USER GUIDE

FEBRUARY 2026

TOYOTA
Financial Services

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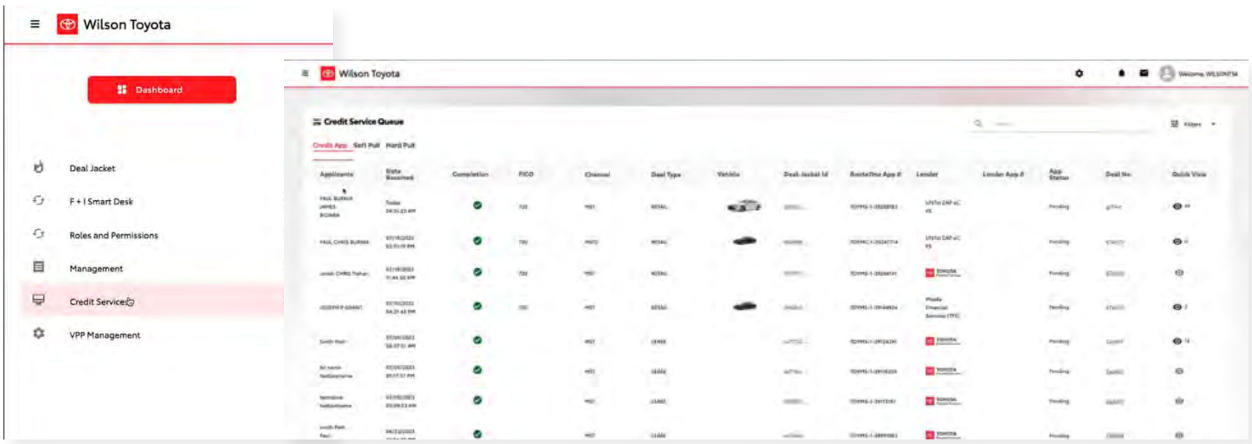
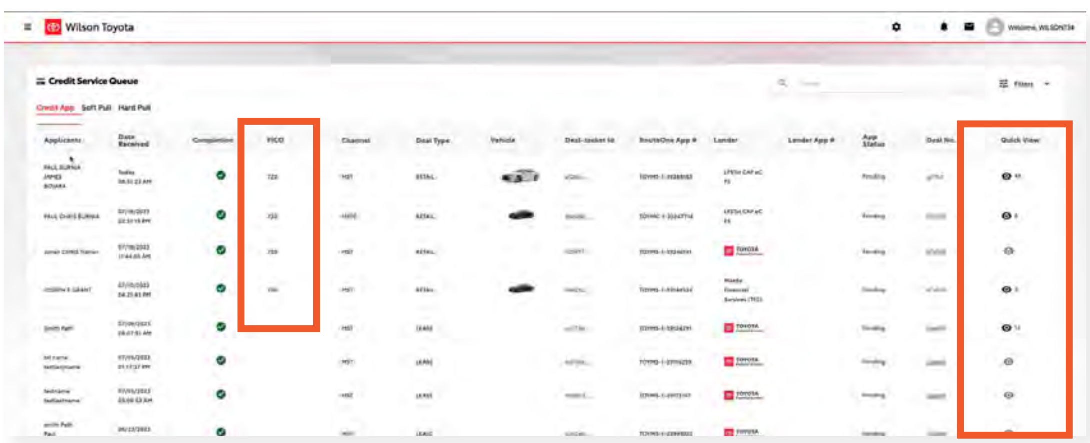
Running a Hard Pull in Toyota Financial Services (TFS)

Starting in the home dashboard of Toyota's backend, select the menu icon in the top-left corner and select "**Credit Service Queue**" from the navigation panel. The dealer is immediately presented with a list of all leads in TFS.



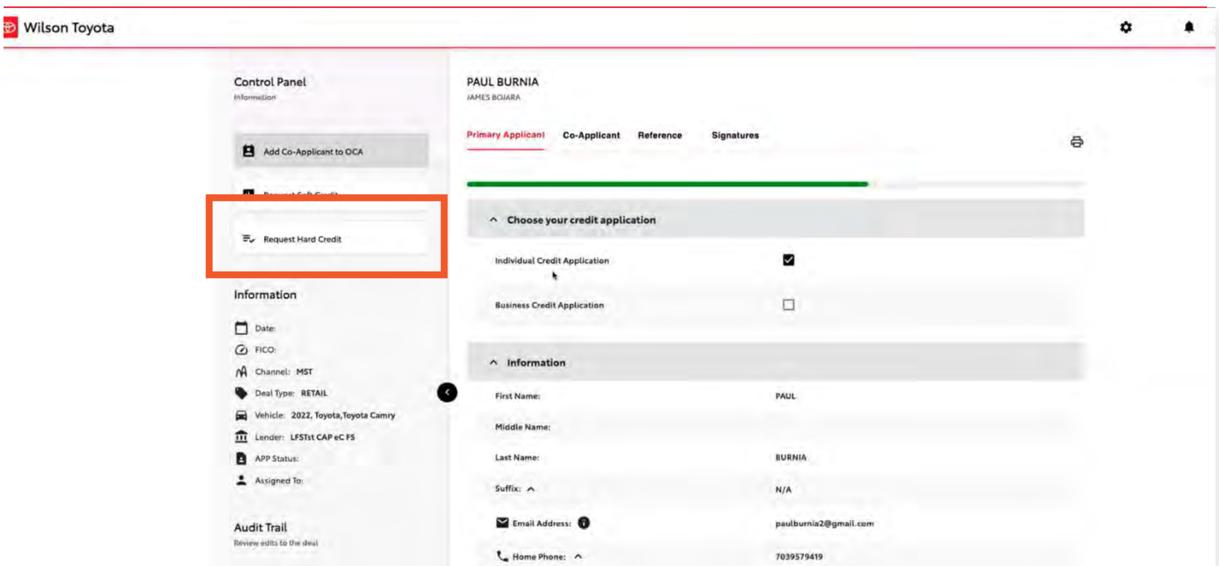
Locate the desired applicant you would like to obtain a credit report on and select the eye icon in the far-right column labeled "**Quick View**" to open the "**Control Panel**".



Note: If a Credit Report was previously pulled the FICO score will appear in the FICO column. To view further details, select the "**eye**" icon in the far-right column of the lead's details labeled "**Quick View**" to open the "**Control Panel**".

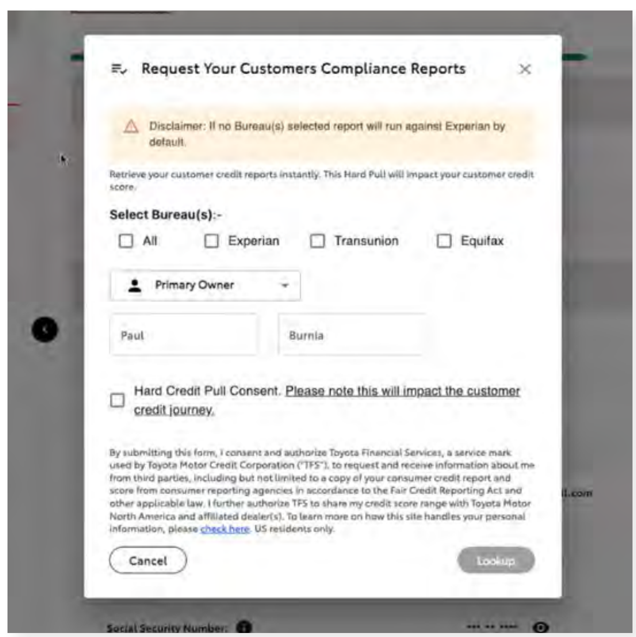
This will open the consumers credit profile in the "**Control Panel**", which offers dealers options to add a co-applicant and request hard pulls. To run a hard pull on a consumer, select "**Request Hard Credit**" button, as highlighted below.

Note: A disclaimer will appear at the top of the digital deal jacket informing the dealer that the hard credit pull services will be enabled once the consumer has submitted a credit application. If the user has completed this step, the dealer can re-pull a hard credit report.



To the right is the pop-up window that will occur on screen when requesting a hard pull inquiry.

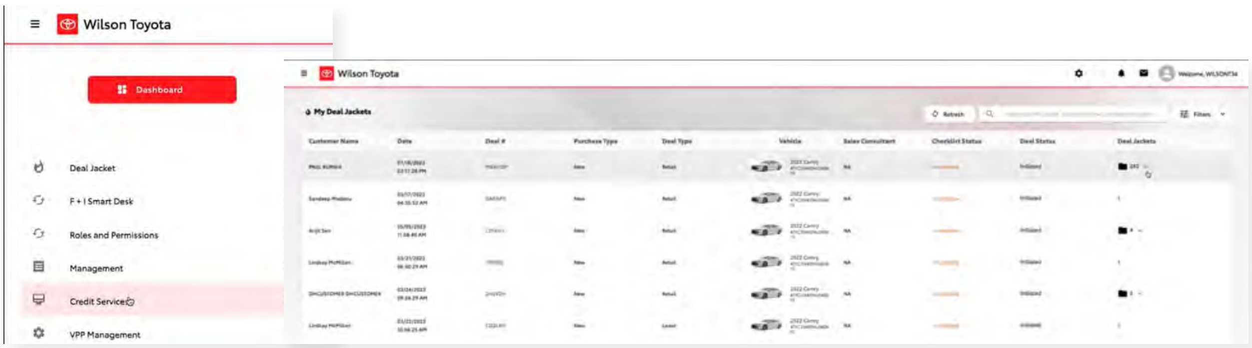
Given the consumer has already filled out a credit application, select "**Request Hard Credit**", select which bureau(s) you want to perform the credit check through, provide the name of the consumer, check the "**Hard Credit Pull Consent**" checkbox, and click "**Lookup**".



Accessing Previously Pulled Credit in the Deal Jacket

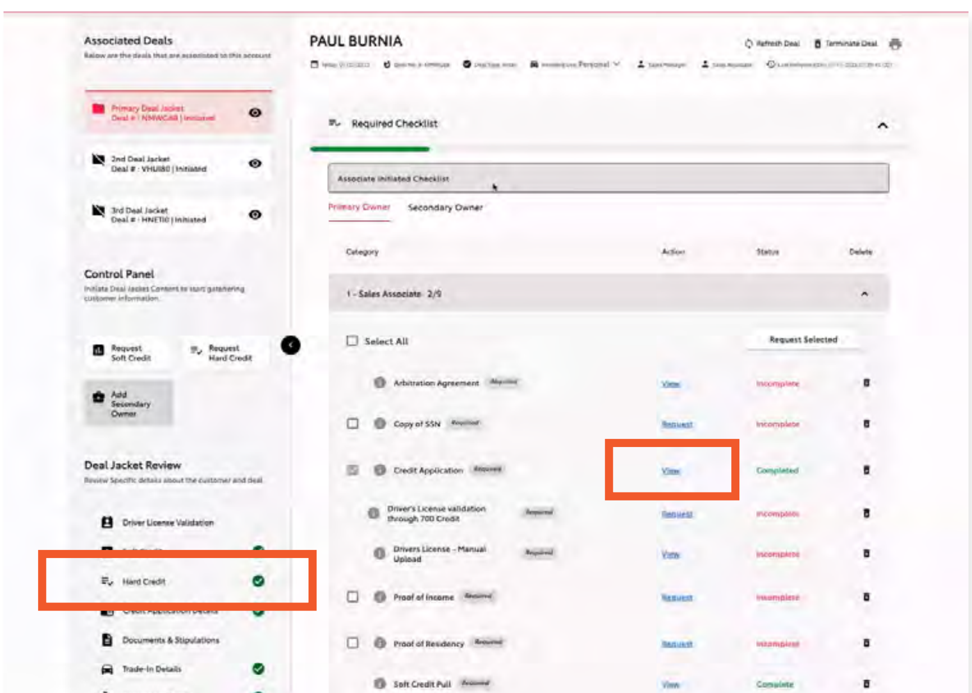
Starting in the home dashboard of Toyota's backend, select the menu icon in the top-left corner and select "**Deal Jacket**" from the navigation panel. The dealer is immediately presented with a list of all deals within the Toyota platform.

Locate and select the desired Deal Jacket information you want to view.



Once opening the deal jacket's profile, dealers can locate the 700Credit Hard Credit reports by selecting the "**Hard Credit**" button, as circled below. (Once completed, these items will be marked with a green checkmark.)

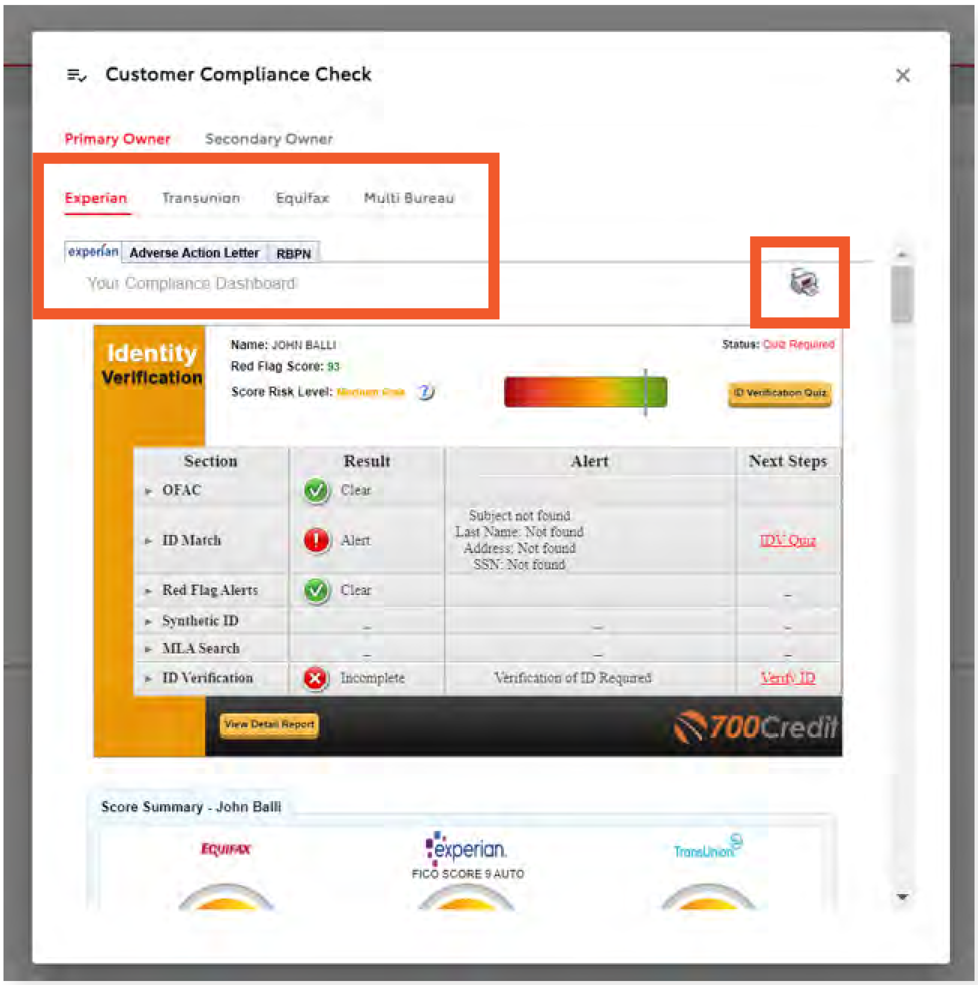
They can also view the report by selecting the "**View**" link, as circled below.



700Credit's full credit report, and identity verification table will be available on screen within an iframe.

Users can utilize the tabs at the top of the report (as shown below) to pan between each credit bureaus' report, as well as the Risk-Based Pricing Notice (RBPN) and Adverse Action Letter.

To print this screen or any of the other reports, use the printer icon located in the top right corner of the report.

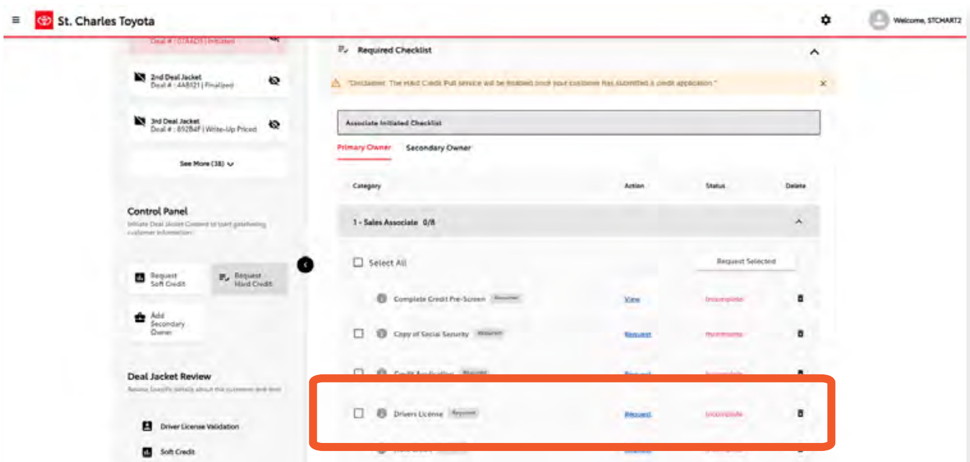


Driver’s License Authentication within TFS

Initiating a Scan

From within the deal jacket, locate the “**Driver’s License**” checklist item. To the right of the item, select the “**Request**” link. A link is then automatically sent to the consumer.

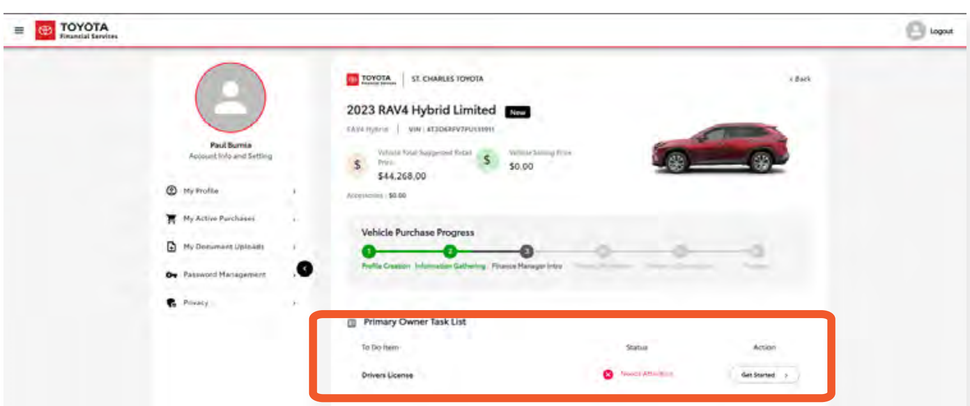
Note: After selecting the “**Request**” button, the link will instantly be re-labeled as “**Requested**” with the status being “**Pending Customer Response**”.



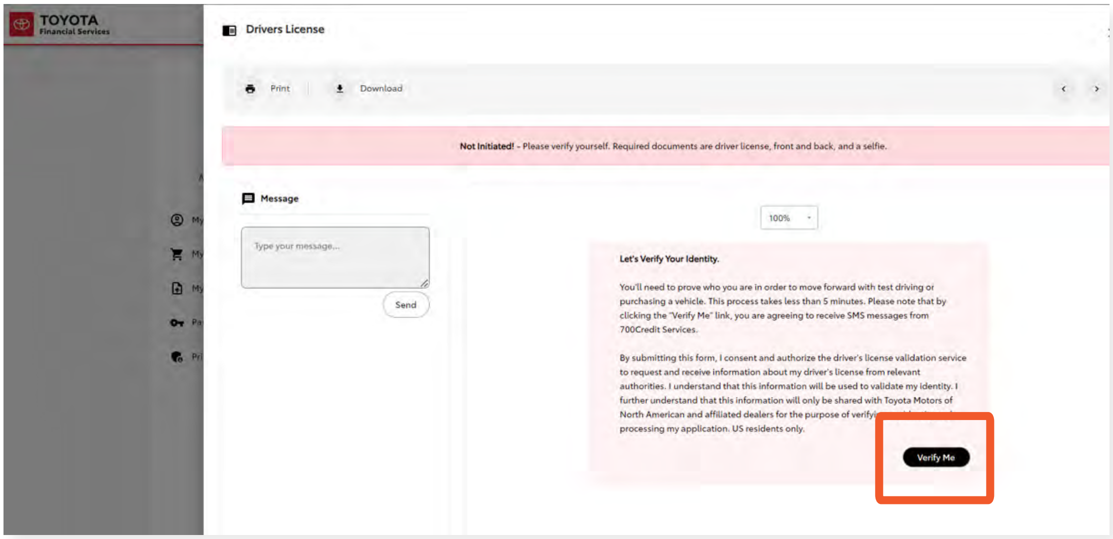
Consumer Experience

After the consumer has been sent a link requesting the driver’s license authentication process, they will receive an email. After logging into their consumer portal, they will then see a task-request item.

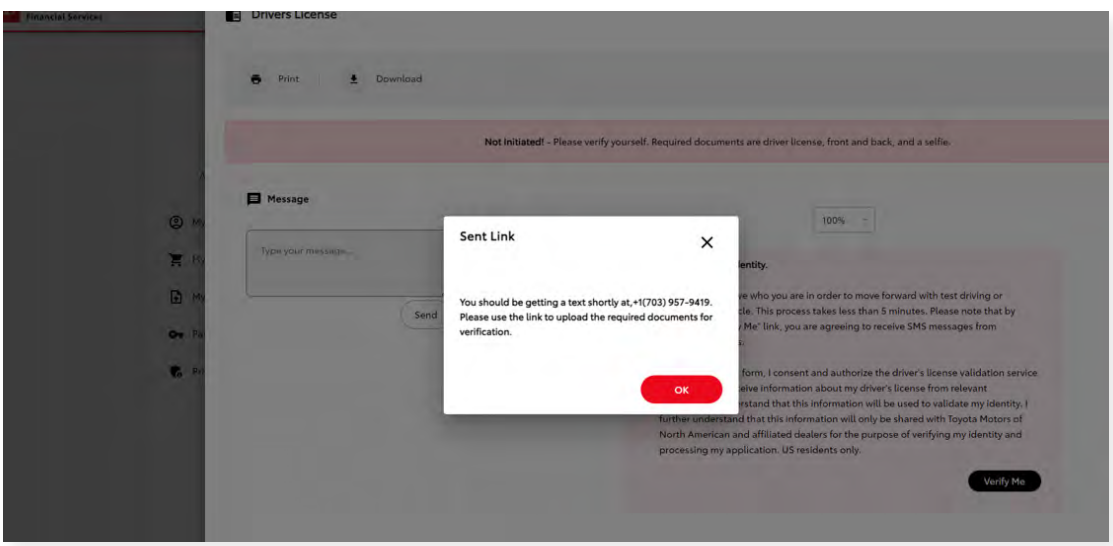
Select “**Get Started**” as shown below.



After reading and understanding the fine print, select "**Verify Me**".



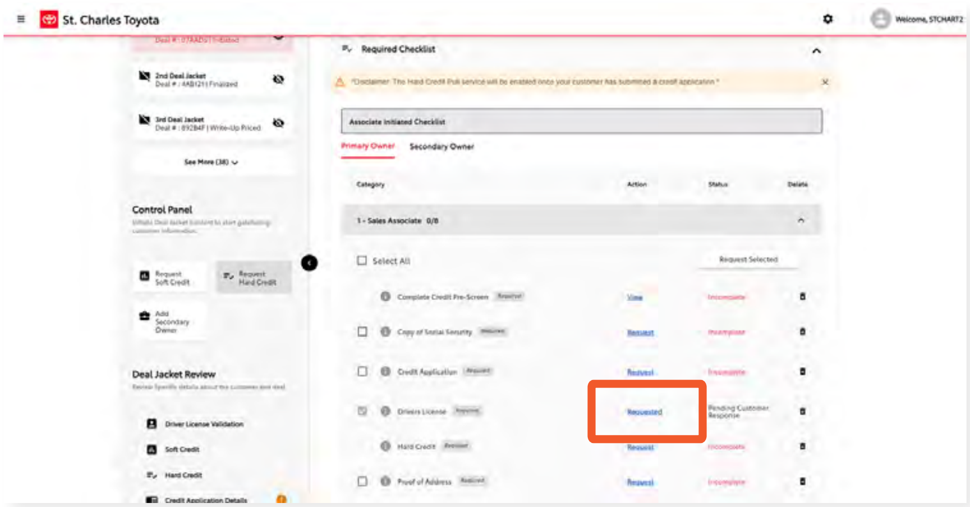
The consumer will then receive a link to complete the uploading process from their mobile device.



Viewing Your Results

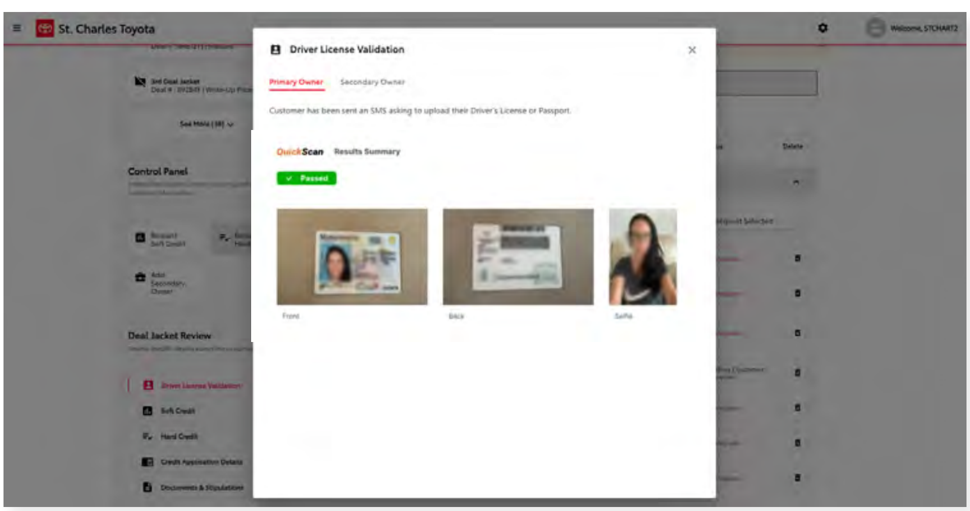
Once the consumer has completed the mobile driver's license authentication process, the results will be immediately available to view in the digital deal jacket.

Locate the "**View**" link next to the Driver's License checklist item, to pull up the results of the scan.



Note: The current link says "**Requested**", however upon completion of the scan, this link will change to "**View**".

Below is the results a dealer will see from their digital deal jacket.



Introduction to 700Dealer.com

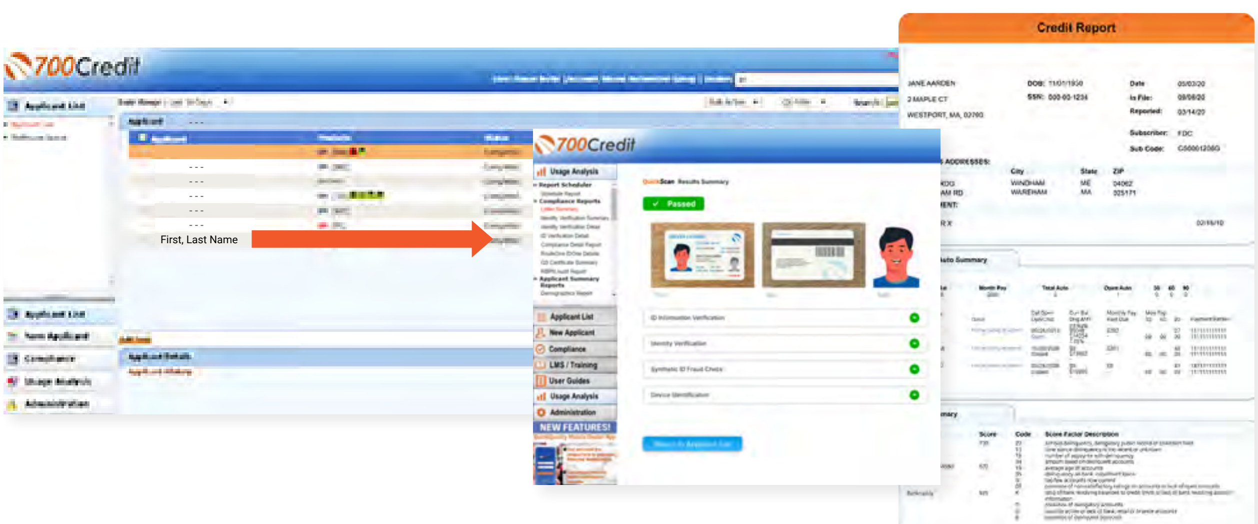
All 700Credit dealers have exclusive access to their own personal credit portal hosted at [700Dealer.com.](700Dealer.com) The unique platform provides dealers a single tool to seamlessly navigate and monitor credit data from all of their solutions; including, credit reports, compliance and soft pull 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 Information

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 driver's license authentication scan (QuickScan) was run, you will also be able to view those results.

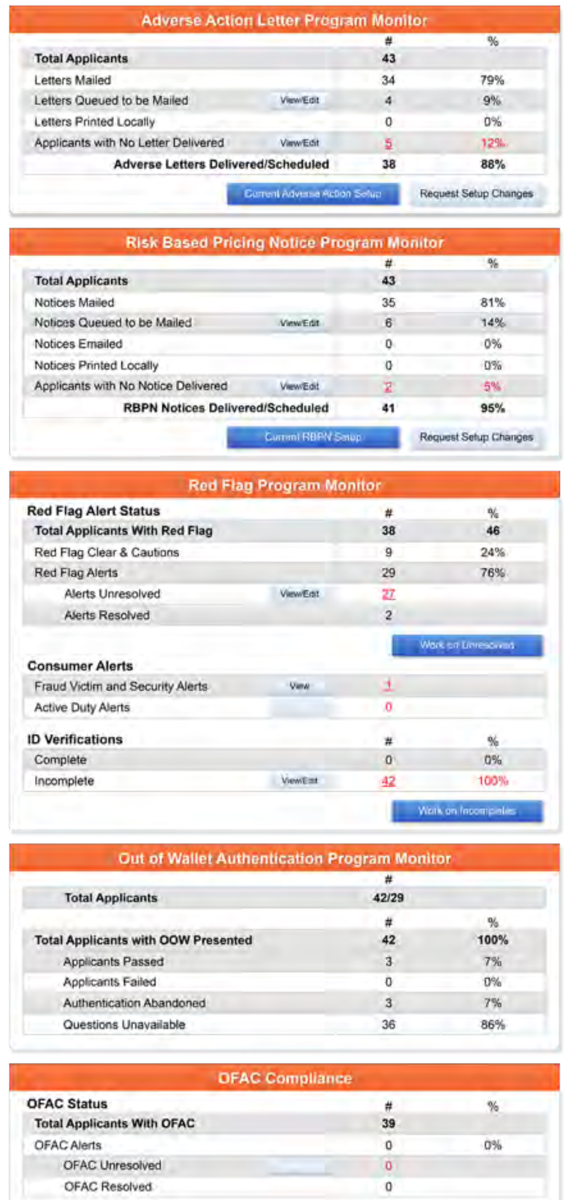


Compliance Dashboard

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	

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

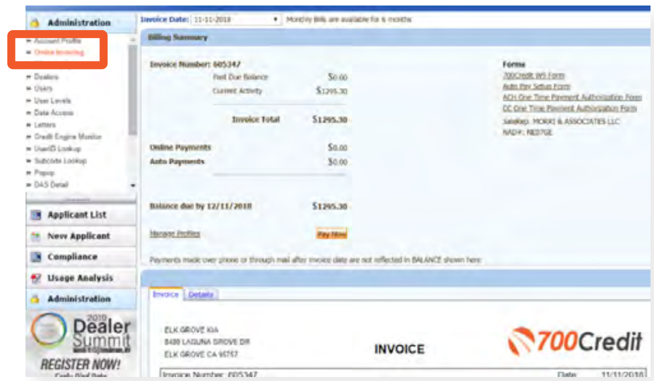
How You Benefit

- 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.

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.



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.