



# **USER GUIDE**

**JULY 2025**



**Total Dealer**

# TABLE OF CONTENTS

<b>Welcome to 700Credit .....</b>	<b>3</b>
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
<i>Mobile Scanner</i> .....	4
<i>In-Store</i> .....	4
<b>Pulling Credit within Total Dealer .....</b>	<b>5</b>
View Previously Pulled Reports .....	8
<b>Introduction to 700Dealer.com.....</b>	<b>9</b>
Viewing Your Leads .....	9
Compliance Dashboard .....	10
How You Benefit.....	10
Managing Users.....	11
Creating a New User.....	11
Viewing Invoices .....	12

## 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.**

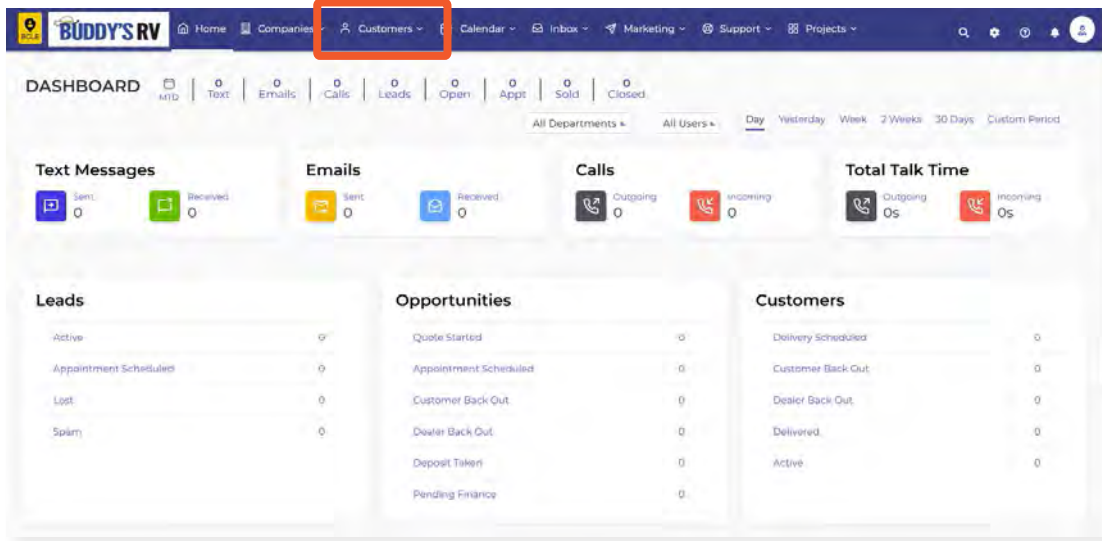
### In-Store

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.

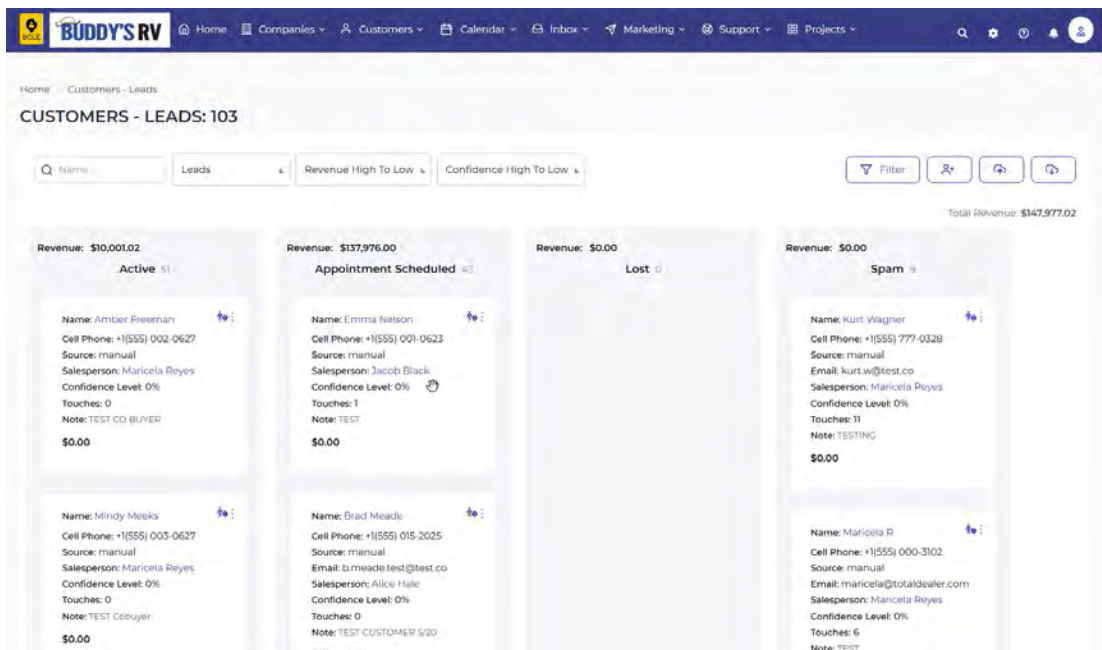
**Total Dealer has integrated our credit and compliance solutions into their platform. This brief guide walks you through how to pull/view consumer's credit from within your Total Dealer platform. If you have any questions, please feel free to reach out to our support desk at: (866) 273-3848 or email us at: [support@700credit.com](mailto:support@700credit.com).**

## Pulling Credit within Total Dealer

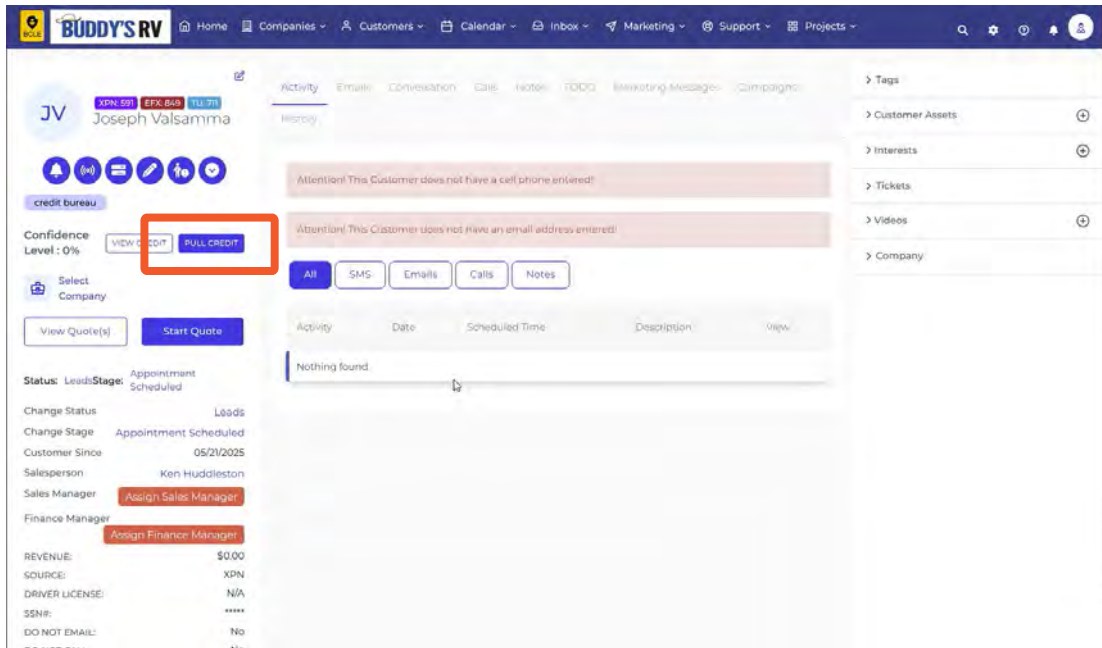
Starting from the home screen of the CRM, select **“Customers”** from the top menu bar, and then select **“Leads”**.



The dealer is provided a mass list of all leads in the system. Locate and select the customer whose credit you want to pull or manually search the customer’s name in the search bar.

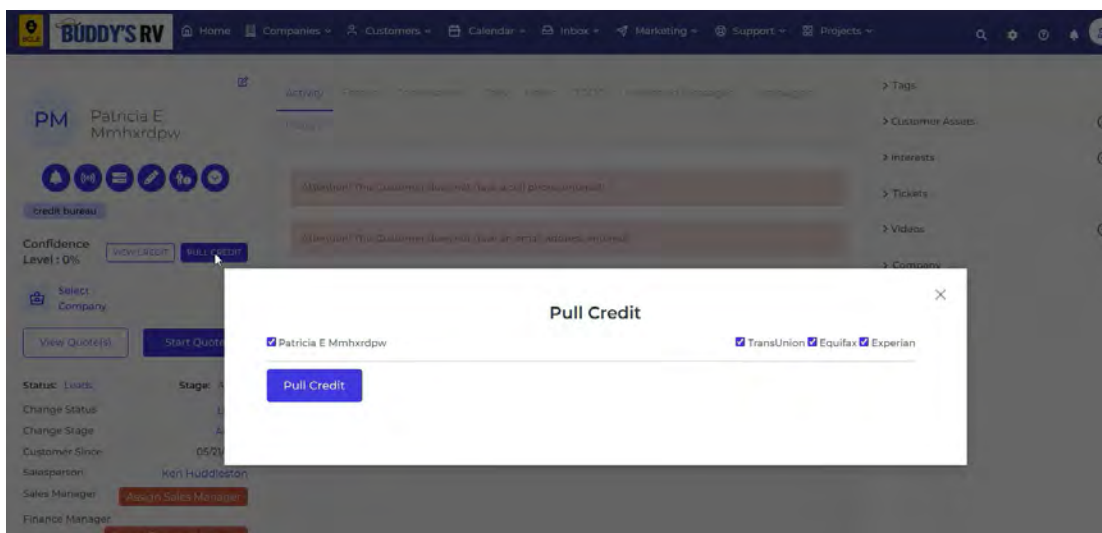


The customer's profile will open. To pull credit, select the **"Pull Credit"** button.



A pop-up window will appear. Select which bureaus to use in the credit application and then select **"Pull Credit"**.

**Note:** If there is a co-buyer available, their name will appear next to the consumer's. To include the co-buyer in the credit pull, ensure their name is checked.



700Credit's HTML credit report will appear on screen in an iframe. From here, dealers can view the credit reports from each bureau they selected, RBPN and Adverse Action Letter (utilizing the tabs at the top of the iframe) and ID verification table. They are also provided a hyperlink to the consumer's Compliance Dashboard, as circled below.

The screenshot shows the 'Pull Credit' interface for Patricia E. Mmhpdpw. At the top, there are tabs for 'TransUnion', 'Equifax', and 'Experian'. Below these is a 'Pull Credit' button. A red box highlights a row of tabs: 'TransUnion', 'Equifax', 'Experian', 'RBPN', and 'Adverse Action Letter'. Below the tabs is a link to 'Your Compliance Dashboard'. The main section is titled 'Identity Verification' and displays the following information:

- Name: PATRICIA E MMHPDPW
- Status: ID Verification Required
- Red Flag Score: 14
- Score Risk Level: Low Risk
- Synthetic ID Level: High Risk

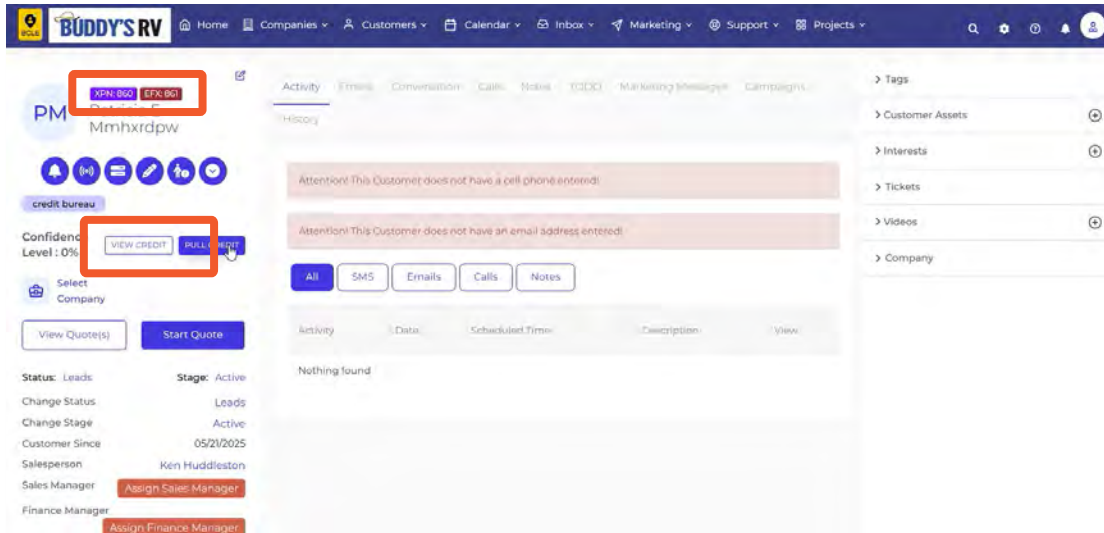
Below this information is a table with the following data:

Section	Result	Alert	Next Steps
OFAC	Clear		
ID Match	Clear		
Red Flag Alerts	Clear		
Synthetic ID	Redflag	Potential Synthetic Identity	Visit ID
MLA Search	Incomplete		
ID Verification	Incomplete	Verification of ID Required	Visit ID

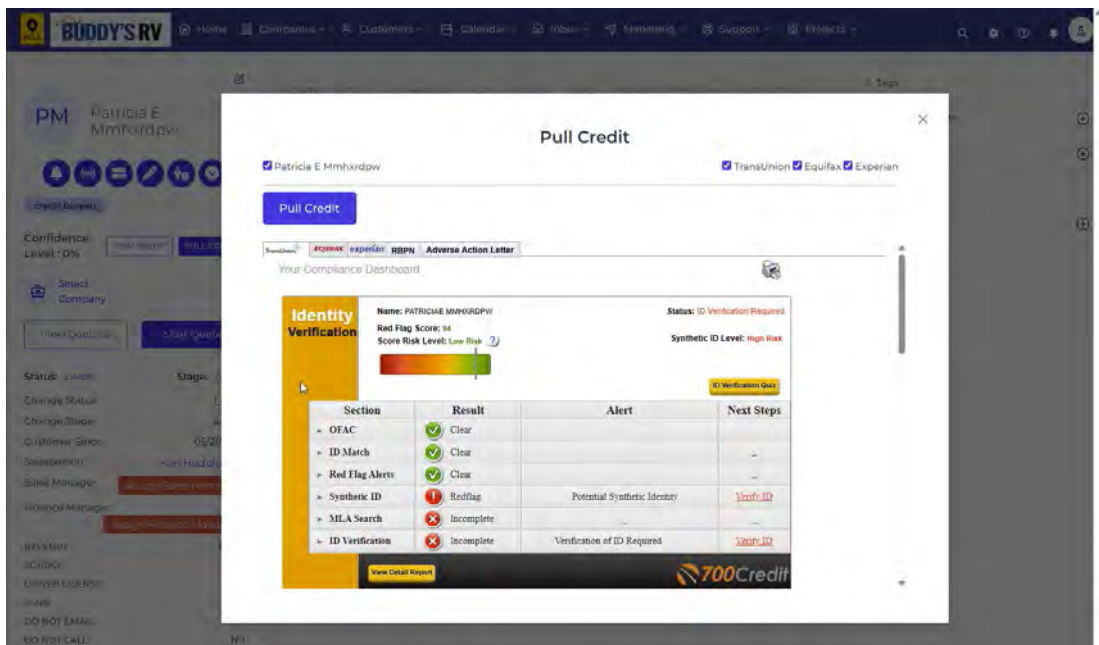
A 'View Detail Report' button is located at the bottom of the table. A green notification bar at the bottom right of the interface states 'Credit report pulled successfully'.

## View Previously Pulled Reports

To view previously pulled credit reports, locate and open the desired consumer's profile and select **“View Credit”**. Dealers can also view the consumer's FICO score from the most recent hard pull at the top of the profile, next to the consumer's name.



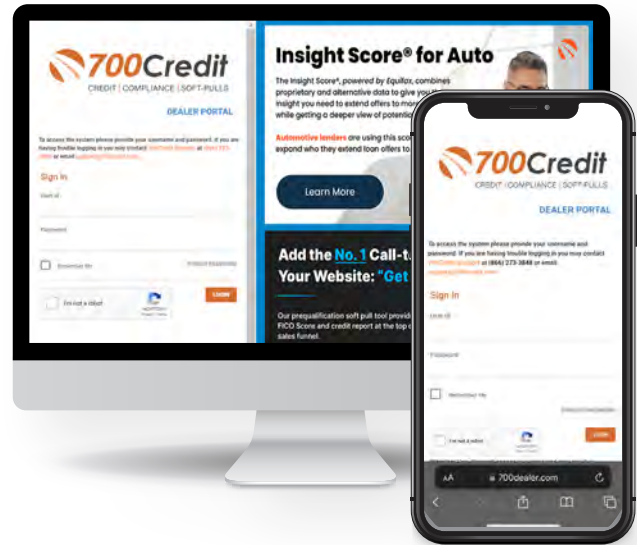
700Credit's HTML credit report will appear on screen in an iframe.



## Introduction to 700Dealer.com

All 700Credit dealers have exclusive access to their own personal credit portal hosted at [700Dealer.com](http://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](mailto: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.

**Credit Report**

JANE AARDEN      DOB: 11/01/1952      Date: 01/02/20  
 2 MAPLE CT      SSN: 000-00-1234      In File: 01/04/20  
 WESTPORT, MA, 02750      Reported: 01/14/20  
 Subscriber: FDC  
 Sub Code: C00002000

**PREVIOUS ADDRESSES:**

Name	City	State	ZIP
5 SILVER RIDG	WINDHAM	MAE	01502
11 HIGHLAND RD	WINDHAM	MA	02517

**EMPLOYMENT:**  
 EMPLOYER X      01/15/19

**700Credit Auto Summary**

Total Fee (USD)	Months Pay (12)	Total Auto	Open Item	30	60	90
1000.00	12	1000.00	0.00	0.00	0.00	0.00

**Score Summary**

Score Card	Score	Code	Score Factor Descriptions
FICO Risk XT	730	01	Score is significantly impacted by recent negative tradeline
Naturalistic Model	500	02	Number of credit inquiries in last 12 months
Experian	315	01	Presence of derogatory accounts

## 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

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

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

Risk Based Pricing Notice Program Monitor

	#	%
<b>Total Applicants</b>	<b>43</b>	
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%
<b>RBPN Notices Delivered/Scheduled</b>	<b>41</b>	<b>95%</b>

[Control RBPN Setup](#)    [Request Setup Changes](#)

Red Flag Program Monitor

	#	%
<b>Red Flag Alert Status</b>		
<b>Total Applicants With Red Flag</b>	<b>38</b>	<b>46%</b>
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

	#	%
<b>Total Applicants</b>	<b>42/29</b>	
<b>Total Applicants with OOW Presented</b>	<b>42</b>	<b>100%</b>
Applicants Passed	3	7%
Applicants Failed	0	0%
Authentication Abandoned	3	7%
Questions Unavailable	36	86%

OFAC Compliance

	#	%
<b>OFAC Status</b>		
<b>Total Applicants With OFAC</b>	<b>39</b>	
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](http://700Dealer.com)
2. Click on the “Users” link in the left-hand navigation bar
3. To edit a user’s credentials, click the “Edit” link on the right
4. To delete a user, click the “Delete” link on the right
5. To create a new user, click on the “Copy” link on the right.

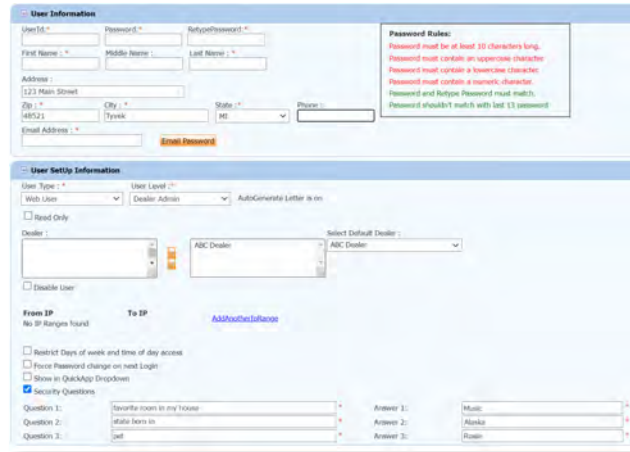
UserID	Name	User Level	User Type	Status	Dealer	City	State	Action
cartercountydcqad	CU DL Interface	Dealer User	Gateway User	Active	Carters County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
cartercountydc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carters County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
cartercountydcq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carters County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
cartercountyhyucdl	CU DL Interface	Dealer User	Gateway User	Active	Carters County Hyundai	Ardmore	OK	Edit   Delete   Copy
cartercountyhyudc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carters County Hyundai	Ardmore	OK	Edit   Delete   Copy
ochyundaicdq	ElendSolutionsPQ Interface	Dealer User	Gateway User	Active	Carters County Hyundai	Ardmore	OK	Edit   Delete   Copy
fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carters County Dodge Chrysler Jeep	Ardmore	OK	Edit   Delete   Copy
keystonechevyatl	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
keystonecbq	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit   Delete   Copy

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

## Creating a New User

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

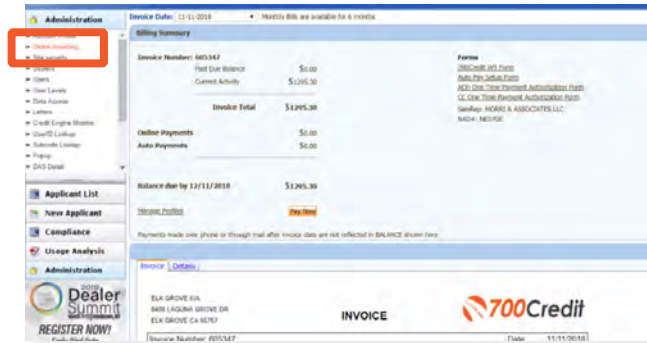
You can then fill in the new user information and make any changes in the setup necessary.



The screenshot shows a two-part form for creating a user. The top section, 'User Information', includes fields for User ID, Password, and Retype Password, along with First, Middle, and Last Name. It also has fields for Address, Zip, City, State, and Phone. A 'Reset Password' button is visible. A 'Password Rules' box on the right specifies: 'Password must be at least 10 characters long', 'Password must contain an uppercase character', 'Password must contain a lowercase character', 'Password must contain a numeric character', and 'Password and Retype Password must match'. The bottom section, 'User Setup Information', includes 'User Type' (set to Web User), 'User Level' (set to Dealer Admin), and 'AutoGenerate Letter in ID'. There are checkboxes for 'Read Only', 'Disable User', and 'From IP'. A 'Security Questions' section is also present with three questions and their corresponding answers.

## Viewing Invoices

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



The screenshot shows the 'Administration' section of the 700Credit portal. The left-hand navigation menu has 'Online Invoicing' highlighted with a red box. The main content area displays a 'Billing Summary' for Invoice Number 665347. It shows a 'Past Due Balance' of \$0.00 and a 'Current Activity' of \$1,295.30. The 'Invoice Total' is \$1,295.30. Below this, it shows 'Outlier Payments' of \$0.00 and 'Auto Payments' of \$0.00. A 'Balance due by 12/31/2018' of \$1,295.30 is also listed. The interface includes a 'Print Invoice' button and a 'Payment' status indicator. At the bottom, there is a '700Credit' logo and contact information for ELK GROVE, ILL.

You should have been sent your [700Dealer.com](http://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](mailto:support@700Credit.com).