USER GUIDE

MARCH 2025

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Welcome to 700Credit

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

Credit Report Solutions

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

Compliance Solutions

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

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

Soft Pulls

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

QuickQualify *(prequalification)*

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

QuickScreen (prescreen)

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

Identity Verification & Fraud Detection

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

Identity Verification

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

Synthetic ID Fraud

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

Income & Employment Verification

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

Driver's License Authentication Solutions

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

Mobile Scanner

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

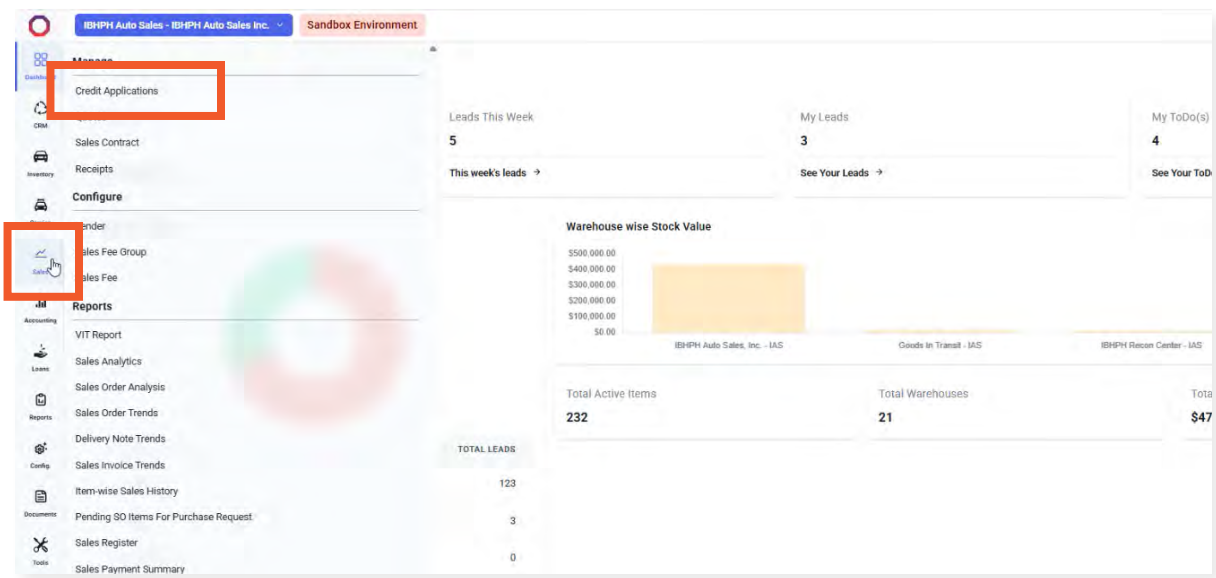
In-Store

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

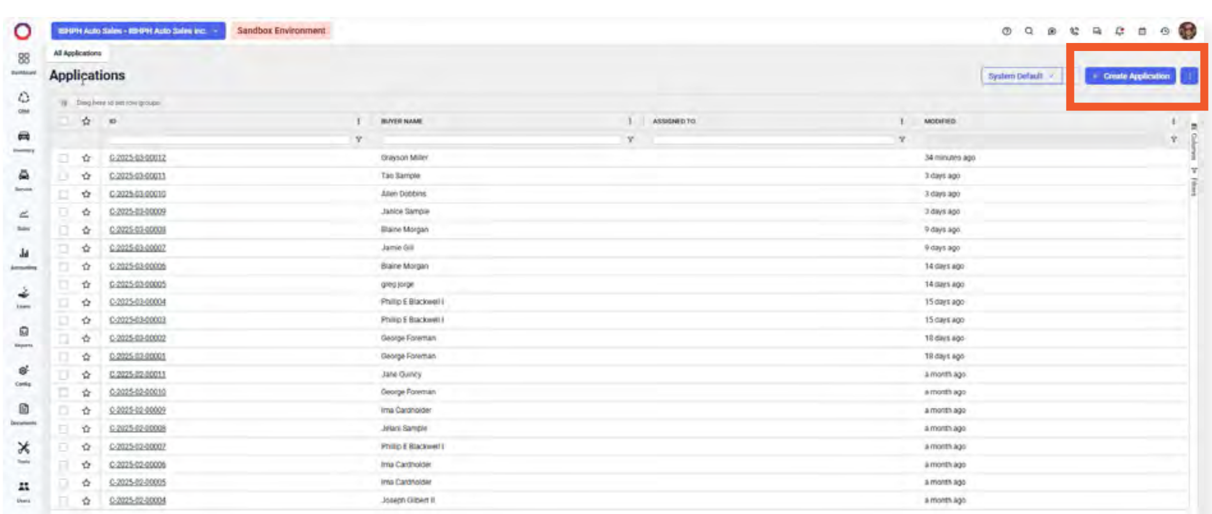
Emotive has integrated our credit, compliance and soft pull prequalification/prescreen solutions into their platform. This brief guide will walk you through how a dealer can pull/view both hard and soft pull reports in the Emotive backend platform. If you have any questions, please feel free to reach out to our support desk at (866) 273-3848 or email us at: support@700Credit.com.

Pulling/Viewing Hard and Soft Pull Reports

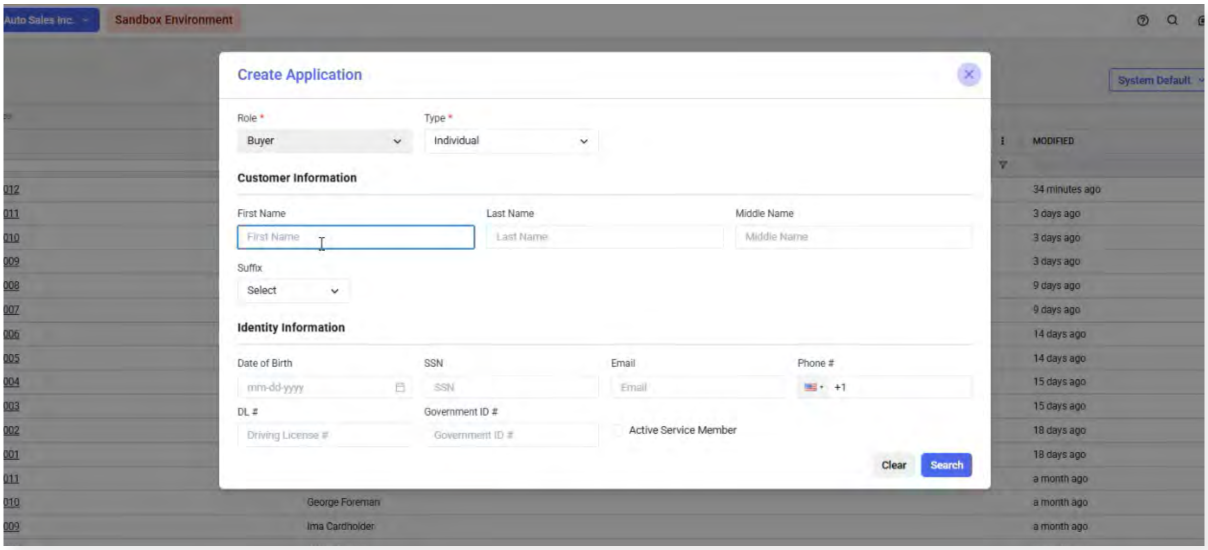
The process of a dealer pulling both a hard and soft pull follow the same workflow. Starting from the home dashboard of Emotive's back-end, select the **'Sales'** menu option in the left-hand navigation panel. Then select **'Credit Applications'**.



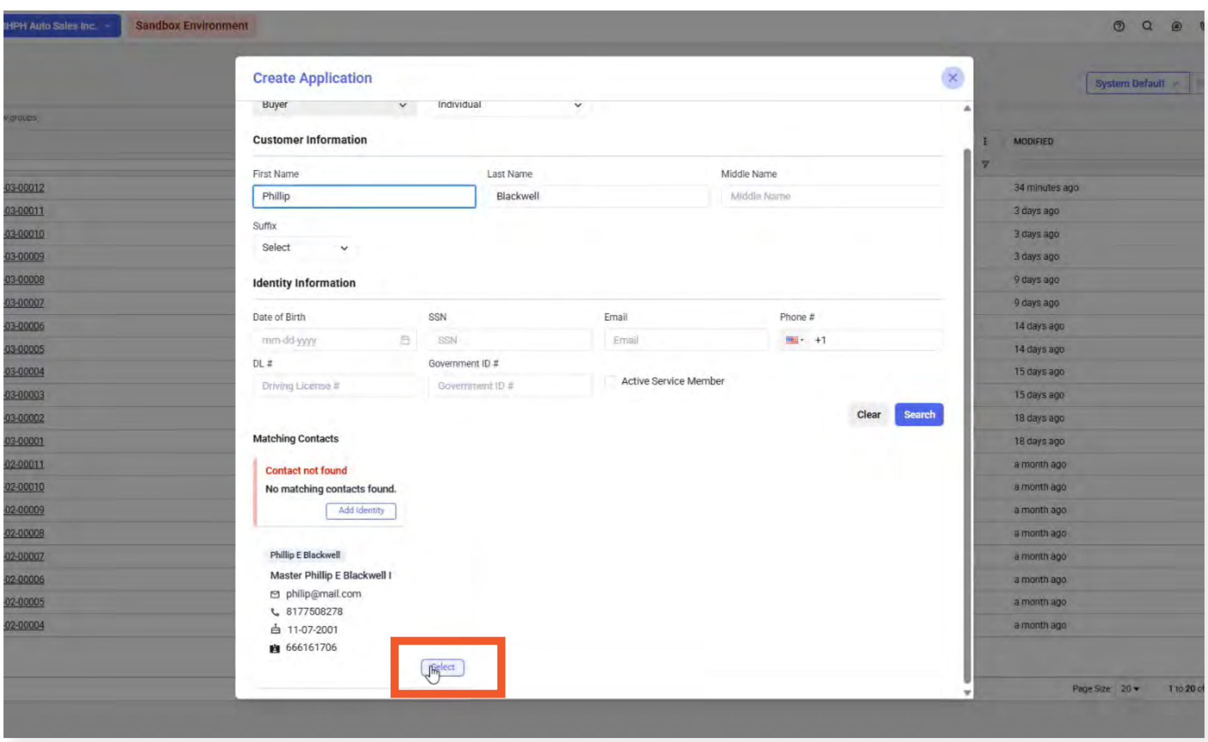
The dealer is provided a mass list of all applications in the system. Select **'+ Create Application'** in the top-right corner of the screen.



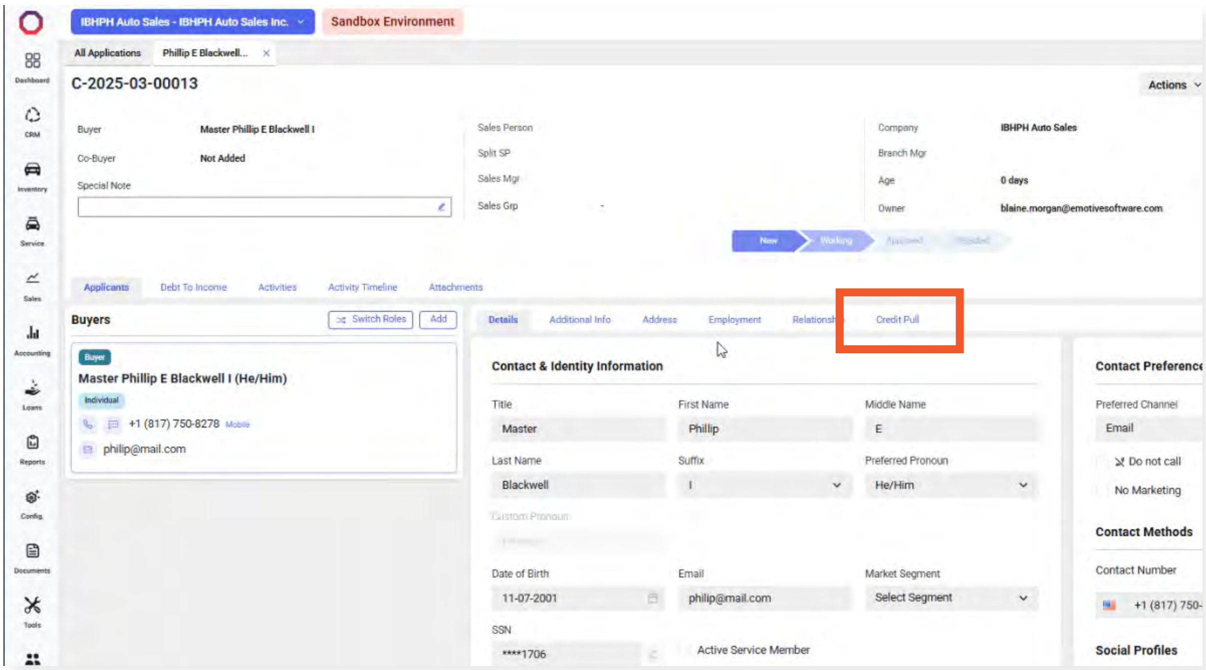
A pop-up form will appear. Provide the new applicant's first/last name, date of birth, SSN, email, phone number and DL #. Once complete, select **'Search'**.



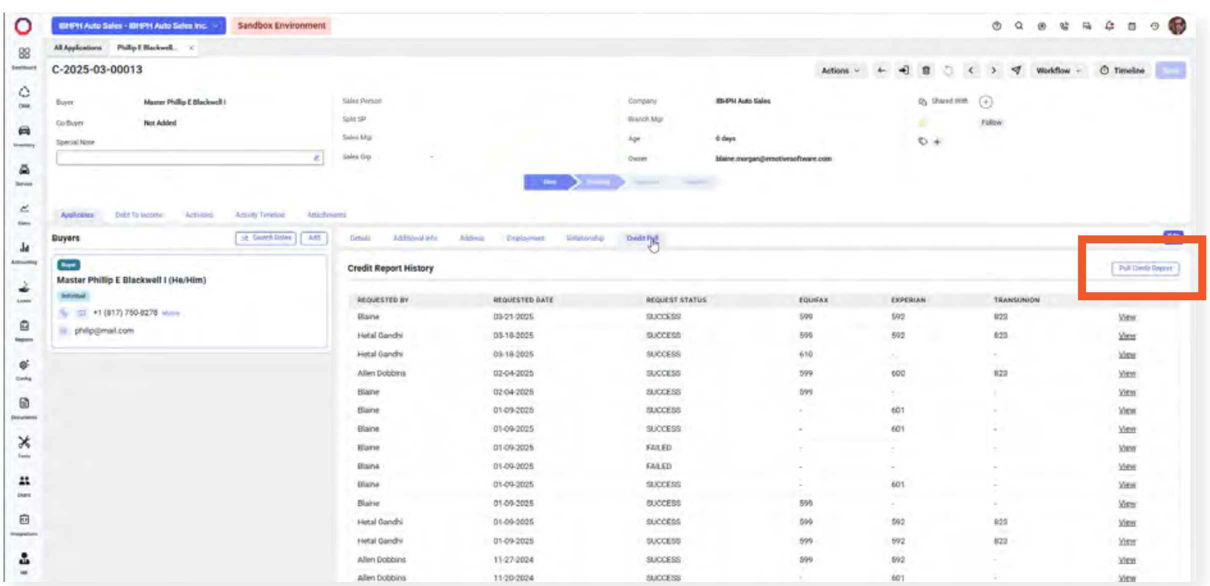
The system will then search and return (if applicable) a matching contact already entered into the system. Click **'Select'**, as shown below. If there is no contact, select **'Add Identity'**.



The buyer's application profile will open. Select the **'Credit Pull'** tab, as shown below.



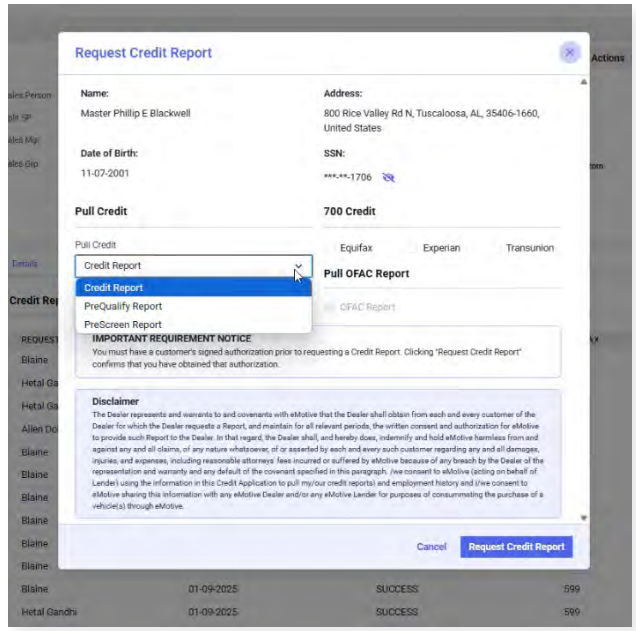
To run either a hard or soft pull, select the **'Pull Credit Report'** button.



A pop-up window will appear. From the drop-down the dealer can then select either a hard pull (**'Credit Report'**) or soft pull (**'PreQualify Report/PreScreen Report'**).

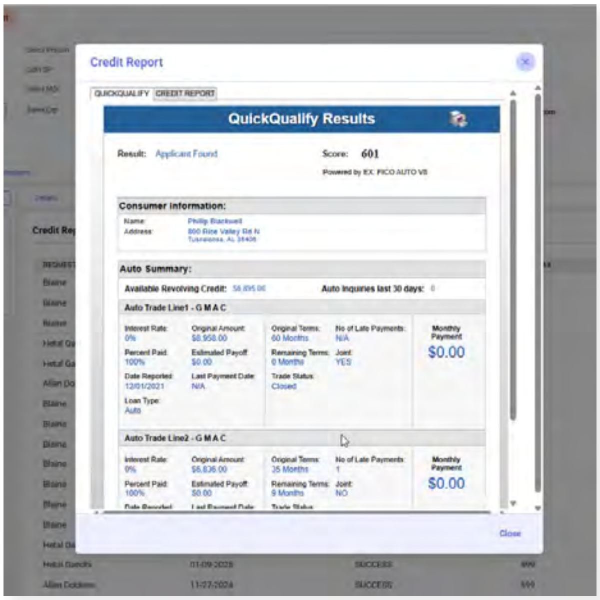
After choosing the type of report, select which bureaus you want to use in the report.

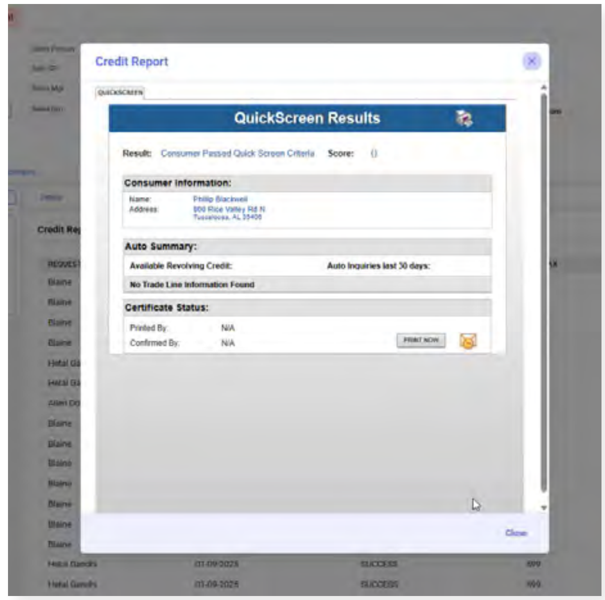
Finally, select **'Request Credit Report'**.



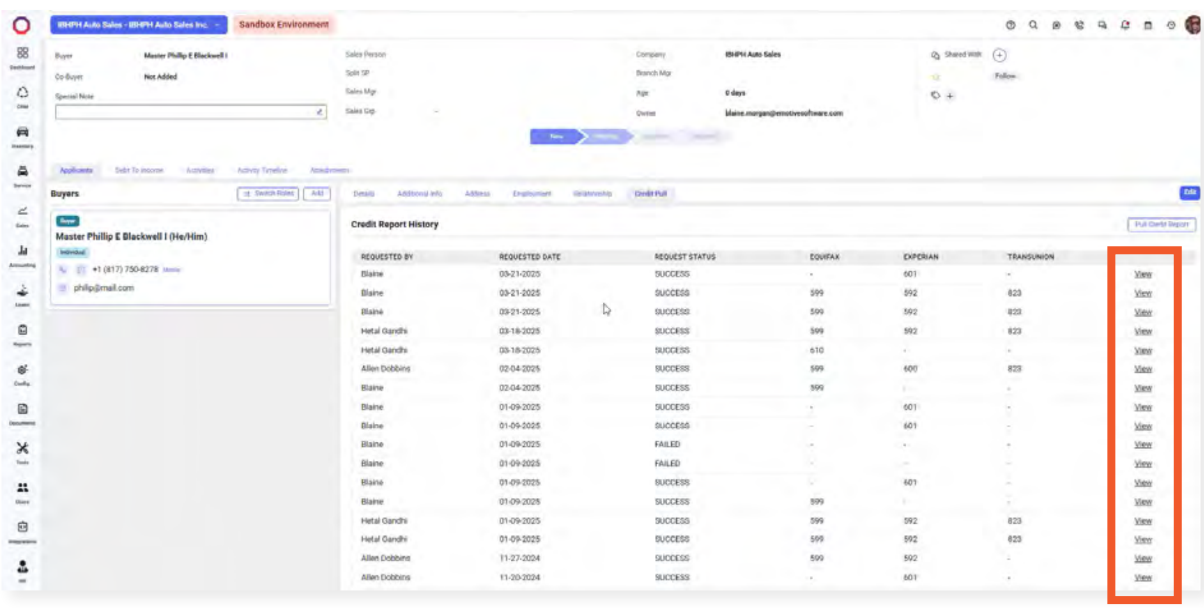
If the dealer chose to run a hard pull, 700Credit's HTML credit report will appear on screen in an iframe. From here dealers can view each of the bureau's reports, as well as the RBPN and Adverse Action Letter, by utilizing the tabs at the top of the iframe.

If the dealer chose to run a soft pull, 700Credit's soft pull prequalification or prescreen results will appear on screen in an iframe. If the dealer chose to run a prequalification, they can utilize the tabs at the top of the iframe to pan between the prequalification results and full credit file.





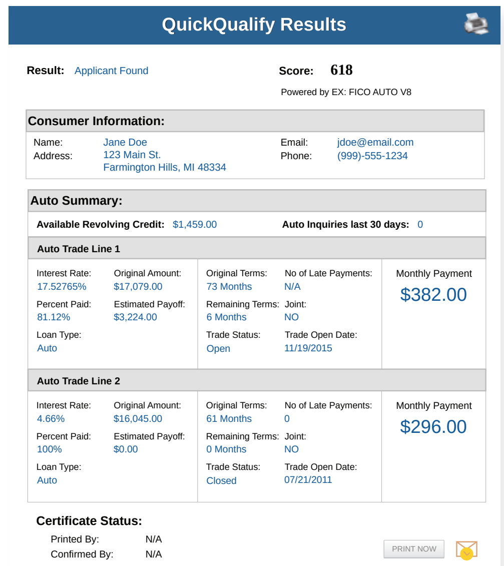
After exiting out of the iframe, the dealer is able to view any previously pulled report under the **'Credit Report History'** log. Locate the desired report you want to view and then select the **'View'** hyperlink in the far-right column.



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



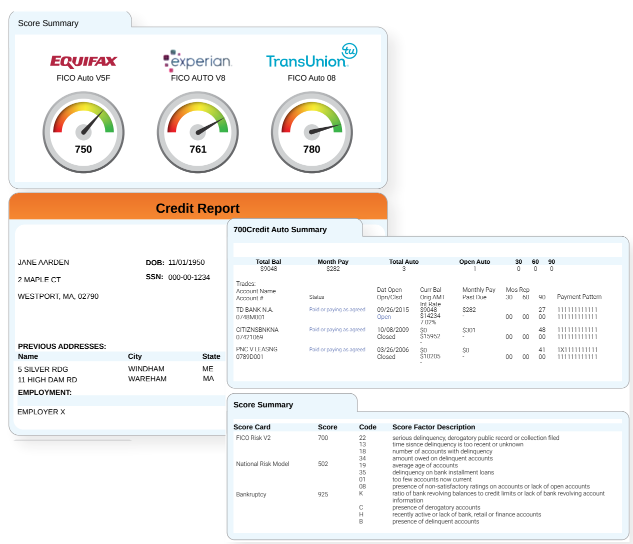
You can use this information to put the consumer in the right vehicle with the right financing, right away!

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.



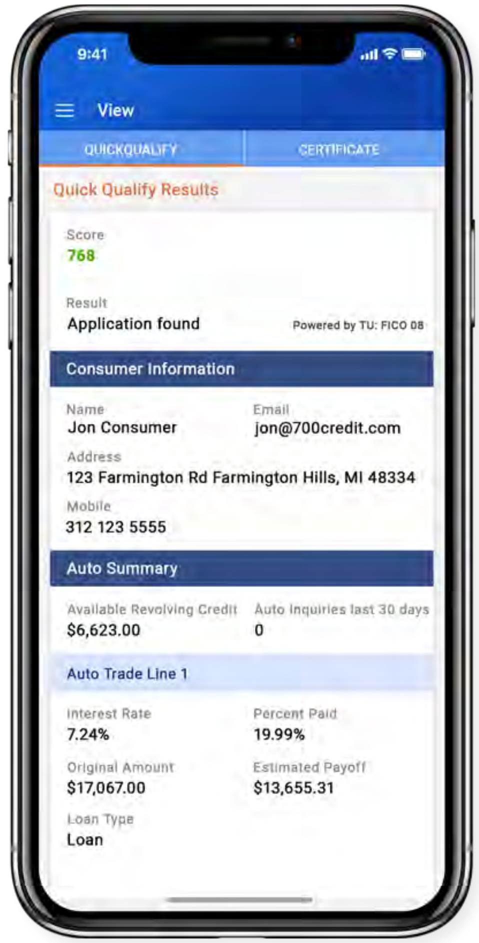
Above is an example of our HTML Credit Report. This image was split for display purposes but will normally provide dealers with a complete, single view.

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 settting 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**.

Download on the App Store

Get it on Google play

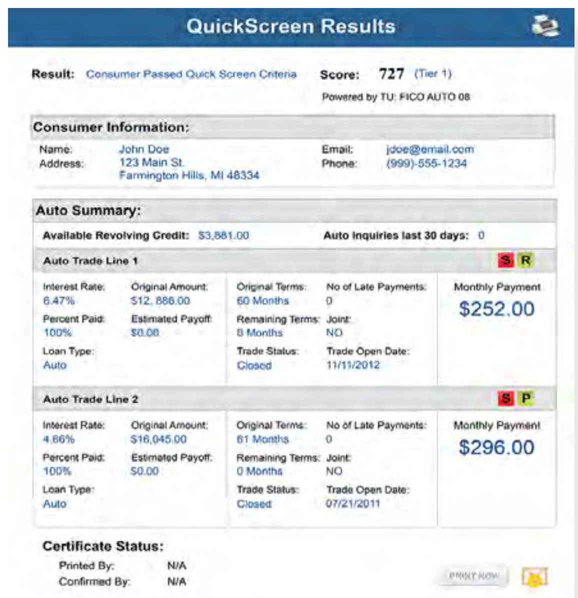
Introduction to QuickScreen

Welcome to 700Credit's soft pull, prescreen solution, **QuickScreen**. 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 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

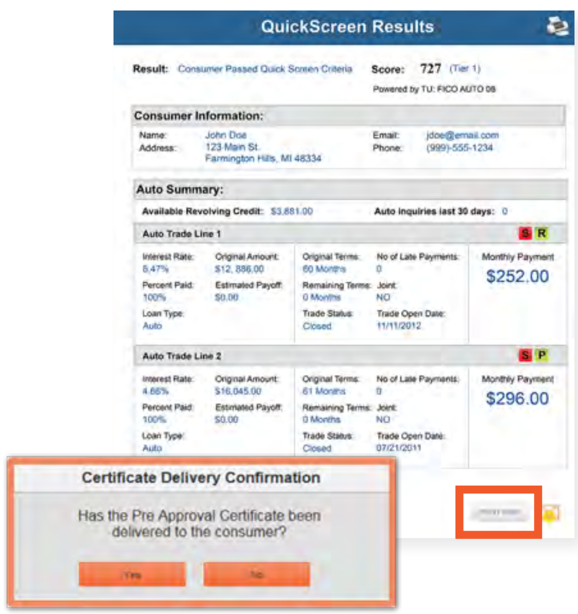
Prescreen Results

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*

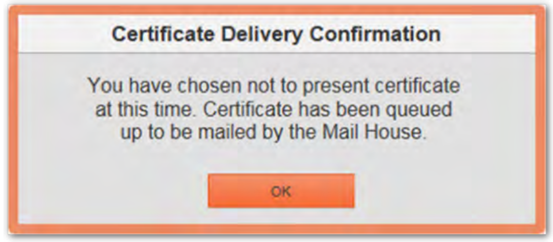
A new window will appear that displays the customer’s credit score, credit tier, and any payoff information that is available on their credit history. You will be able to print a Pre-Selected Certificate by clicking on the “**Print Now**” button that is circled on the prescreen results image to the right.



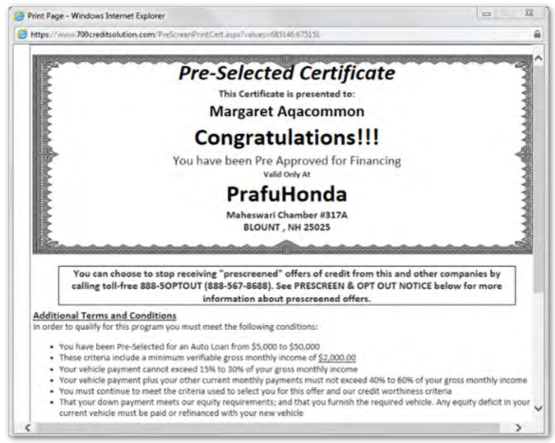
The dealer/user must then click on “**Yes**” or “**No**” if the Pre-Approval Certificate has been delivered to the customer.

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.



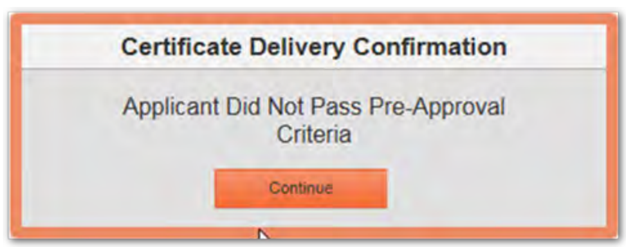
Please Note: Any certificates printed within 700Dealer.com to the dealership's local printer will not be charged. The dealer can print to their local printer for free.



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.

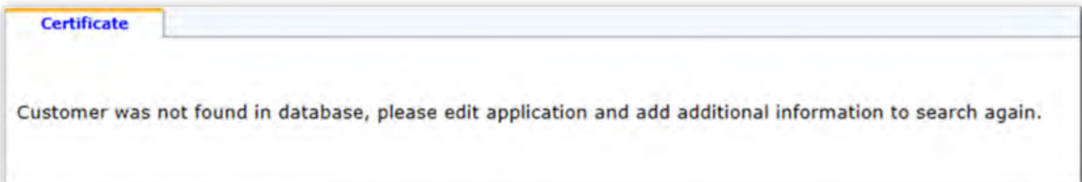


Prescreen Response: *Decline or No Hit*

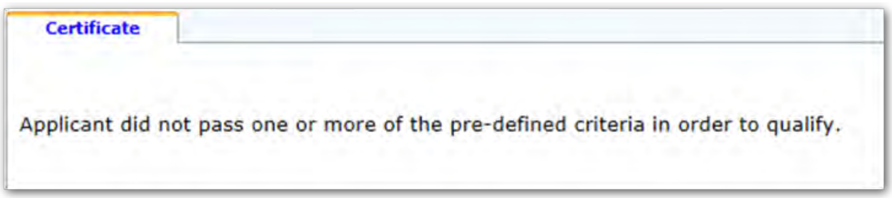
The other two possible return messages are “**Decline**” and “**No Hit**”. A “**No Hit**” signifies that no data was found on that particular consumer and a “**Decline**” means that data was found, however, the consumer did not meet the minimum criteria set up in the Configuration Guide.

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

No Hit:

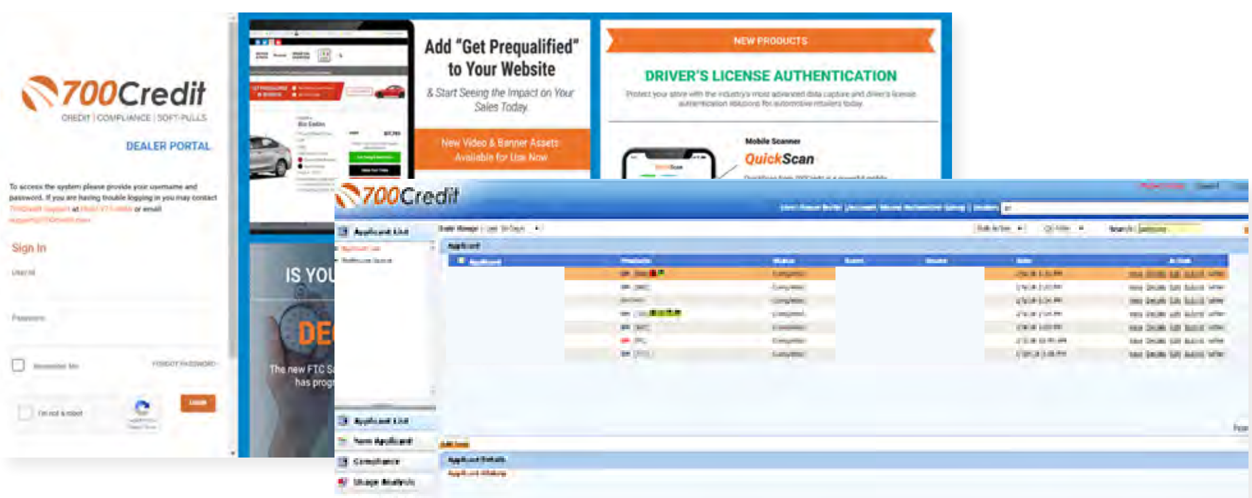


Decline:



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.**



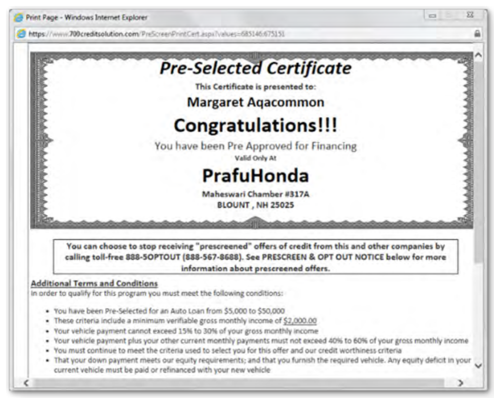
Firm Offer of Credit - Compliance Requirement

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.

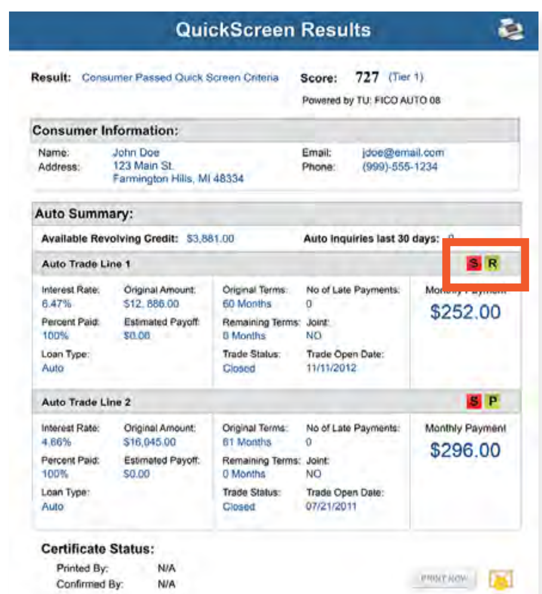


OpportunityAlerts!

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 **(T)**
- Monthly Payment **(A)**
- Paid Percentage **(P)**



The **BENEFITS** of OpportunityAlerts! include:

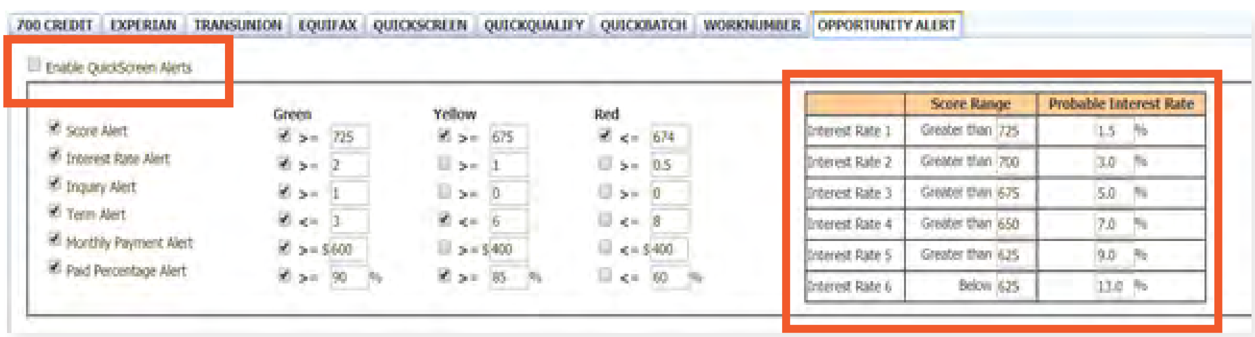
- Quickly identifies opportunities that exist in the QuickScreen results
- Makes the QuickScreen product easier to read and easier to use
- Helps the dealer to focus on the data that will help them work - and close - the best deal
- Adds value and complexity to our product that make it more difficult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



Introduction to 700Dealer.com

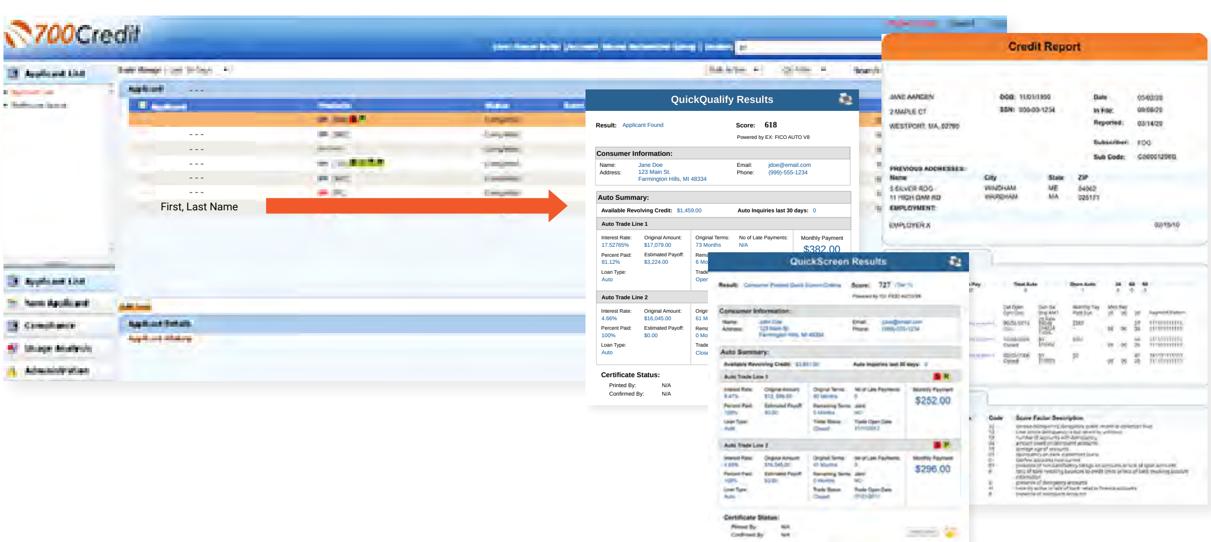
All 700Credit dealers have exclusive access to their own personal credit portal hosted at 700Dealer.com. The unique platform provides dealers a single tool to seamlessly navigate and monitor credit data from all of their solutions; including, credit reports, compliance and soft pull solutions, ID verification 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 soft pull prequalification/prescreen was run, you will see those results.

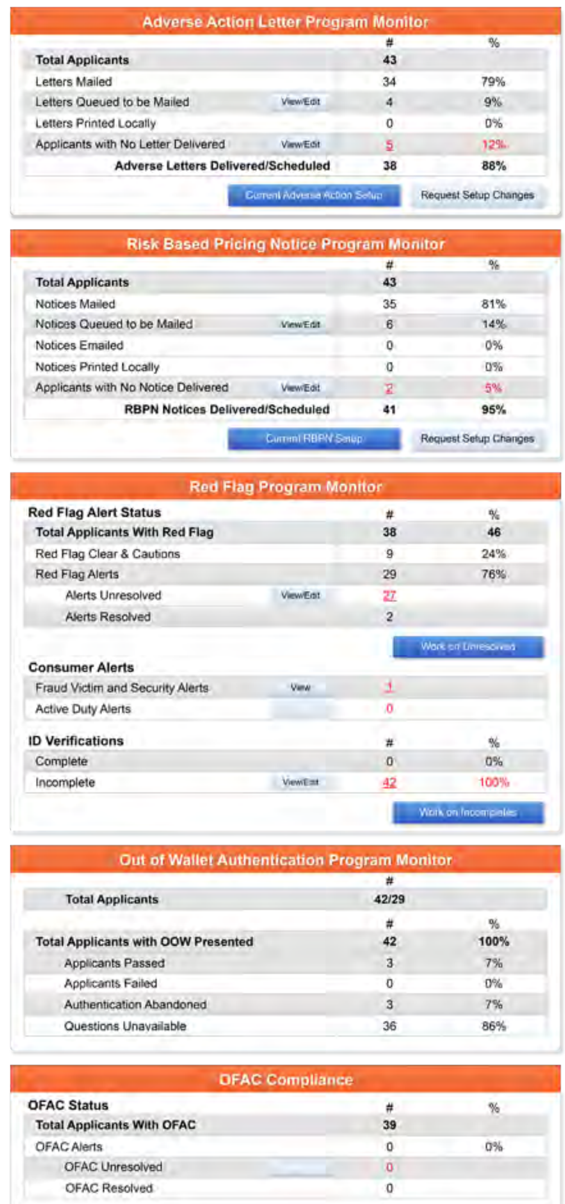


Compliance Dashboard

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



Adverse Action Letter Program Monitor		#	%
Total Applicants		43	
Letters Mailed		34	79%
Letters Queued to be Mailed	View/Edit	4	9%
Letters Printed Locally		0	0%
Applicants with No Letter Delivered	View/Edit	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	View/Edit	6	14%
Notices Emailed		0	0%
Notices Printed Locally		0	0%
Applicants with No Notice Delivered	View/Edit	2	5%
RBPN Notices Delivered/Scheduled		41	95%

Current RBPN 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	View/Edit	27	
Alerts Resolved		2	
Consumer Alerts			
Fraud Victim and Security Alerts	View	1	
Active Duty Alerts		0	
ID Verifications		#	%
Complete		0	0%
Incomplete	View/Edit	42	100%

Work on Unresolved | 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	

Lead Summaries for:

- QuickQualify
- QuickApplication
- QuickScreen
- QuickScore
- QuickQualify Xpress

How You Benefit

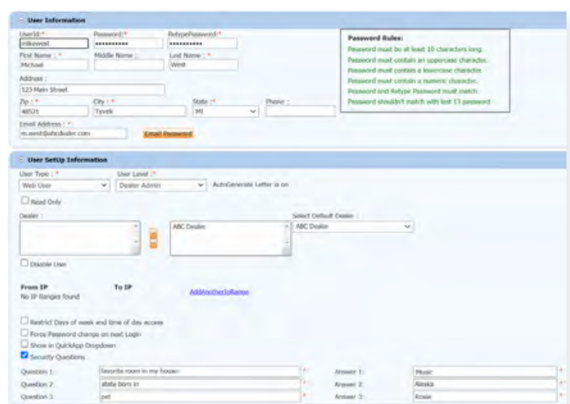
- Ensure compliance processes are being followed
- Identify immediately when/where you are out of compliance
- Easily print audit reports
- Single and multi-point rooftop views

Managing Users

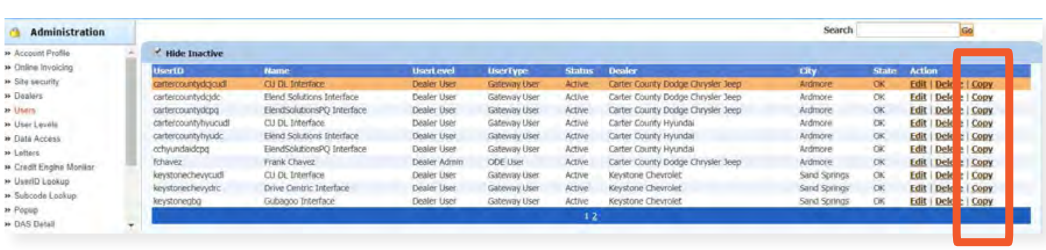
You can add, edit or delete users who have access to your customer, credit and lead information through the following process:

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.

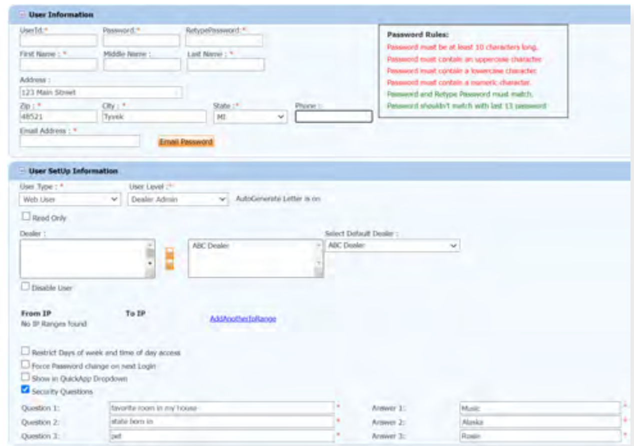


Creating a New User



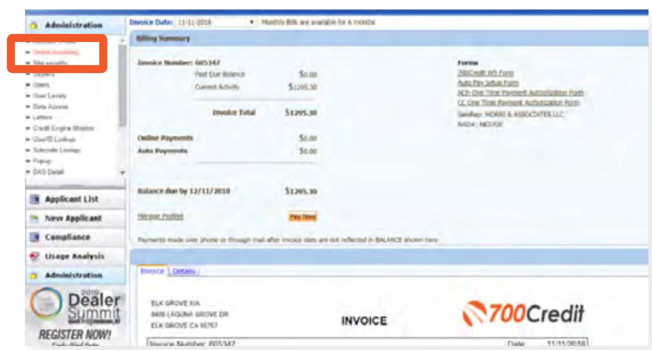
To create a new user, it is easiest to find a similar user id, and select the **'Copy'** action, as highlighted in the previous step.

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



Viewing Invoices

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



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.