



USER GUIDE

FEBRUARY 2026



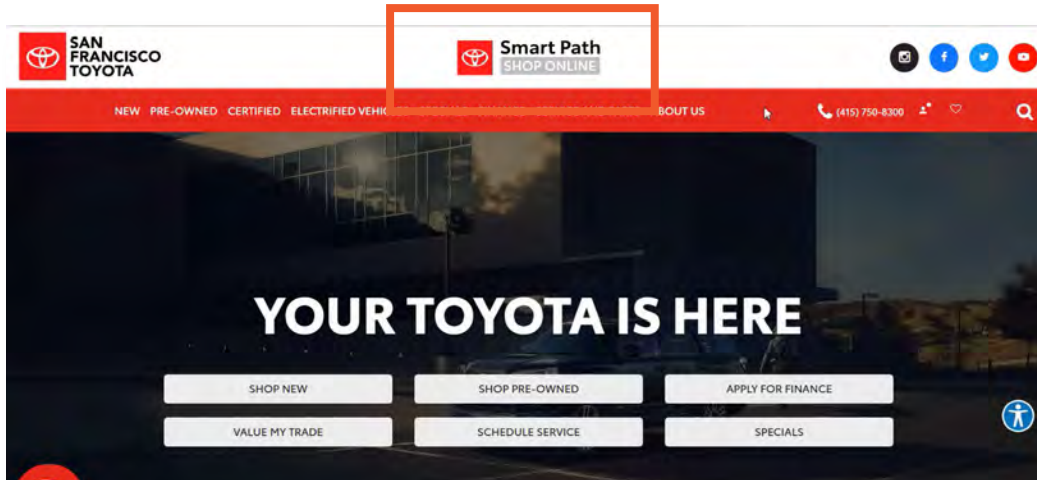
SmartPath

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Consumer Experience Getting Prequalified

Starting on the home dashboard of a dealership's website, locate the "SmartPath" button, as shown below.

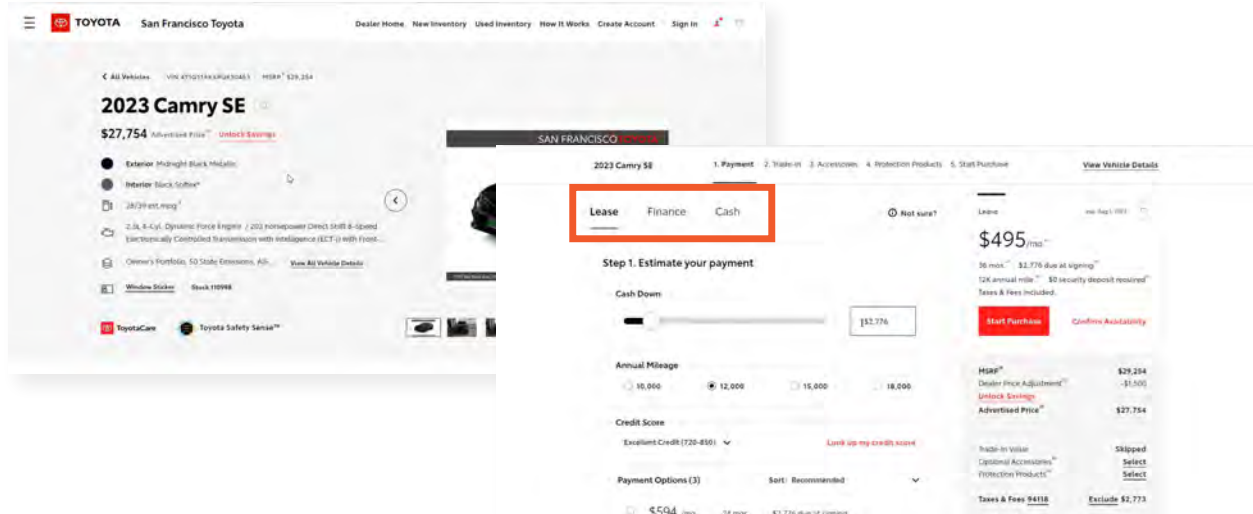


From the SmartPath homepage, select "Start Your Search".



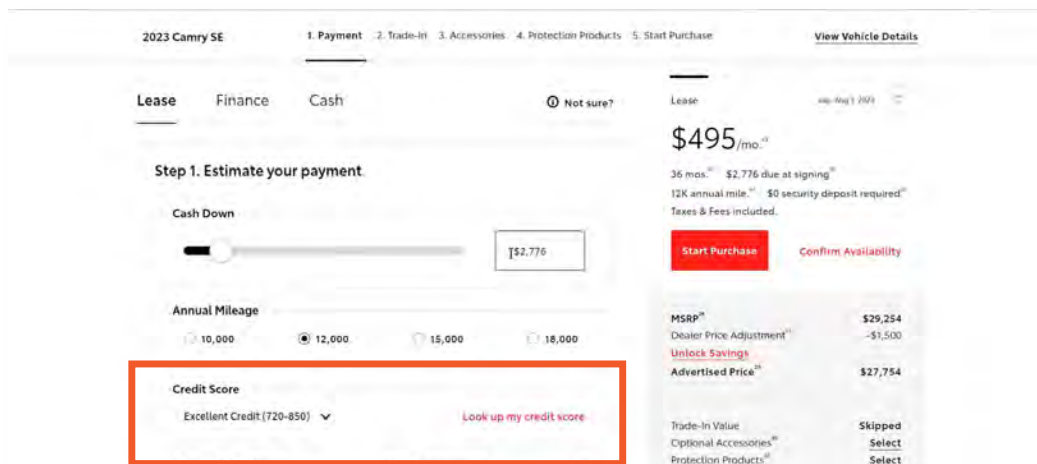
Locate your desired vehicle and open its VDP (vehicle detail page).

Scroll down to the **“Estimate Your Payment”** section, and select either **“Lease/Finance/Cash”**



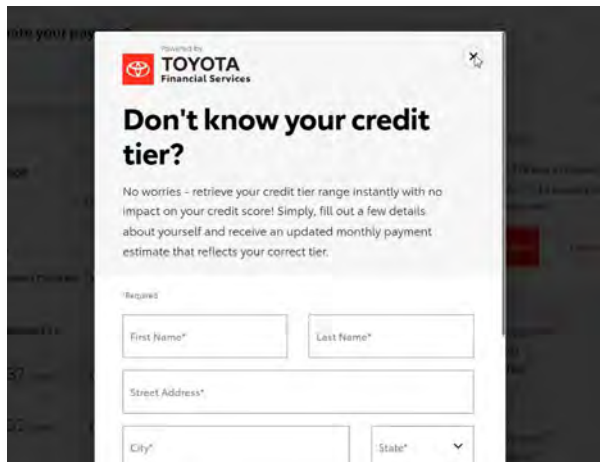
The user is now able to adjust various variable of the deal, such as cash down amount, annual mileage (leasing option), etc. As the user toggles these variables, their estimated monthly payment will dynamically change as well.

Once comfortable with their settings, the user is asked to self-report their score. They can either select a credit score range from the drop-down menu, or select **“Look Up my Credit Score”**.



If the user has chosen to look up their credit score, they will be presented with a soft pull, pop-up form where they are prompted to provide various pieces of personal information, such as, first and last name, address, SSN and email address.

Once provided, select **“Look Up”**.



powered by
TOYOTA
Financial Services

Don't know your credit tier?

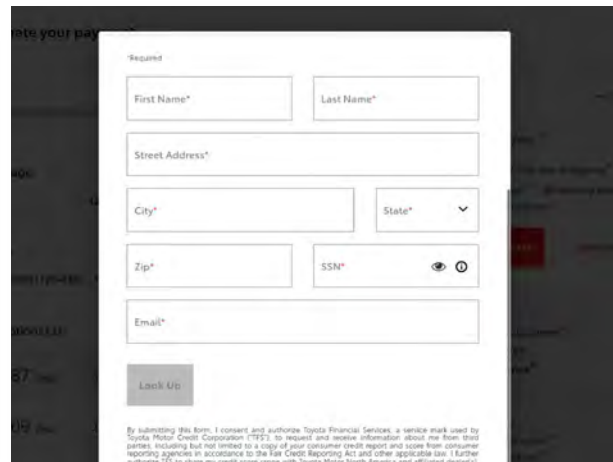
No worries - retrieve your credit tier range instantly with no impact on your credit score! Simply, fill out a few details about yourself and receive an updated monthly payment estimate that reflects your correct tier.

*Required

First Name* Last Name*

Street Address*

City* State*





*Required

First Name* Last Name*

Street Address*

City* State*

Zip* SSN*  

Email*

Look Up

By submitting this form, I consent and authorize Toyota Financial Services, a service mark used by Toyota Motor Credit Corporation ("TFC") to request and receive information about me from third parties, including but not limited to a copy of your consumer credit report and score from consumer reporting agencies in accordance to the Fair Credit Reporting Act and other applicable law. I further authorize TFC to share my credit score range with Toyota Motor North America and affiliated dealers.

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.

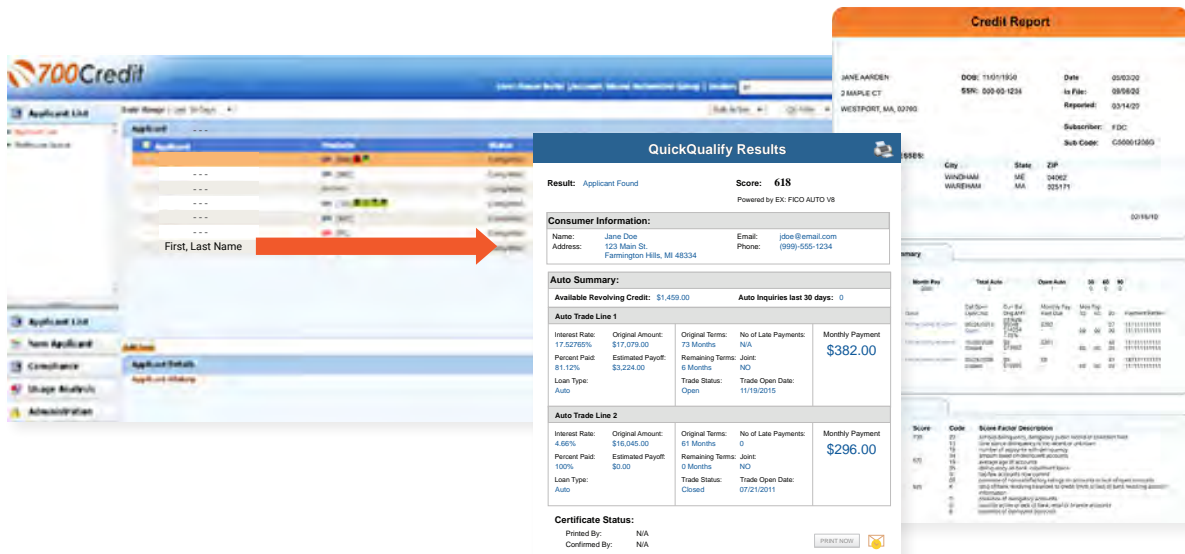
You should have received your username and password in a welcome email from our team. If you did not receive this email, or have misplaced it, please contact our support department at: support@700credit.com | (886) 273-3848.



Viewing Your Lead 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 QuickQuality was run, you will see the QQ results.



QuickQuality Results

Result: Applicant Found Score: **618**
Powered by EX: FICO AUTO V8

Consumer Information:

Name:	Jane Doe	Email:	jdoe@email.com
Address:	123 Main St, Farmington Hills, MI 48334	Phone:	(949) 555-1234

Auto Summary:

Available Revolving Credit: \$1,459.00 Auto Inquiries last 30 days: 0

Auto Trade Line 1	Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	Monthly Payment
	17.52762%	\$17,079.00	73 Months	N/A	\$382.00
	Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
	81.12%	\$3,224.00	0 Months	NO	
	Loan Type:		Trade Status:	Trade Open Date:	
	Auto		Open	11/19/2015	

Auto Trade Line 2	Interest Rate:	Original Amount:	Original Terms:	No of Late Payments:	Monthly Payment
	4.65%	\$16,045.00	61 Months	0	\$296.00
	Percent Paid:	Estimated Payoff:	Remaining Terms:	Joint:	
	100%	\$0.00	0 Months	NO	
	Loan Type:		Trade Status:	Trade Open Date:	
	Auto		Closed	07/21/2011	

Certificate Status:

Printed By: N/A
Confirmed By: N/A

Credit Report

JANE AARDEN DOB: 11/01/1950 Date: 09/23/20
2 MAPLE CT SSN: 000-00-1234 In File: 08/08/02
WESTPORT, MA, 02790 Reported: 05/14/09
Subscriber: FIC
Sub Code: C000012365

City: WESTPORT State: MA ZIP: 02790
WALDENHAM MAE: 04902 ZIP: 02571

09/18/10

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%
RBP 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%

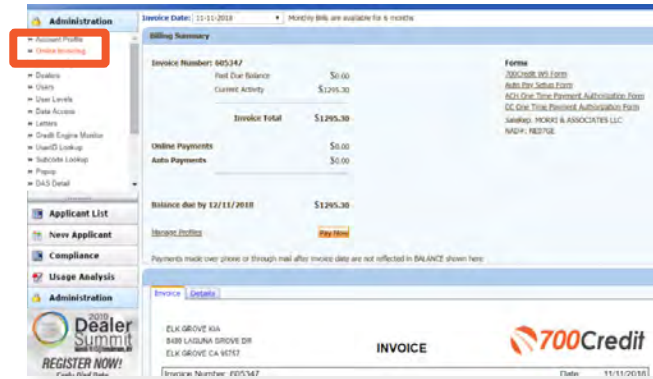
Out of Wallet Authentication Program Monitor		
	#	%
Total Applicants	42/29	
Total Applicants with OOW Presented	42	100%
Applicants Passed	3	7%
Applicants Failed	0	0%
Authentication Abandoned	3	7%
Questions Unavailable	36	86%

OFAC Compliance		
	#	%
OFAC Status	#	%
Total Applicants With OFAC	39	
OFAC Alerts	0	0%
OFAC Unresolved	0	
OFAC Resolved	0	

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.



Billing Summary	
Invoice Number: 805347	Invoice Date: 11-11-2018
Prepaid 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

700Credit logo and contact information: ELK GROVE KIA, 8488 LAGUNA GROVE DR, ELK GROVE, CA 95762. Invoice Number: 805347, Date: 11/11/2018.

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.