL 33436 Date Reported: 07/15/2022
Subscriber Name: 100 XCEL Trust Account Sub Code: Z1060712

PREVIOUS ADDRESSES

Name	City	State	Zip	Date Reported
9090 FOREST HILL BV	WEST PALM BEACH	FL	33411	04/30/2020
9192 FICOT CT	BOYNTON BEACH	FL	33472	

ALIASES

Name
MIRGA CARME L

EMPLOYMENT

Employer	Occupation	Date Hired	End Date	Date Reported
EMPLOYER X				02/28/2023

Special Messages

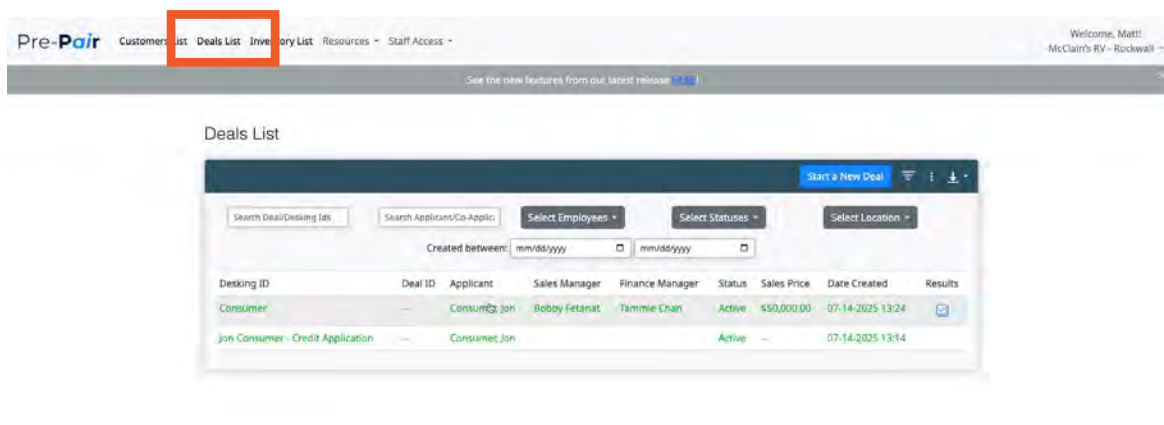
SSN Match Fail: No SSN on input but SSN on file

The Pre-Pair platform allows for dealers to send consumers to a credit application, obtain the extra data not included in a prequalification report for financing purposes, and push the data to CUDL and/or AppOne.

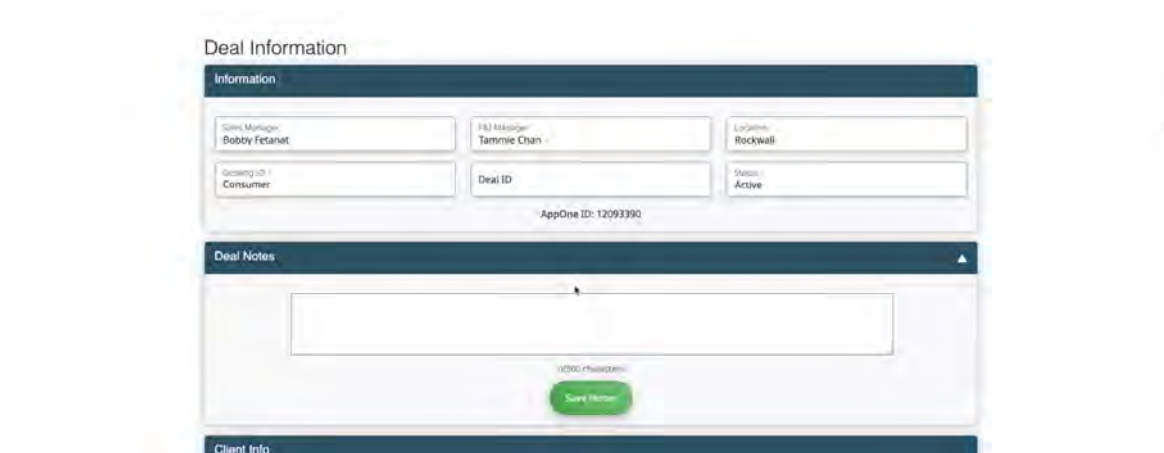
Note: Dealers will not receive a credit report or the specifics of the data after a consumer submits the application. This save-only push feature only allows for the platform to obtain more specific consumer credit information, allowing for more accurate and detailed financing options.

Save-Only Push Feature

To push credit data, click the **"Deals List"** menu option in the top navigation bar, and locate/select the desired customer.



After opening their deal profile, review/adjust information, then scroll to the bottom and select **"Submit"**.



Primary Applicant

Last Pre-Qual Pull: July 14, 2025 (3 days ago)

Applicant TransUnion: 695
Applicant Equifax: 695
Applicant Experian: 700

TransUnion Equifax Experian

Pre-Qual Credit Results: Customer successfully found!

700Credit Report >>>

Age of Oldest Trade Line: 39.87
App Bankruptcy Count: mm/dd/yyyy
App Charge Off Count: mm/dd/yyyy
App Day Delinquencies: 5
App Day 2 Delinquencies: 1
Status: Open
Highest Trade Line Type: Mortgage
Highest Trade Line: 234000

Show/Hide Trade Lines

Finance Information

(B) Broker Rate (Net): 47000.00
(B) Power Retail (Including Add): 48500.00
(B) Power Wholesale: 46000.00
(B) Power Wholesale (Including Add): 47000.00
Origin to Address: 15000.00
Origin to Payoff: 5000.00
Sales Tax (8.25%): 1125.00
Fees: 33.00
License: 0.00
Doc Fee: 199.00
Other: 0.00
Suspension Fee: 17.50
Stark: 120
Max Sell Rate (Optional):

Sum Price: 50000.00
Down Payment: 18475.00
Picked to Sign: 10000.00
Tax Fee Total: 2437.00
Package Options
Amount to Finance: 23962.00

Cancel View Existing Results Submit

Once the results are generated, the dealer can choose to either push the data to AppOne or CUDL, as shown below.

Pre-**Pair** Customers List Deals List Inventory List Resources Staff Access

Welcome, Matt!
McClain's RV - Rockwall

See the new features from our latest release 1.0.0

Refresh

Unhash Payments: 18475.00
Original: \$18,475.00
Term: 120
Original: 1.00
Max Profit Rate: 0
Original:

No refresh results to display.

Desking ID: Consumer
Jon Consumer
Results generated on July 18, 2025 at 11:10 AM
AppOne ID: 12093390
View Notes
Edit / View Back to Deals List

AppOne ID: 12093390 - Push Again Push to CUDL

Priority Preferred Lenders Results

Lender Name	Guide	Buy Rate	Sell Rate	BE Available	Max Reserve	Frontend Room	Current LTV
No Results to Show							

Qualified Results Print All Results

Lender Name	Guide	Buy Rate	Sell Rate	BE Available	Max Reserve	Frontend Room	Current LTV
-------------	-------	----------	-----------	--------------	-------------	---------------	-------------

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

Address: 123 Main St.
Farmington Hills, MI 48334

Email: jdoe@email.com

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	Monthly Payment: \$382.00
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	

Auto Trade Line 2

Interest Rate: 4.99%	Original Amount: \$16,045.00	Original Terms: 61 Months	No of Late Payments: 0	Monthly Payment: \$296.00
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	

Certificate Status:

Printed By: N/A

Confirmed By: N/A

PRINT NOW

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

EQUIFAX
FICO Auto V5F
750

experian
FICO AUTO V8
761

TransUnion
FICO Auto 08
780

Credit Report

JANE AARDEN

DOB: 11/01/19

2 MAPLE CT

WESTPORT, MA 02790

SSN: 000-00-0000

PREVIOUS ADDRESSES:

Name: 5 SILVER RDG

City: WINDHAM

11 HIGH DAM RD

WAREHAM

EMPLOYMENT:

EMPLOYER X

700Credit Auto Summary

Total Bal	Month Pay	Total Auto	Open Auto	30	60	90
\$10,145	\$252	\$	1	0	0	0

Trades:

Account Name	Status	Orig Date	Orig Amt	Cur Bal	Orig Bal	Month Pay	Miss Rep	Payment Pattern
TD BANK N.A.	Open	09/26/2015	\$14,334	\$282	\$14,334	\$282	00	00
CITIBANK	Open	10/08/2009	\$1	\$301	\$1	\$301	00	00
PNC V LEASING	Open	03/26/2006	\$0	\$0	\$0	\$0	00	00

Score Summary

Score Card	Score	Code	Score Factor Description
FICO Risk V2	750	22	serious delinquency, derogatory public record or collection filed
National Risk Model	502	13	time since delinquency is too recent or unknown
		38	number of accounts with delinquency
		34	amount owed on delinquent accounts
		19	average age of accounts
		25	delinquency on bank installment loans
		07	too few accounts now current
		08	presence of non-satisfactory ratings on accounts or lack of open accounts
		14	ratio of bank revolving balances to credit limits or lack of bank revolving account
		01	information
		02	presence of derogatory accounts
		03	recently active or lack of bank, retail or finance accounts
		04	presence of delinquent accounts

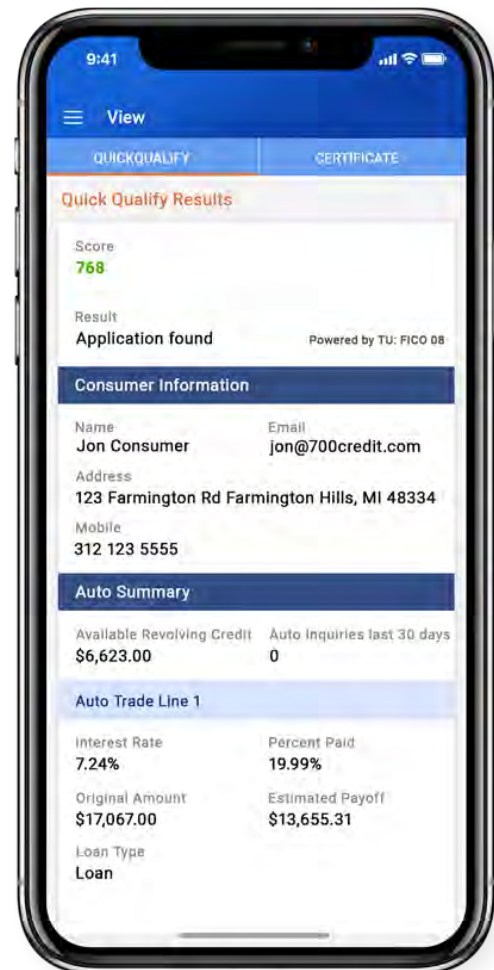
Above is an example of our HTML Credit Report. This image was split for display purposes but will normally provide dealers with a complete, single view.

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.

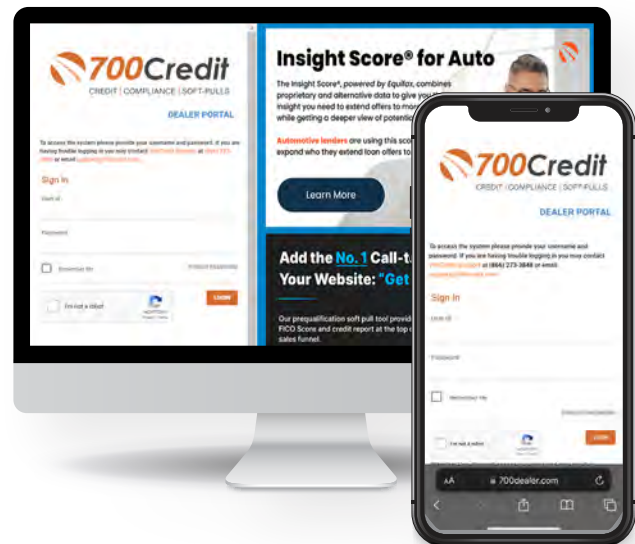
Contact our support team for assistance:
(866) 273-3848 or support@700credit.com.



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

After logging into your 700Dealer.com portal, locate/select the **"Applicant List"** menu item in the left-hand navigation panel where you will be presented with a mass list of all applicants in the platform. Select **"Date Range"** to filter the list and view different timeframes.

By clicking on any name in the list, you can view their soft pull, prequalification (QuickQualify) results, full credit report, red flag, and a link to their compliance dashboard.

Applicant List

First, Last Name	DOB	City	State	ZIP
JANE AARDEN	11/01/1950	WINCHESTER	MA	01890

QuickQualify Results

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

Consumer Information:

Name: Jane Doe Email: jdoe@700.com
Address: 123 Main St, Farmington Hills, MI 48334 Phone: (909) 555-1234

Auto Summary:

Available Revolving Credit: \$1,450.00 Auto Inquiries last 30 days: 0

Auto Trade Line 1:

Interest Rate	Original Amount	Original Terms	No of Late Payments	Monthly Payment
17.50%	\$21,579.00	72 Months	N/A	\$382.00

Auto Trade Line 2:

Interest Rate	Original Amount	Original Terms	No of Late Payments	Monthly Payment
4.99%	\$55,045.00	60 Months	0	\$296.00

Certificate Status:

Printed By: N/A
Confirmed By: N/A

Credit Report

JANE AARDEN
DOB: 11/01/1950 Date: 05/02/20
SSN: 000-00-1234 In File: 04/06/20
Reported: 03/14/20
Subscriber: FICO
Sub Code: C00002002

City: WINCHESTER State: MA ZIP: 01890
MID: 54902
SIN: 026171

Score: 618

Score Factor Descriptions:

- 1. Late payment on revolving account
- 2. High credit utilization on revolving account
- 3. Recent hard inquiry
- 4. Short credit history
- 5. Limited mix of credit
- 6. Recent delinquency on revolving account
- 7. Recent delinquency on installment account
- 8. Recent delinquency on revolving account
- 9. Recent delinquency on installment account
- 10. Recent delinquency on revolving account
- 11. Recent delinquency on installment account
- 12. Recent delinquency on revolving account
- 13. Recent delinquency on installment account
- 14. Recent delinquency on revolving account
- 15. Recent delinquency on installment account
- 16. Recent delinquency on revolving account
- 17. Recent delinquency on installment account
- 18. Recent delinquency on revolving account
- 19. Recent delinquency on installment account
- 20. Recent delinquency on revolving account

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%
Current 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%
Current 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 Incomplete		

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

Dealers with the appropriate authorization can add, edit and/or delete customers and their credit/lead information with the following simple process:

1. Log in to your 700Dealer.com platform using your provided credentials.
2. Click on the “Users” link in the left-hand navigation Administration panel.
3. If editing a user’s credentials, click the “Edit” link attached to the user’s “Action” column.
4. To delete a user, click the “Delete” link.
5. If creating a new user, click on the “Copy” link.

Administration

Account Profile
Online Invoicing
Site security
Dealers
Users
User Levels
Data Access
Letters
Credit Engine Monitor
UserID Lookup
Subcode Lookup
Popup
DAS Detail

Hide Inactive

UserID	Name	User Level	User Type	Status	Dealer	City	State	Action
cartercountrydcucl	CU DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Andromore	OK	Edit Delete Copy
cartercountrydcg	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Andromore	OK	Edit Delete Copy
cartercountrydq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Andromore	OK	Edit Delete Copy
cartercountryhyucul	CU DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Andromore	OK	Edit Delete Copy
cartercountryhydc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Andromore	OK	Edit Delete Copy
chyundaducul	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Andromore	OK	Edit Delete Copy
frchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Andromore	OK	Edit Delete Copy
keystonechevyucul	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
keystonegag	Gulbago Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy

If you need to alter the information of an applicant's pre-existing profile, select **"Edit"** attached to the user's listing. From the information profile, dealers can make the desired changes.

Once complete, save the profile before exiting out.

User Information

User ID *	Password *	Retype Password *
First Name *	Middle Name *	Last Name *
(Michael)		(West)
Address :		
123 Main Street		
Zip *	City *	State *
48521	Tyvek	MI
Email Address *		
m.west@abodeville.com	Email Password	

Password Rules:
 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.
 Password must contain a nonnumeric character.
 Password and Retype Password must match.
 Password shouldn't match with last 13 password

User Setup Information

User Type *	User Level *	
Web User	Dealer Admin	AutoGenerate Letter is on
☐ Read Only		
Dealer :		
		Select Default Dealer :
	ABC Dealer	
☐ Disable User		

From IP **To IP** [Add Another Influence](#)

No IP Ranges found

- ☐ 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:	
	favorite room in my house		Music
	state born in		Alaska

Creating a New User



To create a new user, it is easiest to find a similar user ID from the "Users" mass list, and select the "Copy" action, as highlighted above.

You can then fill in the new user's information into the user profile, as well as make any necessary changes.

User Information

User ID: Password: RetypePassword:

First Name : Middle Name : Last Name :

Address :
123 Main Street

Zip : * City : * State : * Phone :

Email Address : *

[Email Password](#)

Password Rules:
 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.
 Password and Retype Password must match.
 Password shouldn't match with last 3 password.

User Setup Information

User Type : * User Level : *

Web User Dealer Admin: AutoGenerate Letter is on: ☒

☐ Read Only

Dealer :
 Select Default Dealer :

☐ Disable User

From IP No IP Ranges found

To IP [AddNewtoRange](#)

☐ 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 “Administration” navigation panel.

Locate and select the desired invoice to open its details and view the billing summary.

Administration

Account Holder

Online Banking

Dealers

Users

User Levels

Data Access

Letters

Credit Engine Monitor

UserID Lookup

Subsite Lookup

Payment

DAS Detail

Applicant List

New Applicant

Compliance

Usage Analysis

Administration

Invoice Date: 11-11-2018

Monthly bills are available for 6 months

Billing Summary

Invoice Number: 405347

Post Due Balance \$0.00

Current Activity \$1,295.30

Invoice Total \$1,295.30

Online Payments \$0.00

Auto Payments \$0.00

Balance due by 12/15/2018 \$1,295.30

View Profile

View Item

Payments made over phone or through mail after invoice date are not reflected in BALANCE shown here

Invoice Details

ELK GROVE RD

808 LASLUNA DRIVE DR

ELK GROVE CA 95747

Invoice Number: FDSMT

700Credit

DATE 11/11/2018