USER GUIDE

DECEMBER 2025

iTapMenu™

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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

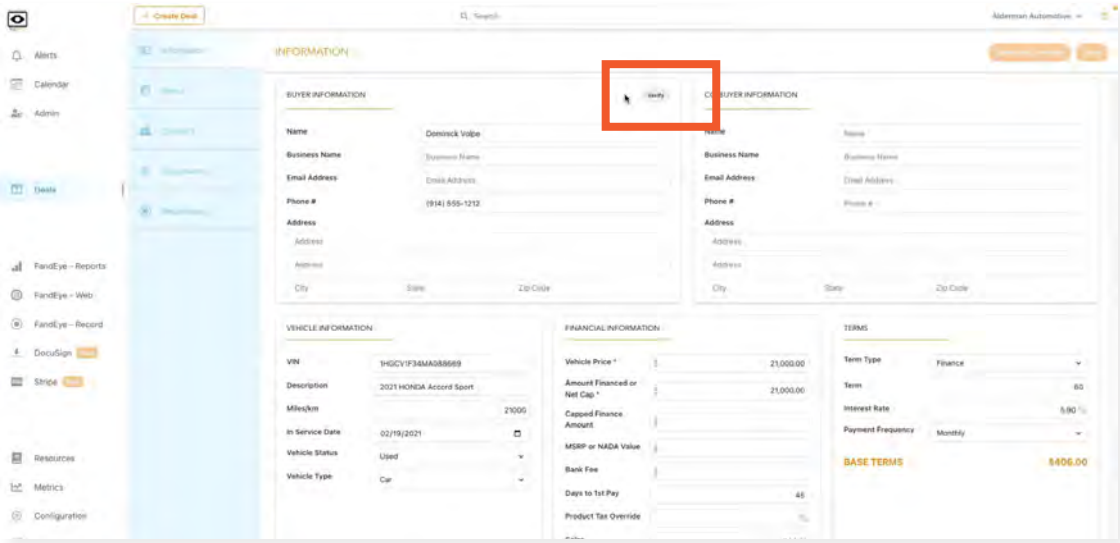
ID Drive provides dealers with the most comprehensive physical driver's license scanning solution for automotive dealers today. This platform combines our prescreen and prequalification platforms, as well as our suite of Identity Verification tools *(Red Flag and Synthetic Fraud detection)* to deliver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

iTapMenu has integrated our mobile driver's license scanning solution, QuickScan, and Red Flag and OFAC compliance services into their platform. This brief guide will walk you through sending a QuickScan link to a consumer and viewing the results, as well as pulling an OFAC or Red Flag report. 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.

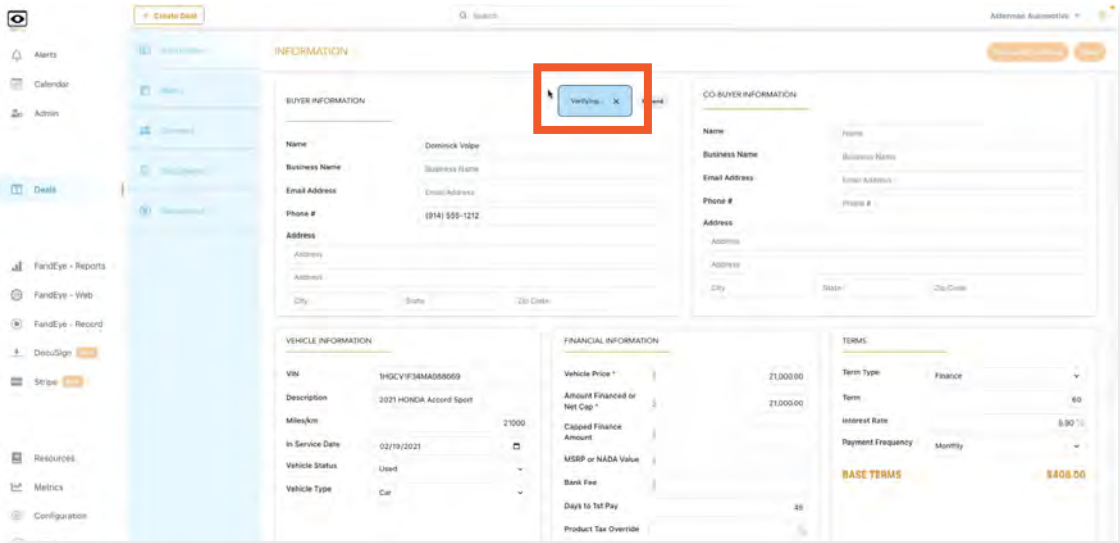
Sending a QuickScan Link

To push a QuickScan link to a consumer, first locate or create the deal. Once a phone number has been attached to the buyer's information, a link can be sent.

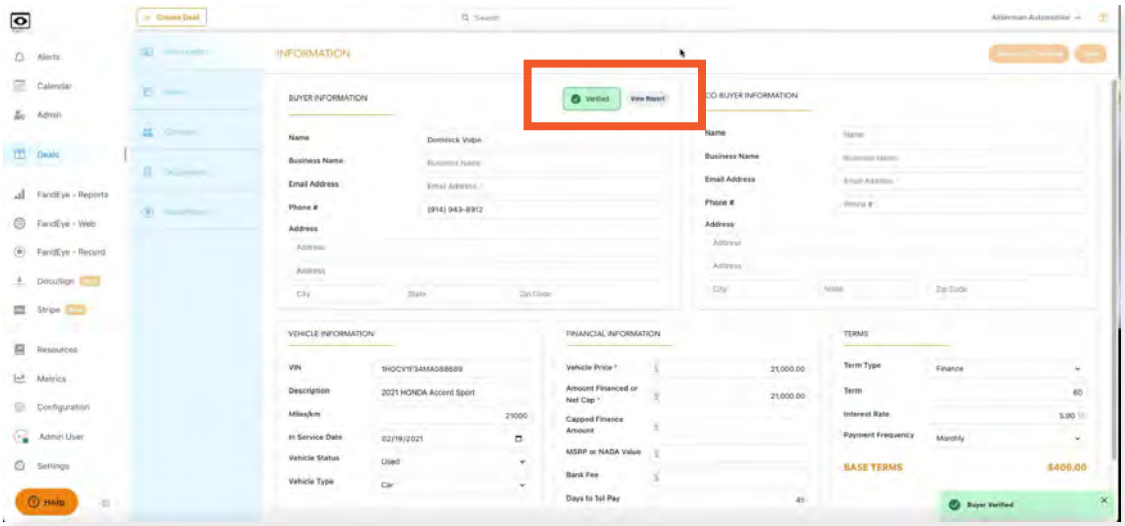
Click the "**Verify**" button, as shown below.



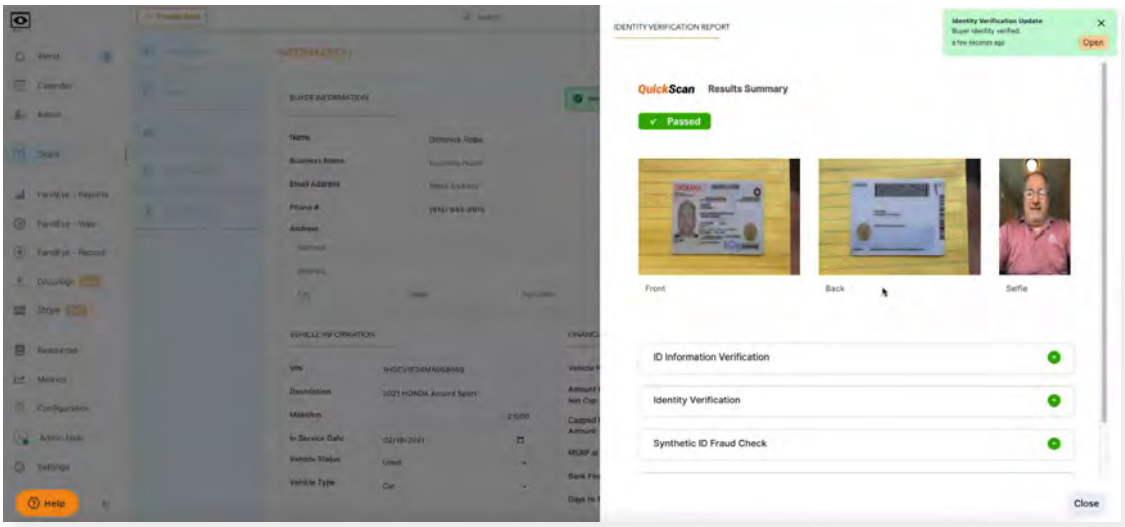
The link will be automatically sent to the consumer's mobile phone number. While the consumer completes the QuickScan process, the button will read "**Verifying**".



Once the consumer has completed the necessary steps, the button will automatically update to read "**Verified**". To view the results, click "**View Report**".



The QuickScan results will appear in a side bar. Utilize the drop-downs for each category to view further information.



Note: While not shown here, located next to the "**Verify**" QuickScan button, dealers will also see an "**OFAC**" and "**Red Flag**" button. Click either of these buttons to run an OFAC or Red Flag report.

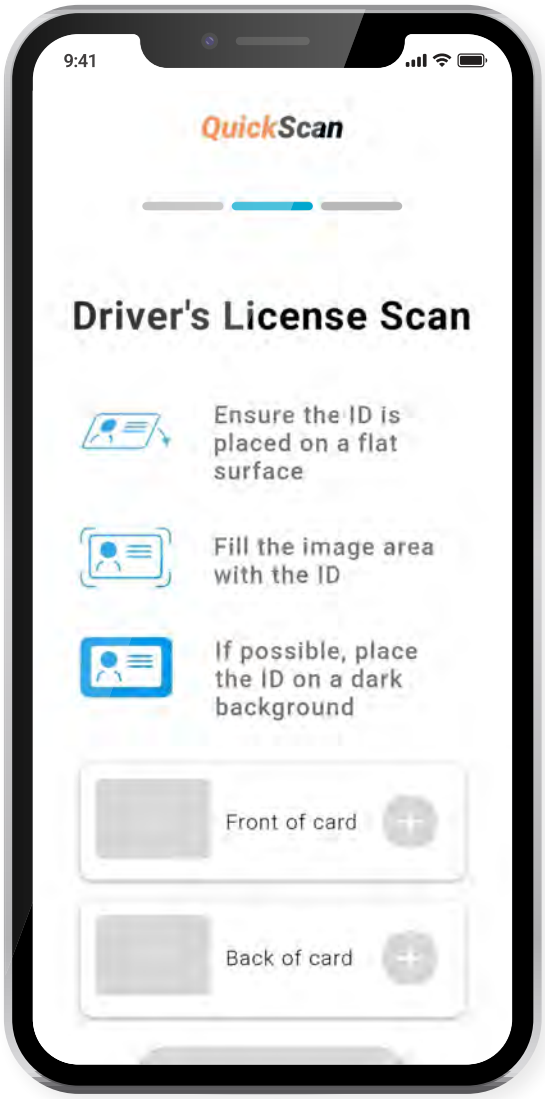
Introduction to QuickScan

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

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

Every scan includes:

- Driver's License/Document Verification
- Selfie Verification/Liveliness Detection
- Front/Back Driver's License Validation
- Device Verification
- Synthetic ID Fraud Detection
- Identity Verification Check & OFAC
- DMV Look-up
- Deal Jacket Integrations



Benefits to Mobile QuickScanning

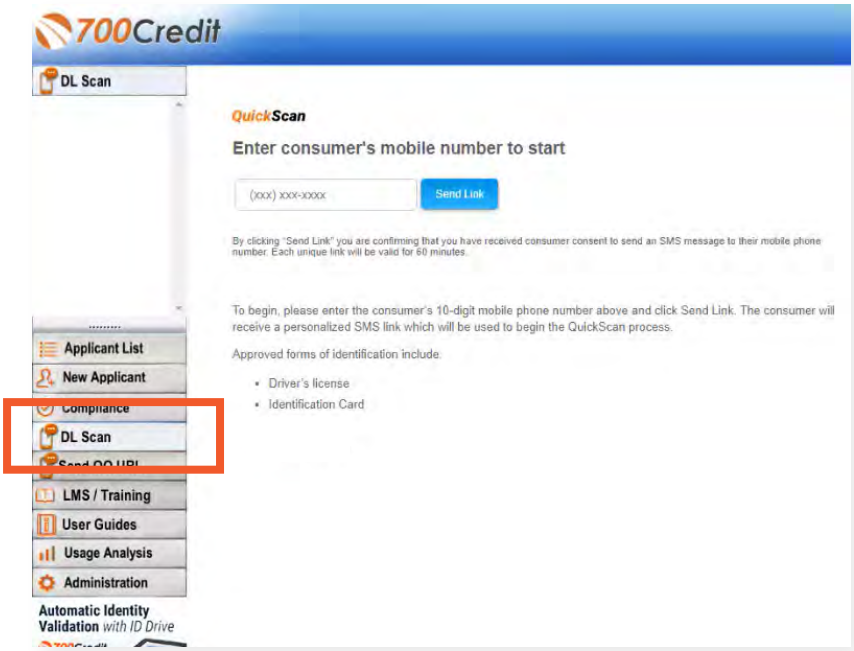
- Verify the identity of your customer at the top of the sales funnel. Before they even enter the store.
- Scanning both the front and back of the DL provides all data needed to validate the document.
- QuickScan takes the NPI (non-public information) out of the hands (and off the mobile devices) of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

Initiating a QuickScan

Option One: *700Dealer.com*

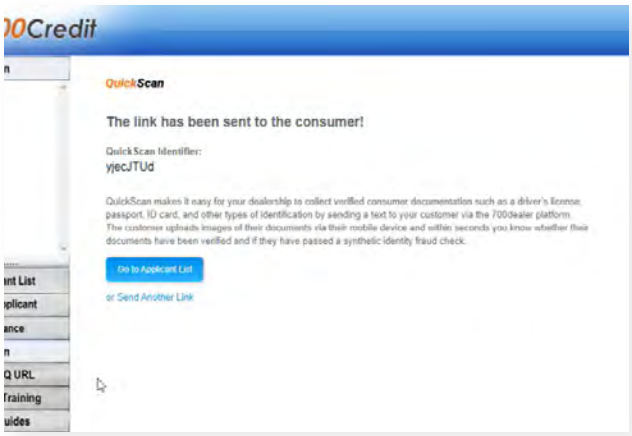
Dealer logs into 700Dealer.com and selects the "**DL Scan**" menu item in the left-hand navigation panel.

Upon accessing the page, the dealer is prompted to enter the customer's mobile number. Once entered, click the "**Send Link**" button to proceed. Each unique link is valid for 60 minutes.



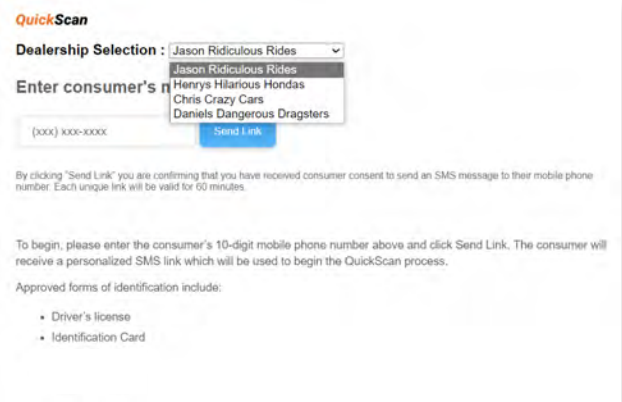
When a link has been sent to the consumer, this message displays, prompting the dealer to review the application list to find the QuickScan results.

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



Access to multiple stores that use QuickScan? After logging into the 700Dealer portal and selecting **"DL Scan"** to send a link, the user will see a filter drop-down for **"Dealership Selection"**.

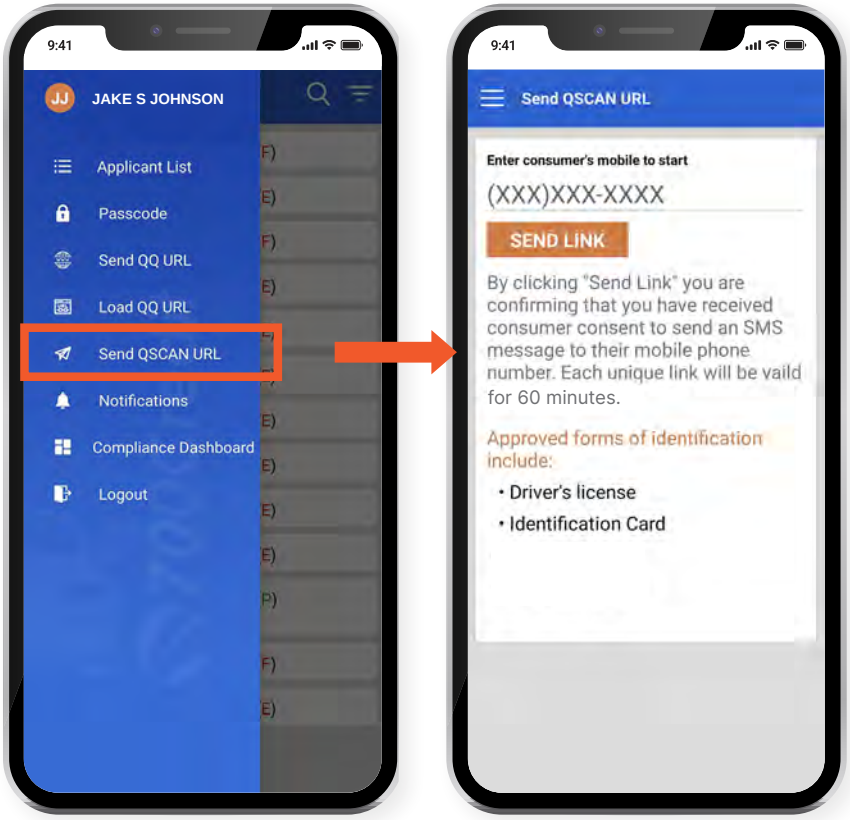
Note: Make sure to select the proper location that you are wanting to send the QuickScan link for. It does need to be under the respective location for compliance and legality reasons and also affects billing, so please be diligent with this feature.



Option Two: *QuickMobile App*

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

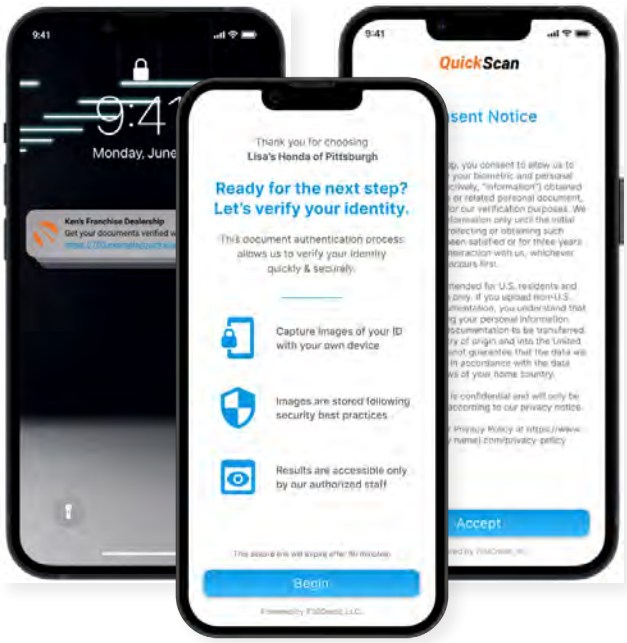
Enter the consumer's mobile number, and click "**Send Link**".



Consumer Experience

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

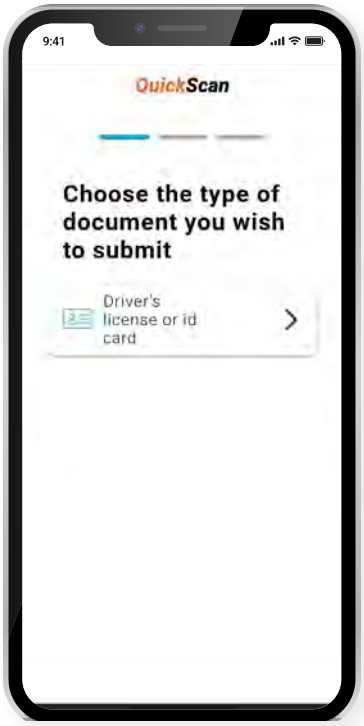
In order to proceed, the consumer must open the link and accept the terms and conditions.



The consumer selects the type of document to be captured.

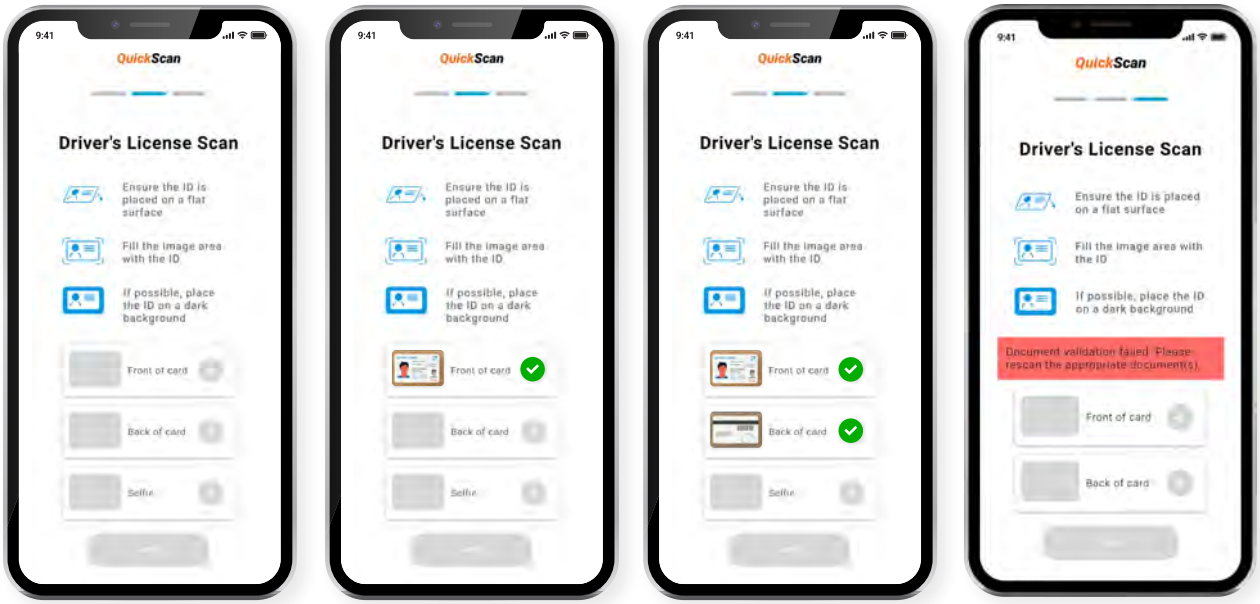
Consumer's have the option between two documents that can be provided:

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



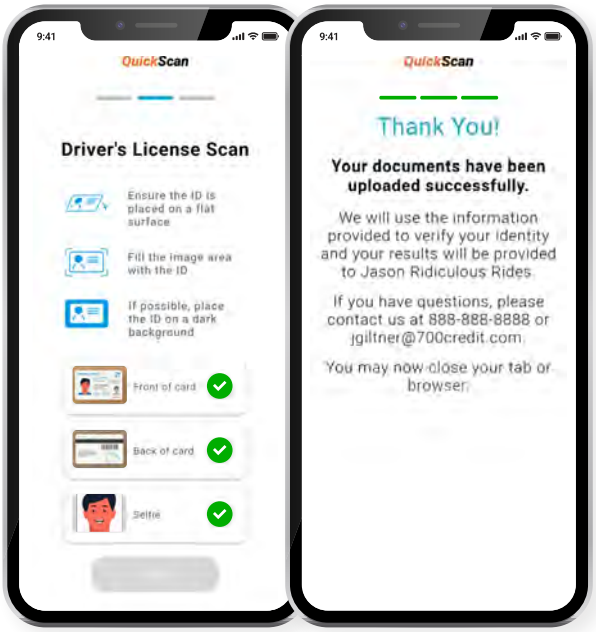
The consumer will be taken through the process uploading the 3 required images: front and back of document, and a selfie image. Click on the **"+"** attached to each image tab to open the drop-down and access the mobile phone's camera.

If the documents/images fail to upload, a red pop-up message will appear, prompting the user to rescan their driver's license and take a selfie.



If the documents/images were successfully uploaded, the customer will get a **"Thank you"** screen.

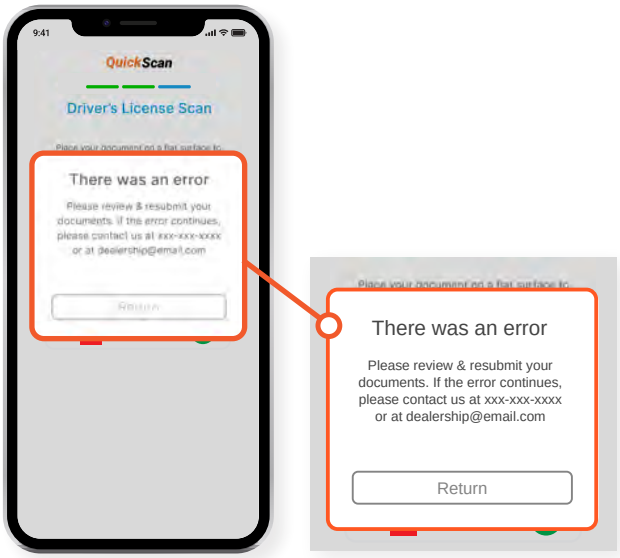
The dealer's unique contact information will be displayed as the contact reference for the customer.



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

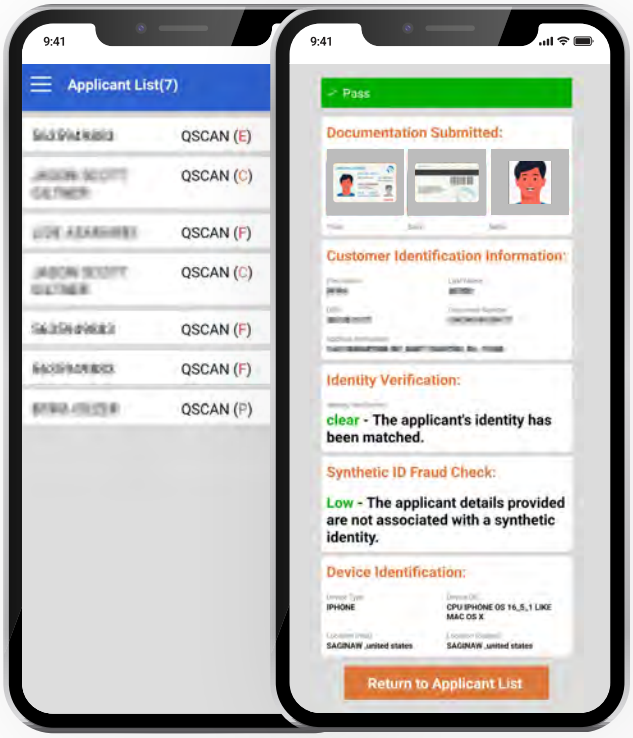
Hit "**Return**" to be redirected back to the beginning of the QuickScan process where the user is able to try again.

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



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

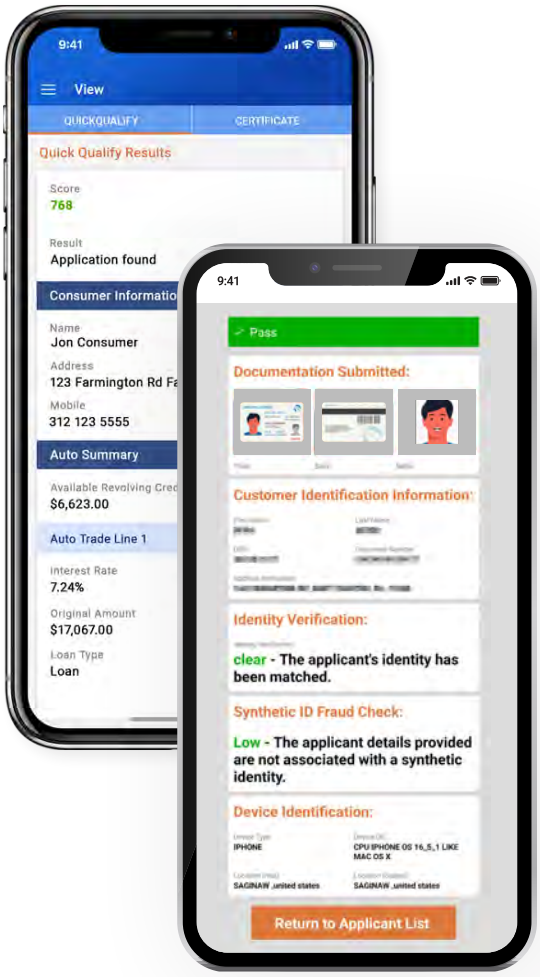
Results are instantly stored and accessible to dealers within 700Dealer, 700Credit's online dealer portal [www.700dealer.com].



QuickMobile App (Dealer Mobile App)

Dealers are also able to receive immediate access to QuickScan lead information through the 700Credit **QuickMobile App**.

Specifically designed for dealers to manage their soft pull leads (*QuickQualify and QuickScan*) from a single, safe platform. It protects your consumer's information with a **secure login screen** and available at anytime on your own mobile or tablet device. .



- Receive **direct mobile notifications** when consumers complete the QuickQualify web form or QuickScan process.
- **Optimize interactions** with your consumers through one-click text response and mobile dialing.
- **Immediate access** to view all applicants and their credit score, credit file information, and QuickScan results.
- **Stay organized** by 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

Understanding Your QuickScan Results

Every QuickScan result consists of the following seven items:

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

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

(1) Images Submitted

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

Front

Back

Selfie

(2) ID Information Verification

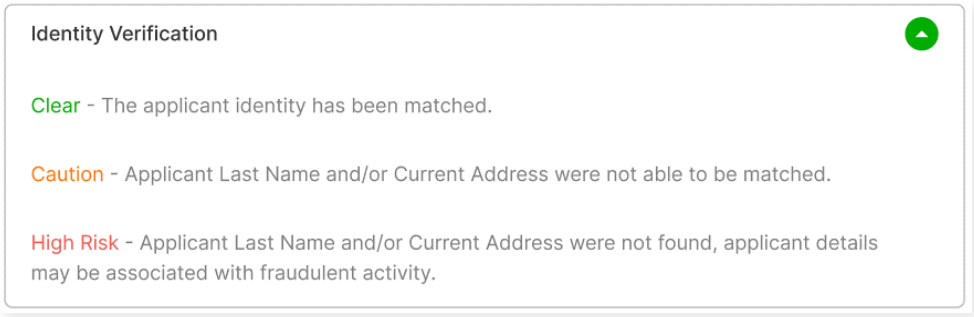
QuickScan uses OCR (*optical character recognition*) to detect and digitize the information from a customer's document. This information is then checked against a known fraudster database, checked for accuracy in document info and is used to check that the front and back images are from the same document.

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

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

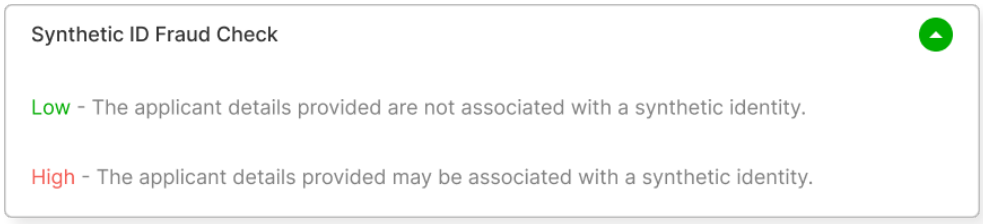
(3) Identity Verification

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



(4) Synthetic ID Fraud Check

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

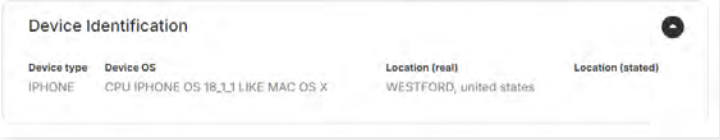


(5) Device Identification

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

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

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

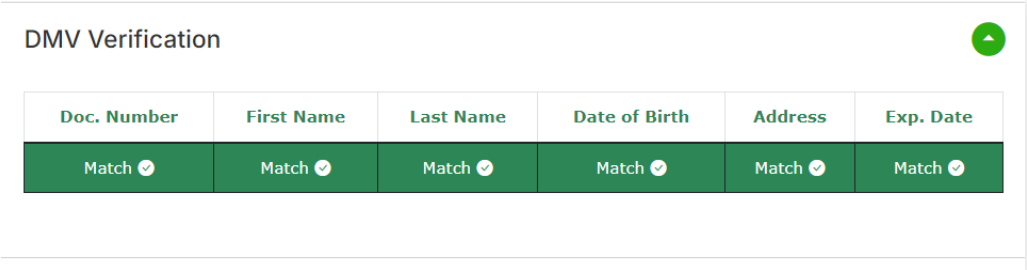


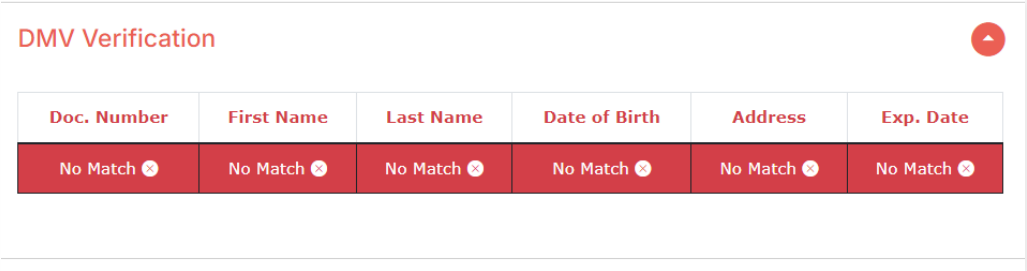
(6) DMV Verification

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

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

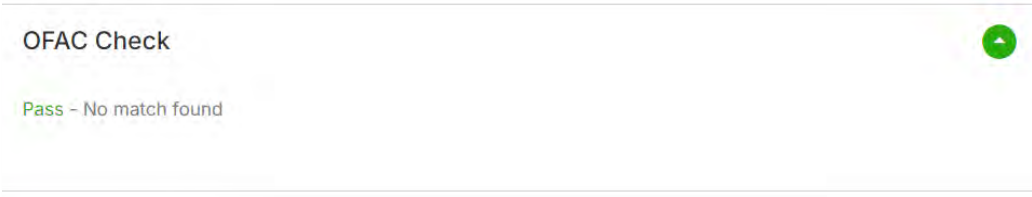
There is an indicator for each of these on the QuickScan report:



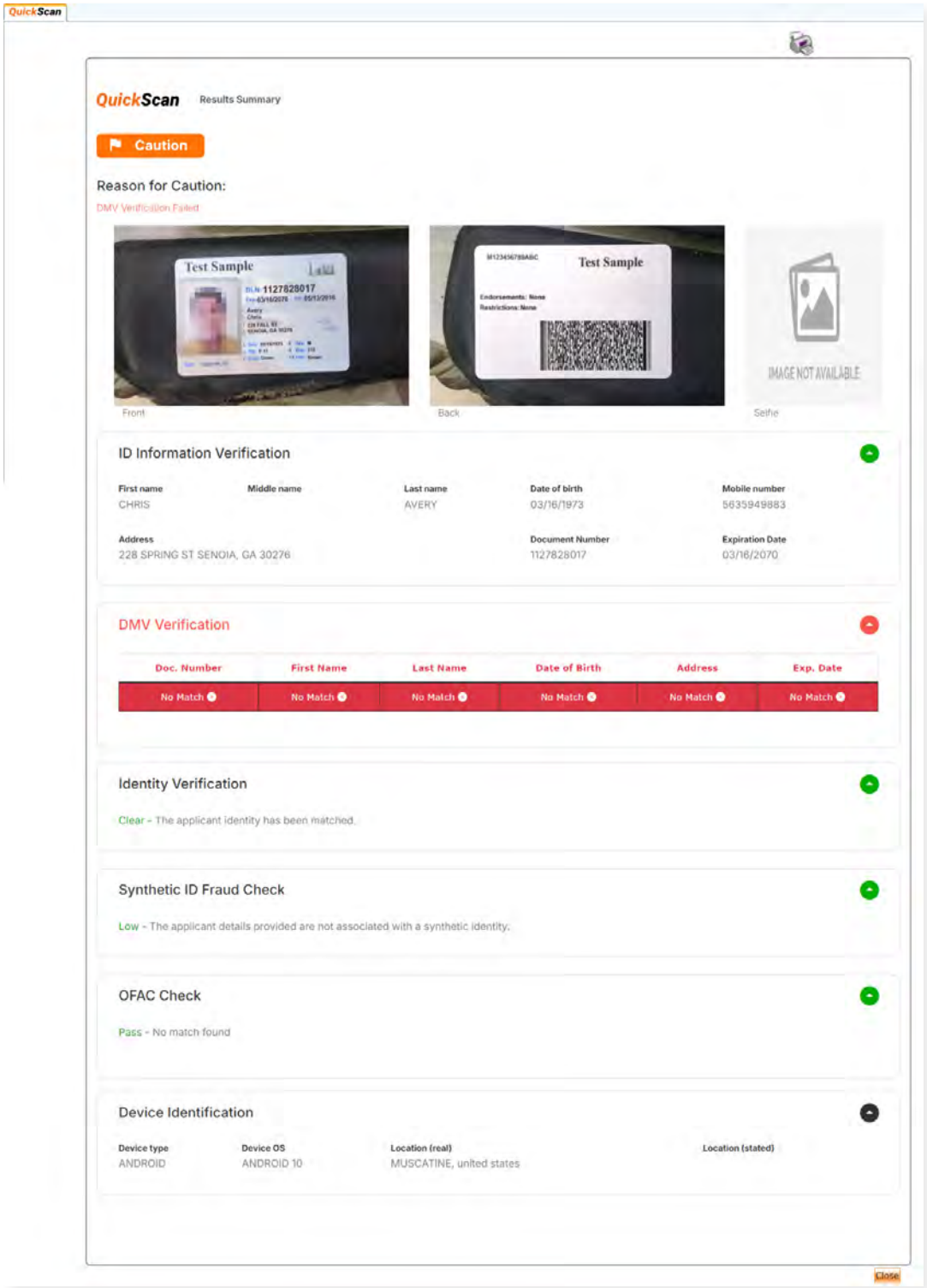


(7) OFAC Check

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



Example Interface

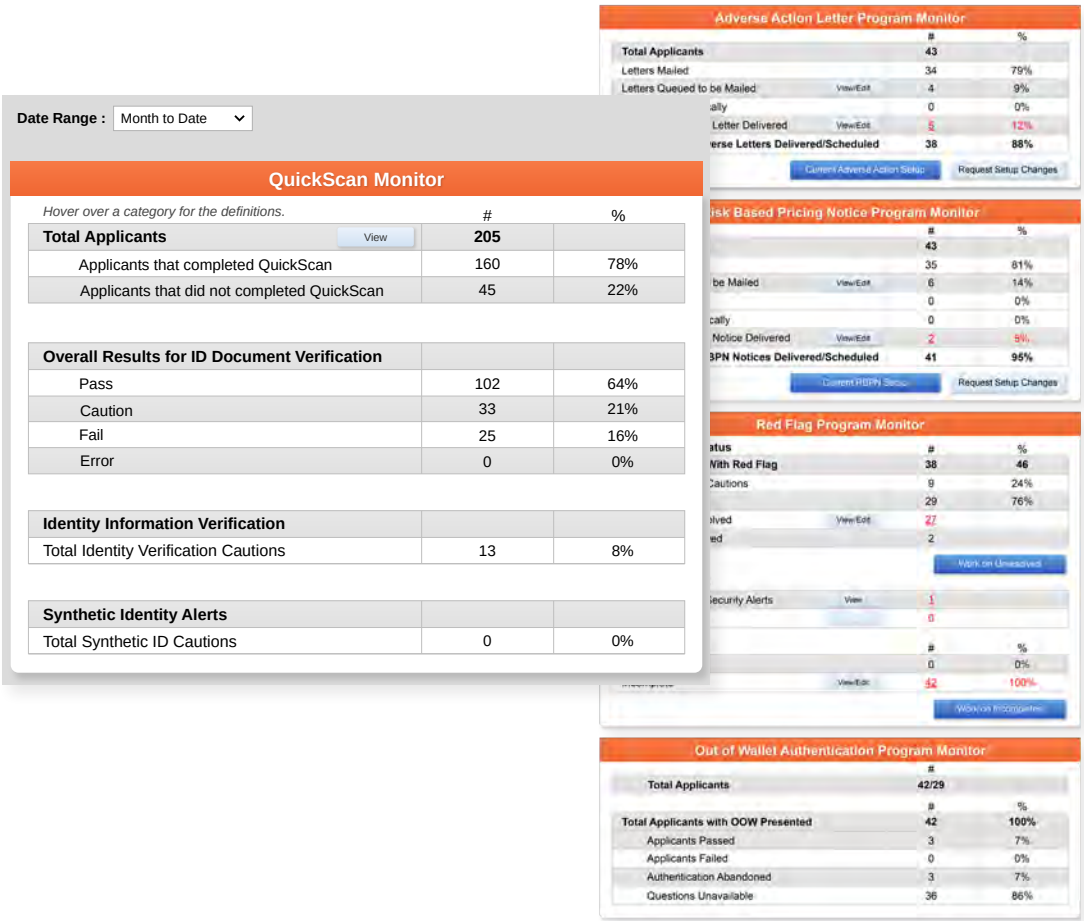


QuickScan Monitor

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

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

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



Date Range : Month to Date

QuickScan Monitor

Hover over a category for the definitions.

		#	%
Total Applicants	View	**205**	
Applicants that completed QuickScan		160	78%
Applicants that did not completed QuickScan		45	22%
Overall Results for ID Document Verification			
Pass		102	64%
Caution		33	21%
Fail		25	16%
Error		0	0%
Identity Information Verification			
Total Identity Verification Cautions		13	8%
Synthetic Identity Alerts			
Total Synthetic ID Cautions		0	0%

Adverse Action Letter Program Monitor

		#	%
Total Applicants		**43**	
Letters Mailed		34	79%
Letters Queued to be Mailed	View/Edit	4	9%
ally		0	0%
Letter Delivered	View/Edit	5	12%
erse Letters Delivered/Scheduled		38	88%

Current Adverse Action Setup | Request Setup Changes

isk Based Pricing Notice Program Monitor

		#	%
		43	
		35	81%
be Mailed	View/Edit	6	14%
		0	0%
cally		0	0%
Notice Delivered	View/Edit	2	5%
BPN Notices Delivered/Scheduled		41	95%

Current RBPN Setup | Request Setup Changes

Red Flag Program Monitor

		#	%
atus			
Nith Red Flag		38	46
Cautions		9	24%
		29	76%
olved	View/Edit	27	
ed		2	
Work on Unresolved			
ecurity Alerts	View	1	
		0	
		#	%
		0	0%
	View/Edit	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%

Driver's License Authentication QR Codes

Besides serving as a valuable tool to verify your customer's identity *before the first test drive*, having QR codes readily available in your showroom and on sales desks allows your sales team to **easily prompt customers to begin the license scanning process**. This collaboration helps reduce friction, speed up authentication, and keep the sales process moving efficiently.

The process is simple:

1. Place QR code displays around your store.
2. Customers scan the QR code and are instantly brought to the mobile license scanning process (*QuickScan*).
3. They will select the type of document to be validated, upload the required images and submit them.
4. Dealers are provided real-time confirmation of the legitimacy of their customer's license/identity and can view the QuickScan results summary.

Implementing Best Practices

Place QR code displays in high traffic areas around your dealership, such as:

- Sales Desks
- Service Lounge
- Receptionist Desk
- Sales Tower

700Credit offers a library of standard QR code templates, however dealers can request a customized graphic to better reflect their brand. Customizations can include but are not limited to colors, fonts, verbiage/tone, logo, imagery, and more.

Visit https://www.700credit.com/banners/ (QR Codes Page) for the complete standard collection.

Recommendations Based on Results

Fail Reasons:	Recommendations:
ID appears to be digital or paper ID or a tampered document.	We don't accept paper or digital copies of IDs. need to make sure customer takes photo of permanent ID.
Liveness detection failed.	Image(s) don't appear live, check document/selfie.
ID image is not usable.	Have customer take photo of ID on dark solid background with as little glare as possible.
Data extraction failed.	Have customer take photo of ID on dark solid background with as little glare as possible.
Required PII data missing.	Have customer take photo of ID on dark solid background with as little glare as possible.
Front to back matching failed or issue with document number.	Have customer take photo of ID on dark solid background with as little glare as possible.
Known fraudster based on document number.	Report them.
ID expired.	Have them provide ID that's not expired.
ID not allowed.	Non-U.S IDs aren't accepted.
DMV Verification failed.	Ask for additional information, ex. utility bill.

Caution Reasons:	Recommendations:
Selfie does not match ID photo.	If photo isn't a straight on head-shot, our system won't be able to analzye all facial features. Can have customer do the QuickScan process again & make sure they take a straight on headshot.
IDV Caution.	Run full IDV before completing transaction.
IDV High Risk.	Run full IDV before completing transaction.
SID Hit.	Complete Synthetic ID remediation.
OFAC Hit.	Complete OFAC remediation.
OFAC Check returned a match	Additional verification recommended.

DMV-Lookup

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

Jurisdiction	Authorized	Unauthorized
AL	X	
AR	X	
AZ	X	
CA		X
CO	X	
CT	X	
DC	X	
DE	X	
FL	X	
GA	X	
HI	X	
IA	X	
ID	X	
IL	X	
IN	X	
KS	X	
KY	X	
LA		X
MA	X	
MD	X	
ME	X	
MI	X	
MN		X
MO	X	
MS	X	

Jurisdiction	Authorized	Unauthorized
MT	X	
NC	X	
ND	X	
NE	X	
NH	X	
NJ	X	
NM	X	
NV	X	
NY		X
OH	X	
OK	X	
OR	X	
PA		X
RI	X	
SC	X	
SD	X	
TN	X	
TX	X	
UT		X
VA	X	
VT	X	
WA	X	
WI	X	
WV	X	
WY	X	

QuickScan FAQ's

Will QuickScan work overseas?

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

Will non-US IDs work?

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

Images look fine but don't work?

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

Failures due to Consumer Devices

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

Tap for Capture

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

QuickScan Automated

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

QuickScan Link Timeout

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

Introduction to 700Dealer.com

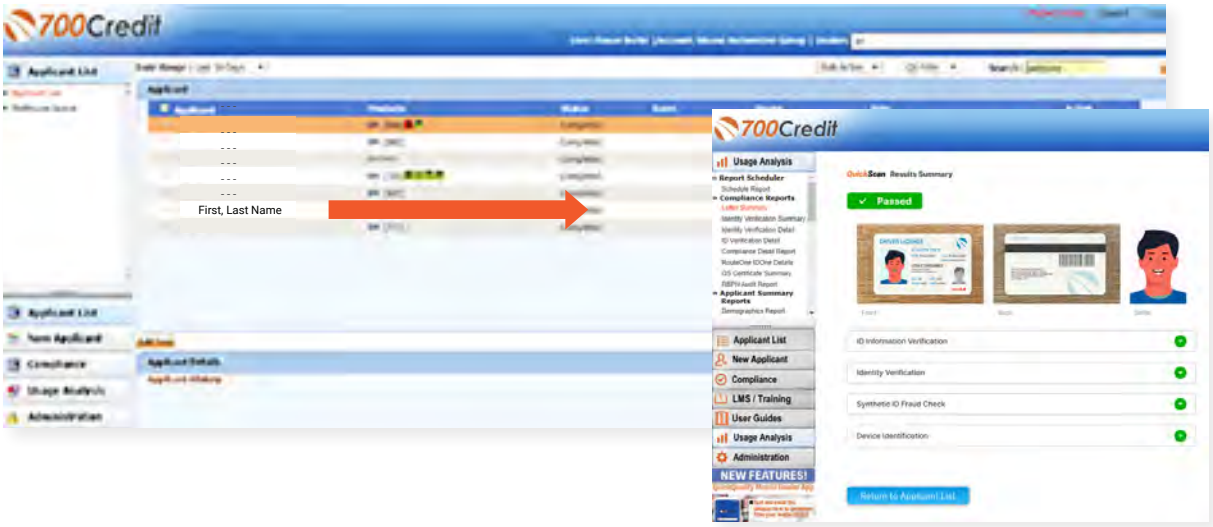
All 700Credit dealers have exclusive access to their own personal credit portal hosted at 700Dealer.com. The unique platform provides dealers a single tool to seamlessly navigate and monitor credit data from all of their solutions; including, credit reports, compliance and soft pull solutions, ID verification and driver's license authentication platforms.

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

Viewing Your Lead Data

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 QuickScan results, red flag, and a link to their compliance dashboard.

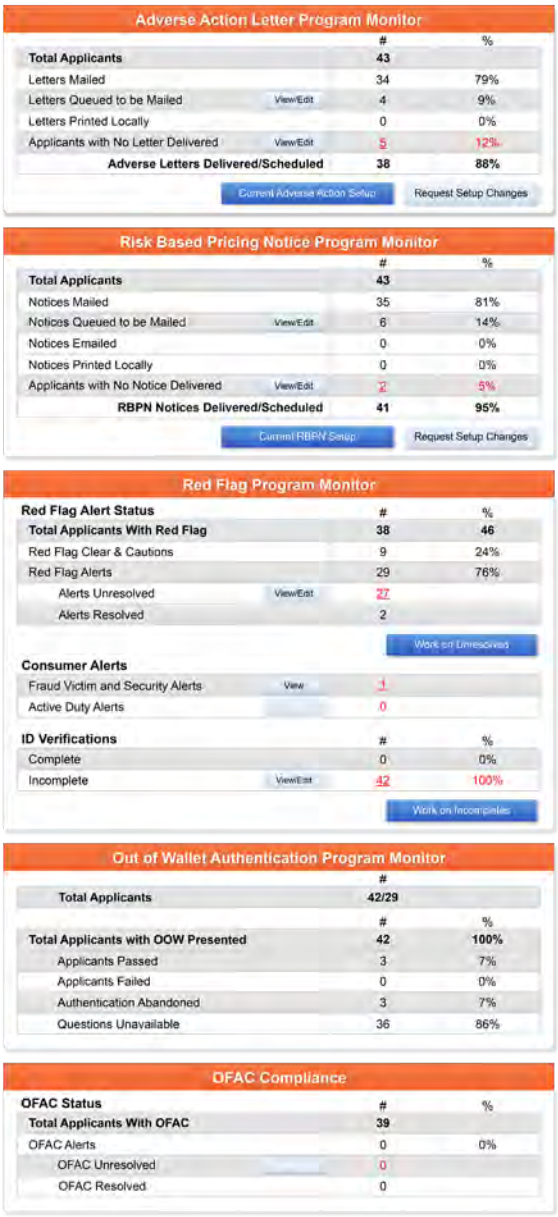


Compliance Dashboard

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	

Work on Unresolved

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 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

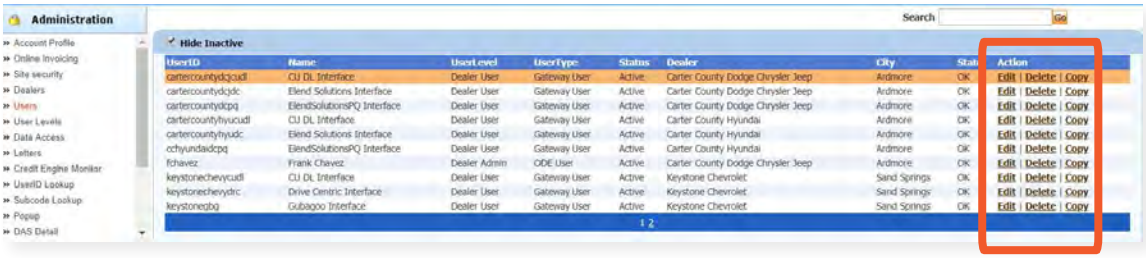
How You Benefit

- 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

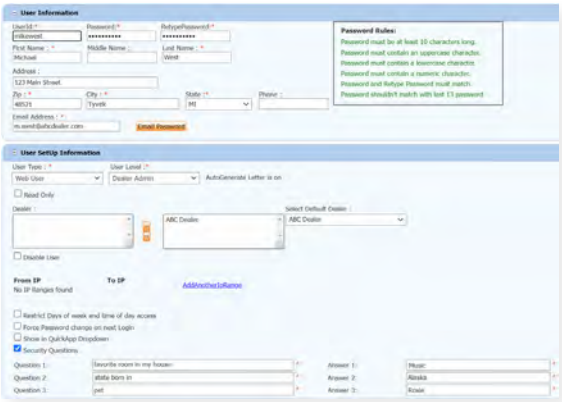
Managing Users

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.



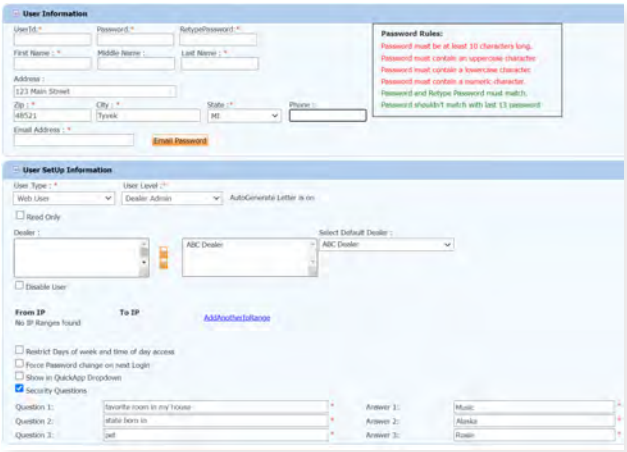
When you click on "**Edit**", you will be brought to a screen where you can make changes to the information.



Creating a New User

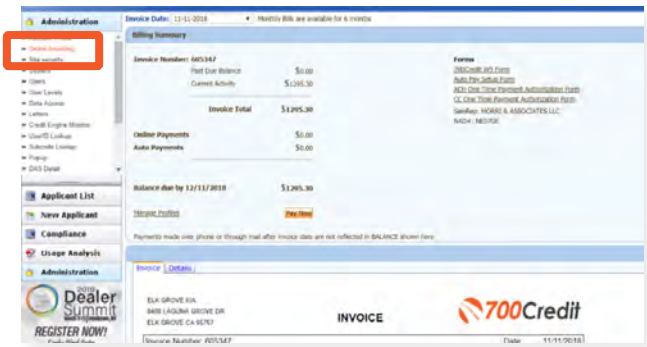
To create a new user, it is easiest to find a similar user id, and select the "**Copy**" action, as highlighted in the previous step.

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.