



USER GUIDE

SEPTEMBER 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 21,000 direct dealer clients, and 220+ 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

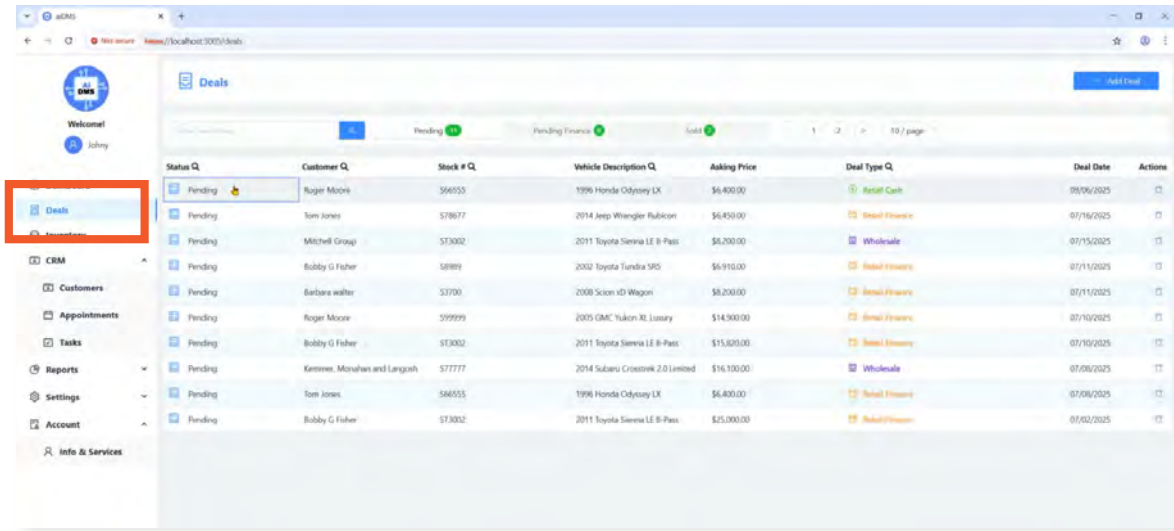
ID Drive provides dealers with the most comprehensive physical driver's license scanning solution for automotive dealers today. This platform combines our prescreen and prequalification platforms, as well as our suite of Identity Verification tools (*Red Flag and Synthetic Fraud detection*) to deliver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

aiDMS has integrated our credit and compliance solutions into their platform. This brief guide will walk you through how to pull and view credit reports from within the aiDMS 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.

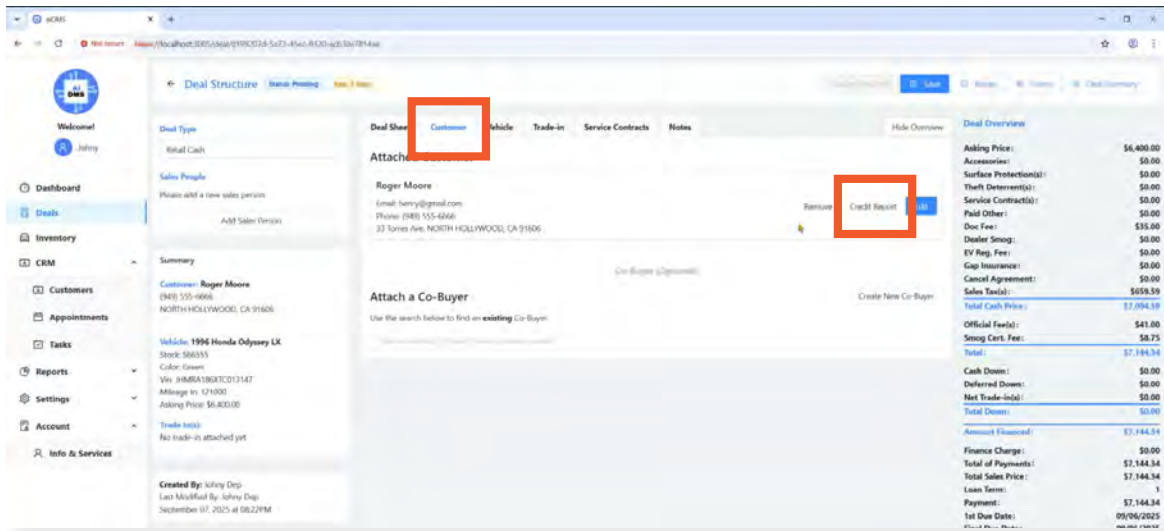


Pulling Credit (“Deals” Page)

Select “Deals” in the left-hand navigation bar. From the mass list provided, locate and select the desired deal/customer.

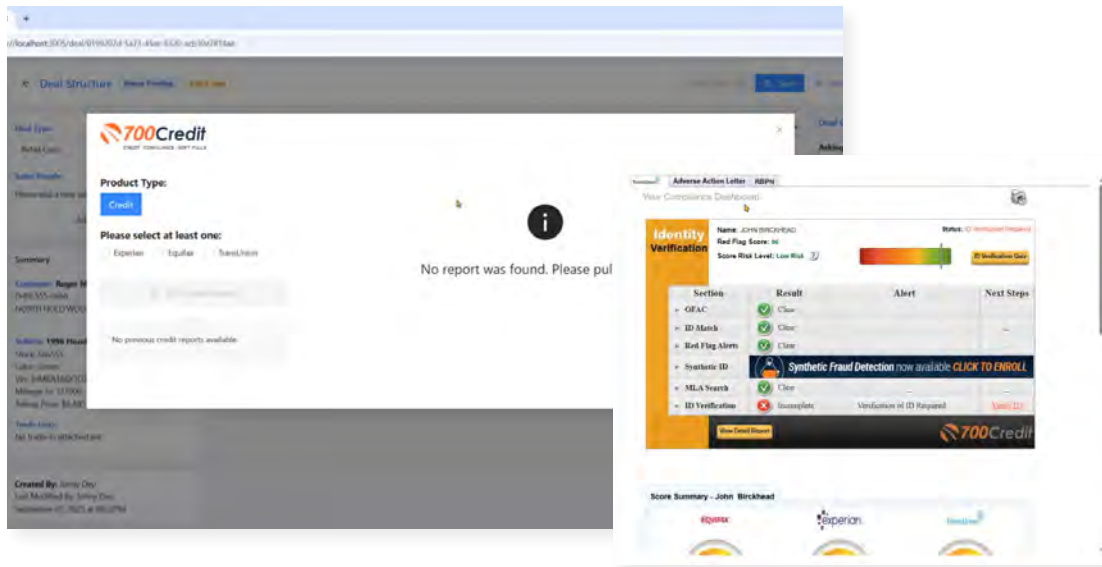


The dealer is brought to the deal structure. Select the “Customer” tab as shown below. Next, select the “Credit Report” button.



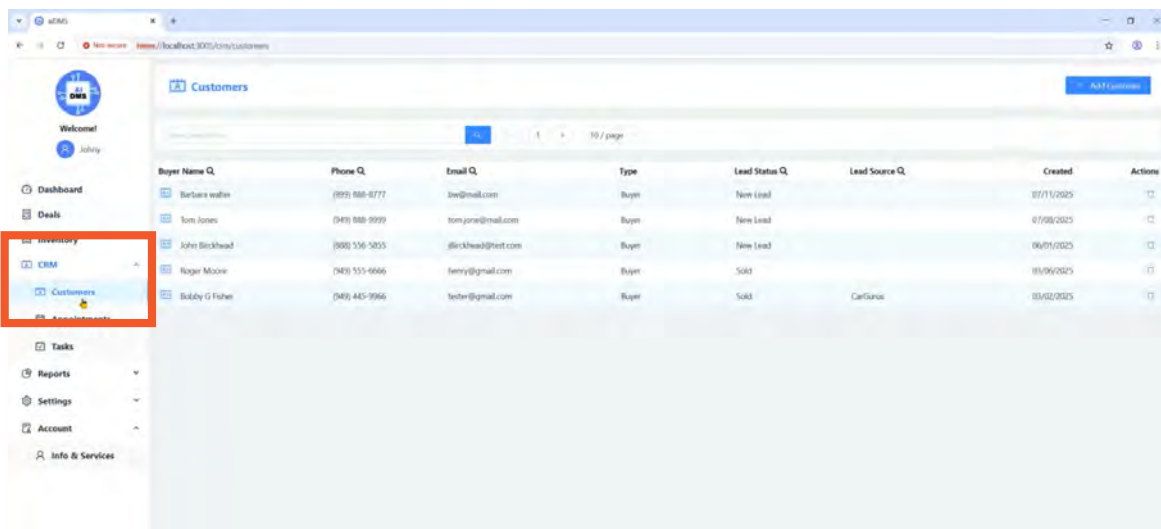


From the pop-up window, select the desired bureaus and then **"Pull Credit Report"**. 700Credit's HTML credit report will appear on screen in an iframe. Utilize the tabs at the top of the iframe to pan between the bureau's report, RBPN and Adverse Action Letter.



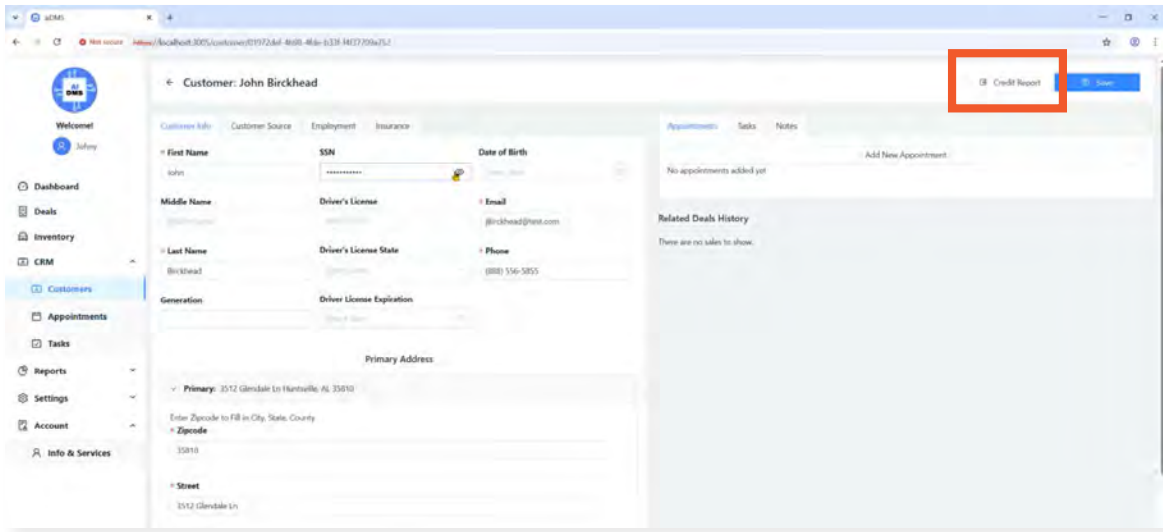
Pulling Credit ("Customers" Page)

Select **"CRM"** in the left-hand navigation bar, and then **"Customers"** from the drop-down. From the mass list provided, locate and select the desired customer.

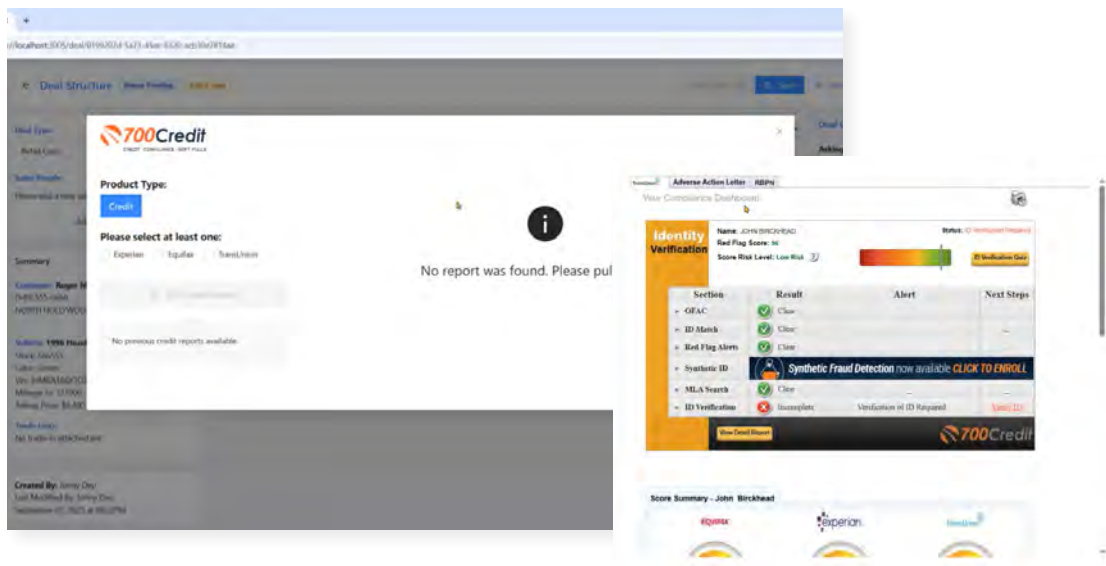




From the customer profile, select the **“Credit Report”** button in the top-right corner of the page.



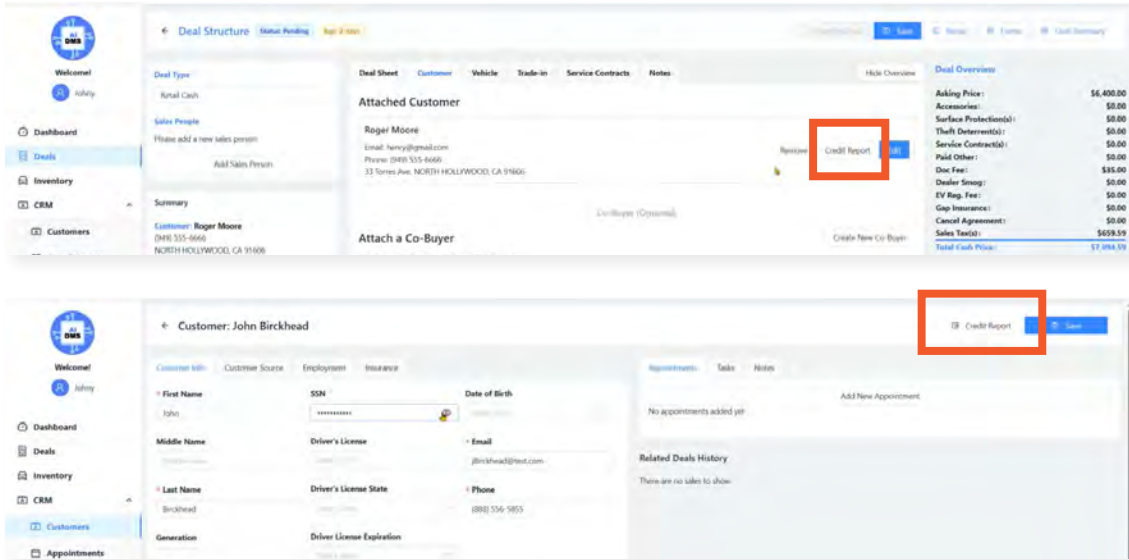
From the pop-up window, select the desired bureaus and then **“Pull Credit Report”**. 700Credit’s HTML credit report will appear on screen in an iframe. Utilize the tabs at the top of the iframe to pan between the bureau’s report, RBPB and Adverse Action Letter.





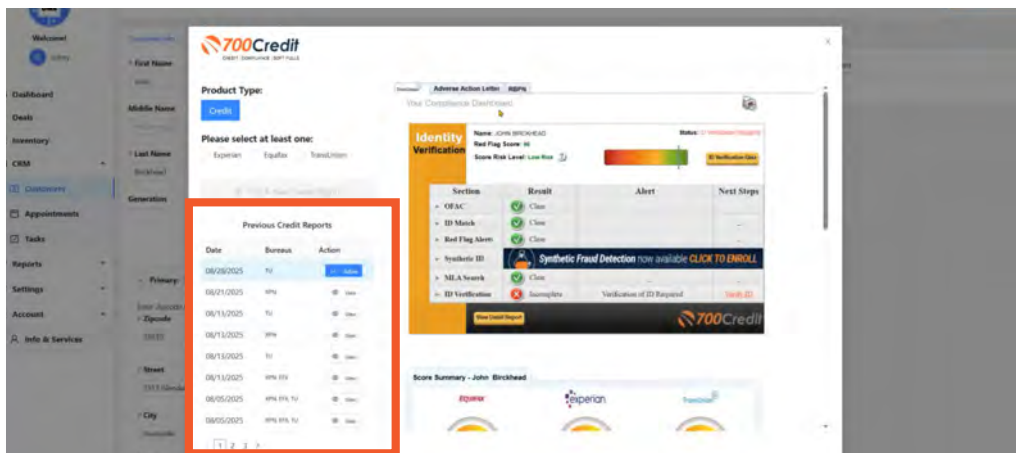
View Previously Pulled Reports

To view a previously pulled report, dealers can follow the same steps they took to pull credit (either through the Deals or Customers pages and selecting the **“Credit Report”** button).



Dealers will then see the same pop-up they used to select their bureaus, however, there will now include a log of all reports pulled on the customer/within the deal. Select the **“View”** button to hide/view the desired report.

Note: If a dealer pulls multiple bureaus, each report will show up as an individual listing in the **“Previous Credit Reports”** log, not within the tabs at the top of the iframe.

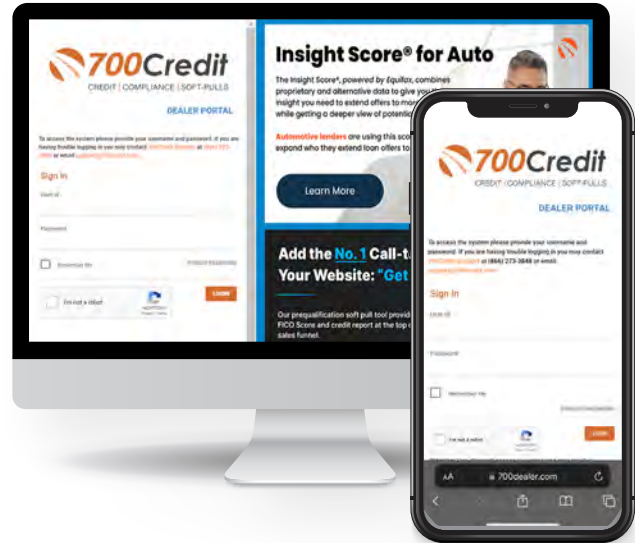




Introduction to 700Dealer.com

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

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 full credit report, red flag, and a link to their compliance dashboard.

700Credit Applicant List

Applicant	Phone	Auto	Status
Jane Aarden	910-230-1234	2020	Completed
...

First, Last Name →

Credit Report

JANE AARDEN DOB: 11/01/1958 Date: 05/02/20
 3 MAPLE CT SSN: 000-00-1234 In File: 06/08/20
 WESTFORD, MA, 02780 Reported: 03/14/20
 Subscriber: FDC
 Sub Code: C800012080

PREVIOUS ADDRESSES:

Name	City	State	Zip
5 SILVER RDG	WINDHAM	ME	24802
11 HIGHLAM RD	WINDHAM	MA	02917

EMPLOYMENT:
 EMPLOYER X 09/15/10

700Credit Auto Summary

Total Bal	Month Pay	Total Auto	Client Auto	30	60	90	0	0
0.00	0.00	0.00	0.00	0	0	0	0	0

Score Summary

Score Card	Score	Code	Score Factor Description
Auto-Insur v2	770	13	Auto-Insur v2
Auto-Insur v1	770	13	Auto-Insur v1
Auto-Insur v3	820	13	Auto-Insur v3
Auto-Insur v4	810	13	Auto-Insur v4



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%

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%
RBPN Notices Delivered/Scheduled	41	95%

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	
Consumer Alerts		
Fraud Victim and Security Alerts	1	
Active Duty Alerts	0	
ID Verifications		
Complete	0	0%
Incomplete	42	100%

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.

UserID	Name	User Level	User Type	Status	Dealer	City	State	Action
cartercountydcjdui	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcjdpq	Elend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcjdui	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountydcjdc	Elend Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountydcjdpq	Elend Solutions PQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
fchavez	Frank Chavez	Dealer Admin	OOE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
keystonechevydui	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
keystonechevydpq	Gubaqoo 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 their information profile, dealers can make the desired changes.

Once complete, save the profile before exiting out.

User Information

User ID: [text] Password: [password] Retype Password: [password]

First Name: [text] Middle Name: [text] Last Name: [text]

Address: [text] City: [text] State: [dropdown] Phone: [text]

Zip: [text] Tyvek [text] MI [dropdown]

Email Address: [text] [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 13 password

User Setup Information

User Type: [dropdown] User Level: [dropdown] AutoGenerate Letter:

Web User: [dropdown] Dealer Admin: [dropdown] Read Only:

Dealer: [dropdown] Select Default Dealer: [dropdown]

Disable User:

From IP: No IP Ranges found To IP: [Add Another IP Range](#)

Restrict Days of week and time of day access:
 Force Password change on next Login:
 Show in QuickApp Dropdown:

Security Questions:

Question 1: [text] Answer 1: [text]
 Question 2: [text] Answer 2: [text]



Creating a New User

UserID	Name	User Level	User Type	Status	Dealer	City	State	Action
cartercountydqcdi	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydqdc	Eland Solutions Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountydcpq	ElandSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
cartercountyhucdl	CJ DL Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cartercountyhucd	Eland Solutions Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
cchyundaicdpq	ElandSolutionsPQ Interface	Dealer User	Gateway User	Active	Carter County Hyundai	Ardmore	OK	Edit Delete Copy
fchavez	Frank Chavez	Dealer Admin	ODE User	Active	Carter County Dodge Chrysler Jeep	Ardmore	OK	Edit Delete Copy
keystonechevyculd	CJ DL Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonechevydlc	Drive Centric Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy
keystonecgbg	Gubagoo Interface	Dealer User	Gateway User	Active	Keystone Chevrolet	Sand Springs	OK	Edit Delete Copy

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

UserID: * Password: * Btype/Password: *

First Name: * Middle Name: * Last Name: *

Address: * 123 Main Street

Zip: * 48521 City: * Tyvek State: * MI Phone: *

Email Address: *

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 Btype/Password must match.
 Password shouldn't match with last 13 password.

User Setup Information

User Type: * Web User Dealer Admin AutoGenerate Letter is on

Read Only

Dealer: * ABC Dealer Select Default Dealer: * ABC Dealer

Disable User

From IP: No IP Ranges found To IP: Add Another Range

Restrict Days of week and time of day access
 Force Password change on next Login
 Show in QuickApp Dropdown

Security Questions

Question 1: * favorite room in my house * Answer 1: * Music *
 Question 2: * state born in * Answer 2: * Alaska *
 Question 3: * jvt * Answer 3: * State *

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 | Invoice Date: 11-11-2018 | Monthly Bills are available for 6 months

Online Invoicing

Billing Summary

Invoice Number: 605347

Fast Our Balance: \$0.00
 Current Activity: \$1295.30

Invoice Total: \$1295.30

Online Payments: \$0.00
 Auto Payments: \$0.00

Balance due by 12/11/2018: \$1295.30

Form:
 700Credit Web Login
 Auto Pay Setup Form
 ACH One Time Payment Authorization Form
 CC One Time Payment Authorization Form
 Gateway: 700CREDIT & ASSOCIATES LLC
 MICH - REG700

Applicant List
New Applicant
Compliance
Usage Analysis
Administration

Dealer Summit
 REGISTER NOW!

INVOICE

700Credit

ELK GROVE OIA
 8400 LAGUNA GROVE DR
 ELK GROVE CA 95757

Invoice Number: 605347 Date: 11/11/2018