



USER GUIDE

MARCH 2026



Verimatch

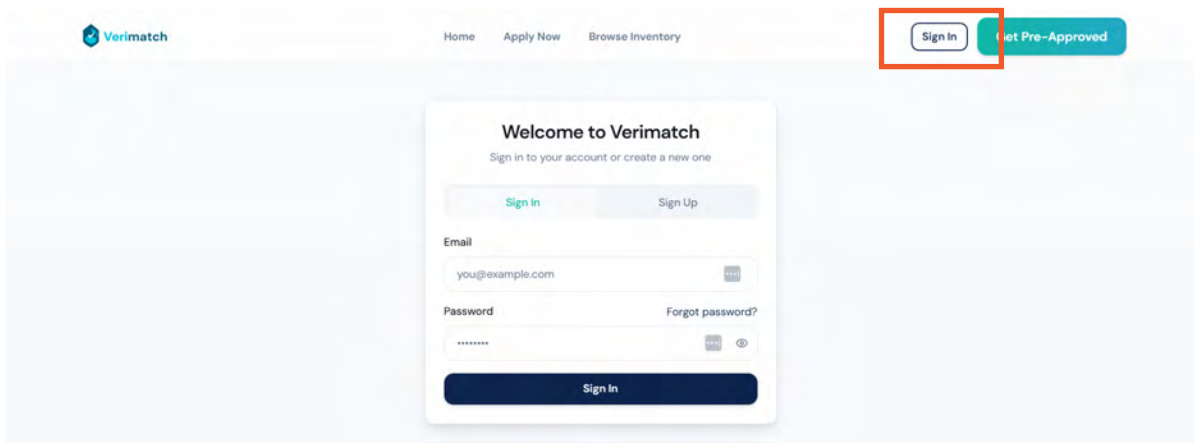
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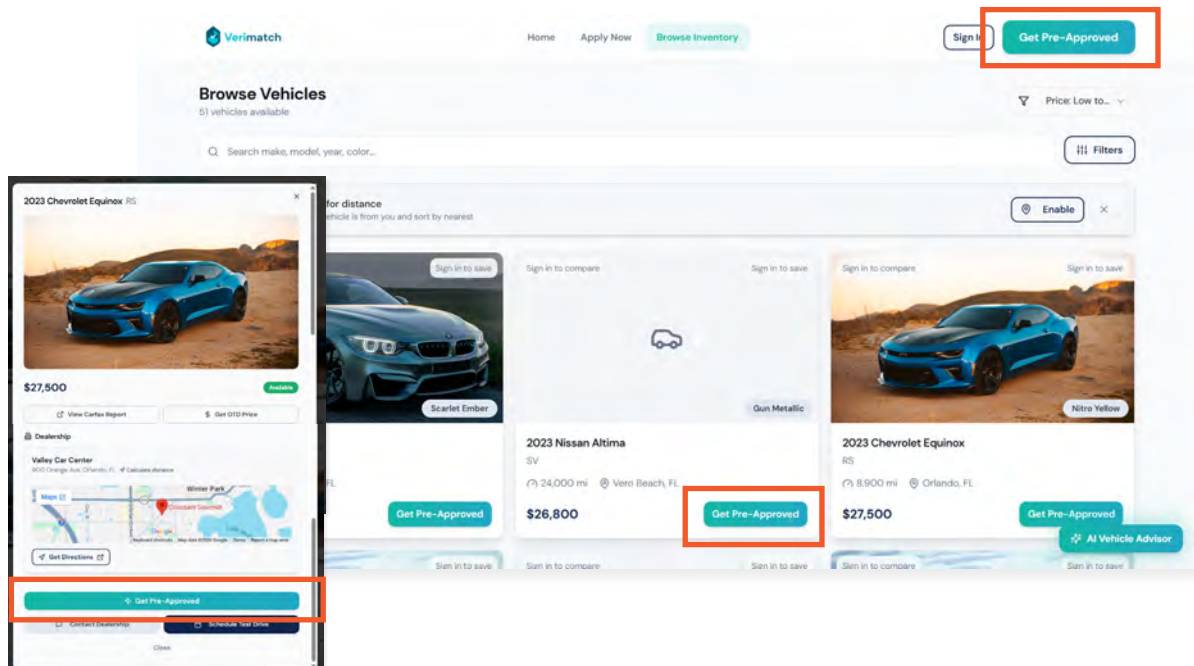
Consumer Experience

Consumers Getting Prequalified

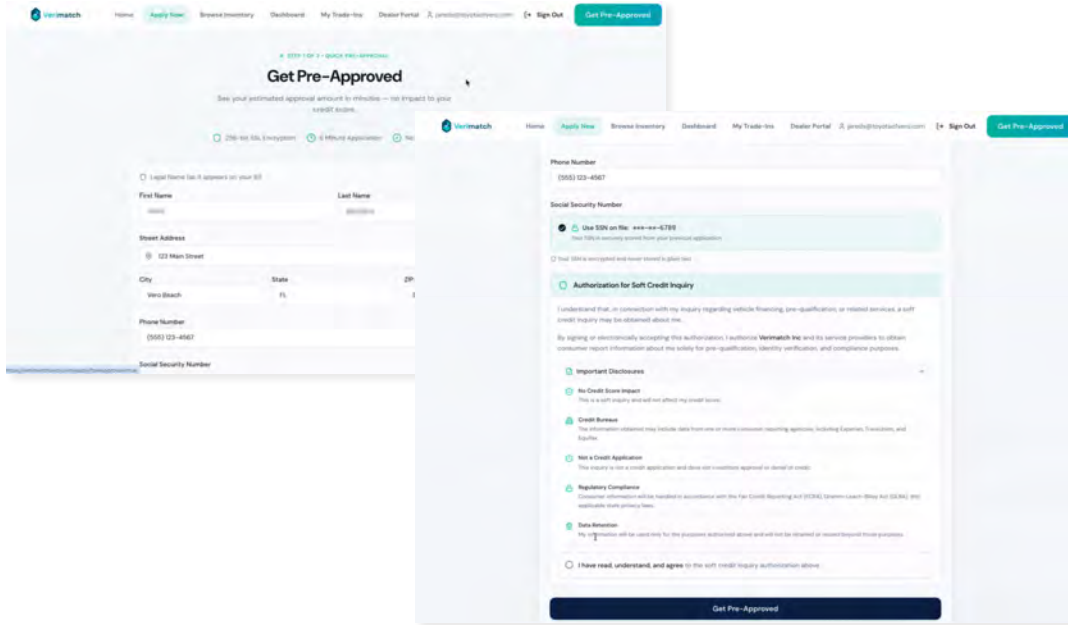
To get prequalified within the Verimatch digital retailing platform, consumers must first create a profile. Select the **“Sign In”** button in the top-right corner of the screen.



Once their profile has been created, consumers can get prequalified in multiple locations, including within the vehicle listing and/or the static **“Get Pre-Approved”** button located in the top-right corner of the screen.



The prequalification form will appear on screen, prompting the user to provide the required information. The consumer will be asked to provide their SSN, however with the soft credit inquiry, there will be no impact on their credit score. Finally, they will agree to the terms and conditions and select **“Get Pre-Approved”**.



Get Pre-Approved

See your estimated approval amount to introduce — no impact to your credit score.

276-463-Envoyment 0 Minutes Application 1hr

Legal Name (as it appears on your ID)

First Name: [input] Last Name: [input]

Street Address: [input]

City: [input] State: [input] ZIP: [input]

Phone Number: (555) 123-4567

Social Security Number: [input]

Phone Number: (555) 123-4567

Social Security Number: [input]

Use SSN on file: *-**-4328**
 Your SSN is recognized and was used in your previous application.

Your SSN is recognized and was never used in your file.

Authorization for Soft Credit Inquiry

I understand that, in connection with my inquiry regarding vehicle financing, pre-qualification, or related services, a soft credit inquiry may be obtained about me.

By signing or electronically accepting this authorization, I authorize Verimatch Inc and its service providers to obtain whatever report information about me solely for pre-qualification, identity verification, and compliance purposes.

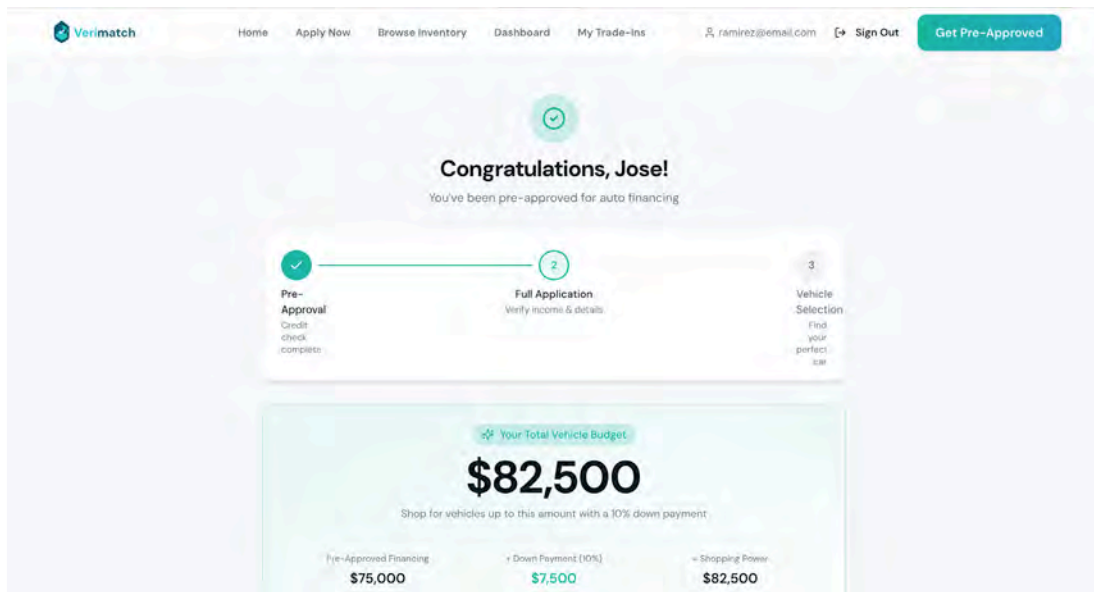
Important Disclosures

- No Credit Score Impact**
This is a soft inquiry and will not affect my credit score.
- Credit Bureau**
The information obtained may include data from one or more consumer reporting agencies, including Equifax, TransUnion, and Experian.
- Not a Credit Application**
This inquiry is not a credit application and does not constitute approval or denial of credit.
- Regulatory Compliance**
Consumer information will be handled in accordance with the Fair Credit Reporting Act (FCRA), Gramm-Leach-Bliley Act (GLBA), and applicable state privacy laws.
- Data Retention**
My information will be used only for the purposes authorized above and will not be shared or resold beyond those purposes.

I have read, understood, and agree to this soft credit inquiry authorization above.

Get Pre-Approved

The consumer is provided with confirmation that their pre-approval application has been received, as well as a pre-approval amount. From here, they can also move onto the finance application.



Verimatch Home Apply Now Browse Inventory Dashboard My Trade-ins ramirez@email.com Sign Out **Get Pre-Approved**

Congratulations, Jose!
You've been pre-approved for auto financing

1 **Pre-Approval**
Credit check complete

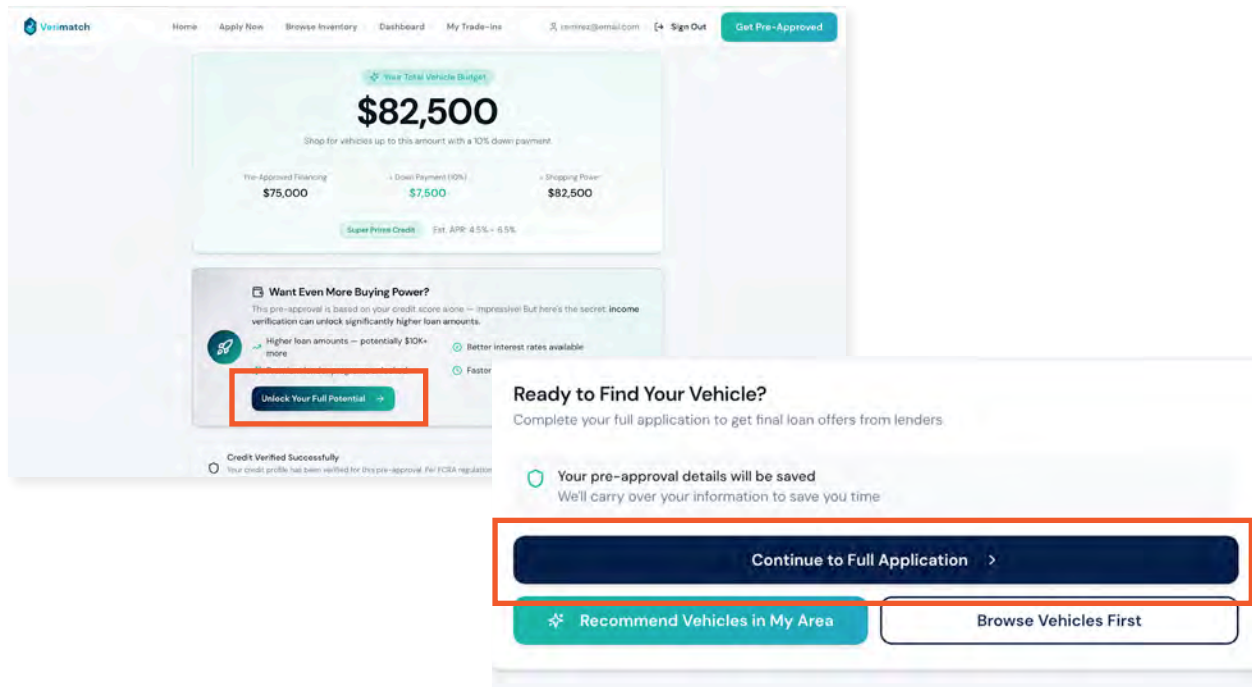
2 **Full Application**
Verify income & details

3 **Vehicle Selection**
Find your perfect car

Your Total Vehicle Budget
\$82,500
Shop for vehicles up to this amount with a 10% down payment

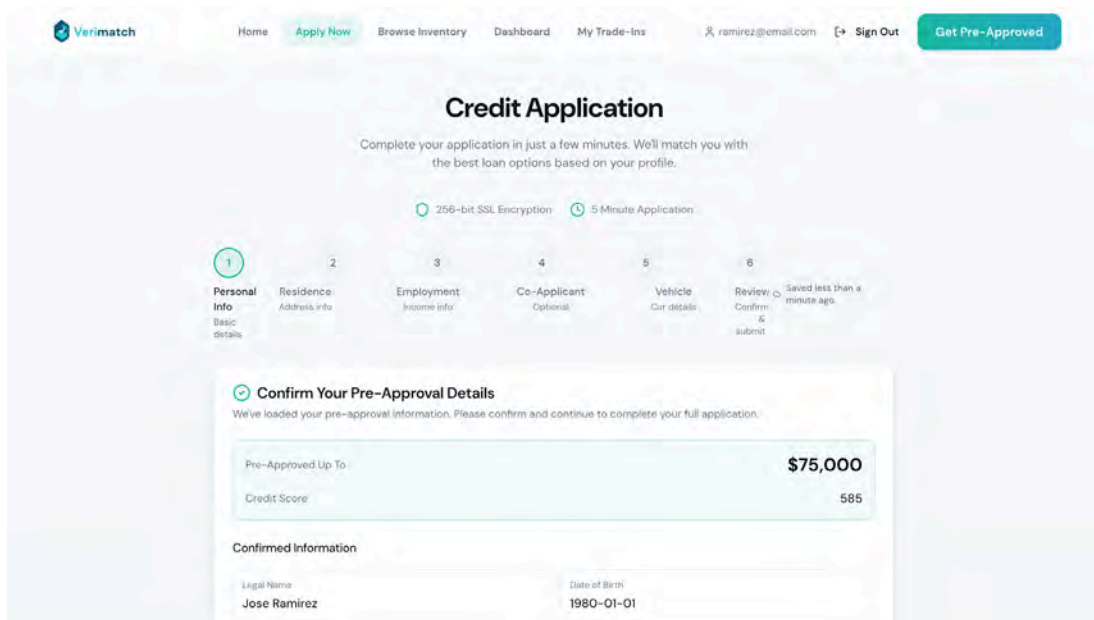
Pre-Approved Financing **\$75,000** + Down Payment (10%) **\$7,500** = Shopping Power **\$82,500**

Scroll down and locate the **“Unlock Your Full Potential”** or **“Continue to Full Credit Application”** button.



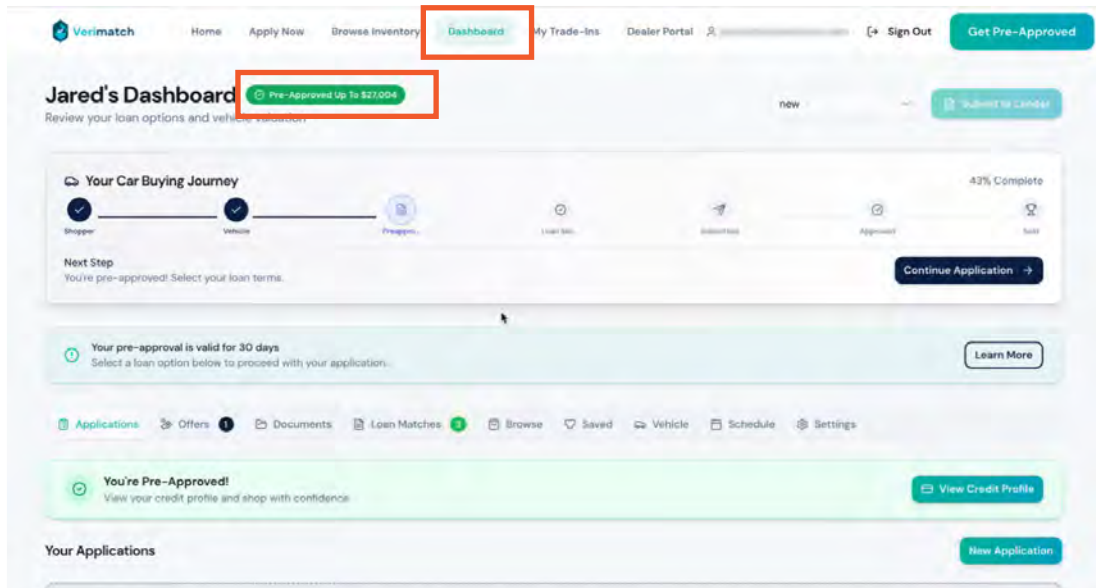
The screenshot shows the Verimatch pre-approval interface. At the top, the user's total vehicle budget is \$82,500, with a breakdown of \$75,000 in pre-approved financing, a \$7,500 down payment, and \$82,500 shopping power. A section titled "Want Even More Buying Power?" highlights that income verification can unlock higher loan amounts, with a callout box around the "Unlock Your Full Potential" button. Below this, a "Ready to Find Your Vehicle?" section contains a "Continue to Full Application" button, which is also highlighted with a red box. Other buttons include "Recommend Vehicles in My Area" and "Browse Vehicles First".

The consumer is then brought to the credit application.



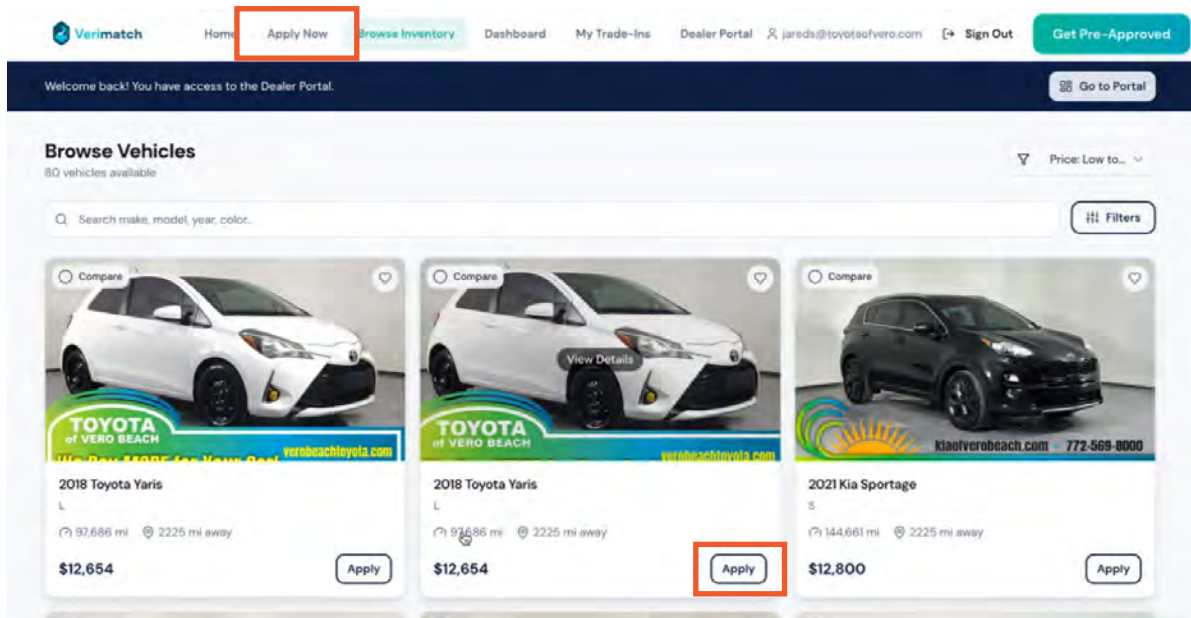
The screenshot displays the "Credit Application" page. It features a progress bar with six steps: 1. Personal Info (Basic details), 2. Residence (Address info), 3. Employment (Income info), 4. Co-Applicant (Optional), 5. Vehicle (Car details), and 6. Review (Confirm & submit). The current step is "Confirm Your Pre-Approval Details", which includes a confirmation box showing "Pre-Approved Up To: \$75,000" and "Credit Score: 585". Below this, the "Confirmed Information" section shows the user's legal name as "Jose Ramirez" and their date of birth as "1980-01-01".

Consumers can also view their pre-approval amount from their Dashboard.



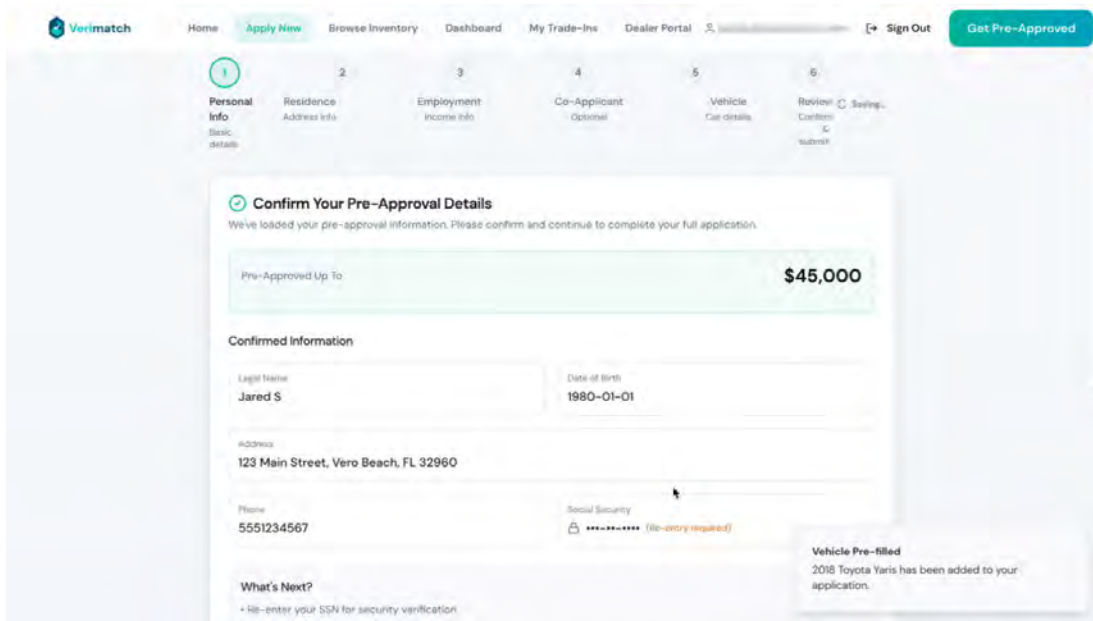
Consumers Submitting a Credit Application

To submit a credit application, select either the “Apply Now” button in the top navigation bar or the “Apply” button attached to a vehicle listing.

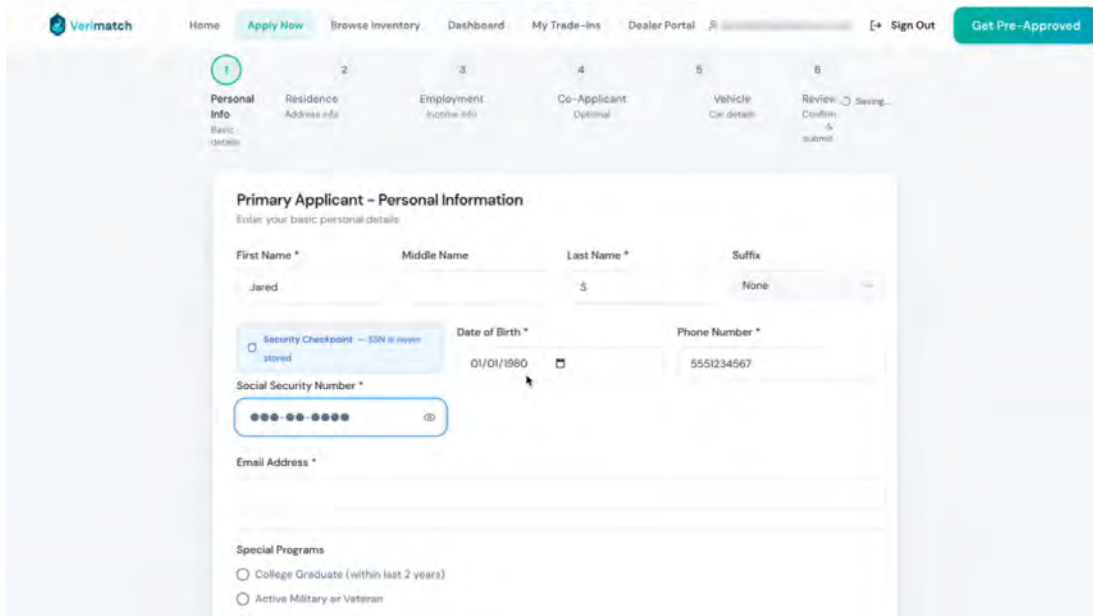


If the consumer has already been prequalified, their pre-approval details will auto-fill into the form, including their personal information and pre-approval amount.

The consumer is then walked through the rest of the credit application, providing employment & income information, optional co-applicant and trade-in information, and then finally, reviewing/confirming their provided information and submitting the application.



The screenshot shows the 'Confirm Your Pre-Approval Details' step in the application process. The progress bar at the top indicates the current step is 1 of 6. The main content area displays the pre-approval amount as \$45,000. Below this, the confirmed information is listed: Legal Name (Jared S), Date of Birth (1980-01-01), Address (123 Main Street, Vero Beach, FL 32960), Phone (5551234567), and Social Security (masked with a note '(Re-entry required)'). A 'What's Next?' section prompts the user to re-enter their SSN for security verification. A notification on the right states 'Vehicle Pre-filled: 2018 Toyota Yaris has been added to your application.' The navigation bar includes 'Home', 'Apply Now', 'Browse Inventory', 'Dashboard', 'My Trade-Ins', 'Dealer Portal', 'Sign Out', and 'Get Pre-Approved'.

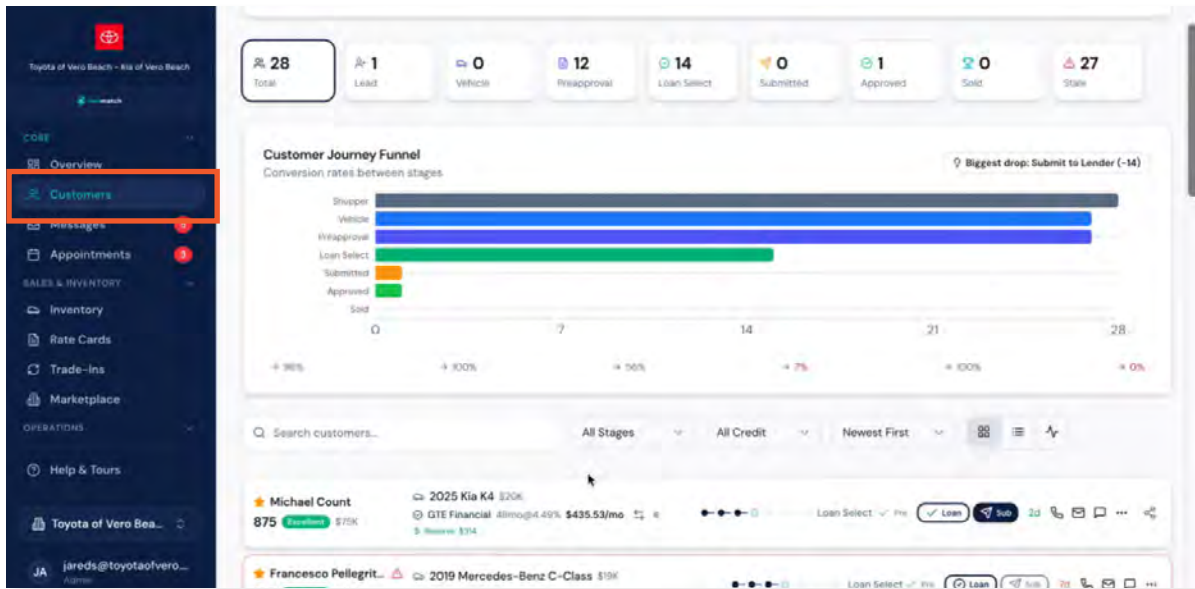


The screenshot shows the 'Primary Applicant - Personal Information' form. The title is 'Primary Applicant - Personal Information' with the instruction 'Enter your basic personal details'. The form fields include: First Name (Jared), Middle Name, Last Name (S), Suffix (None), Date of Birth (01/01/1980), Phone Number (5551234567), Social Security Number (masked), and Email Address. There is a 'Security Checkpoint' note: 'SSN is never stored'. At the bottom, there are 'Special Programs' options: 'College Graduate (within last 2 years)' and 'Active Military or Veteran'. The navigation bar is identical to the previous screenshot.

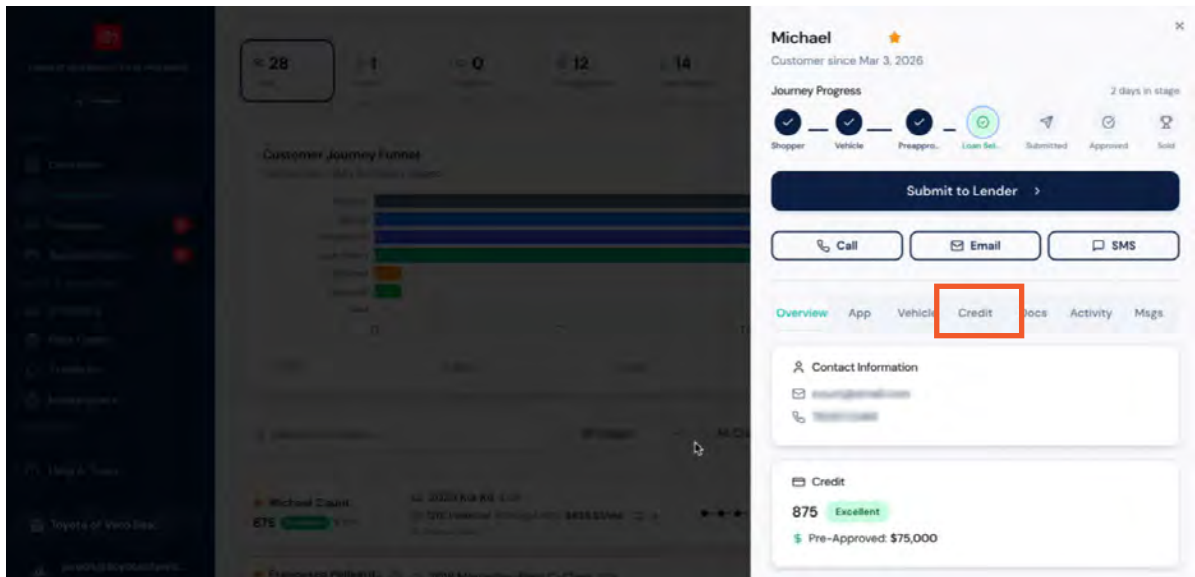
700Credit Solutions within the Verimatch Platform

Requesting a Driver's License Authentication

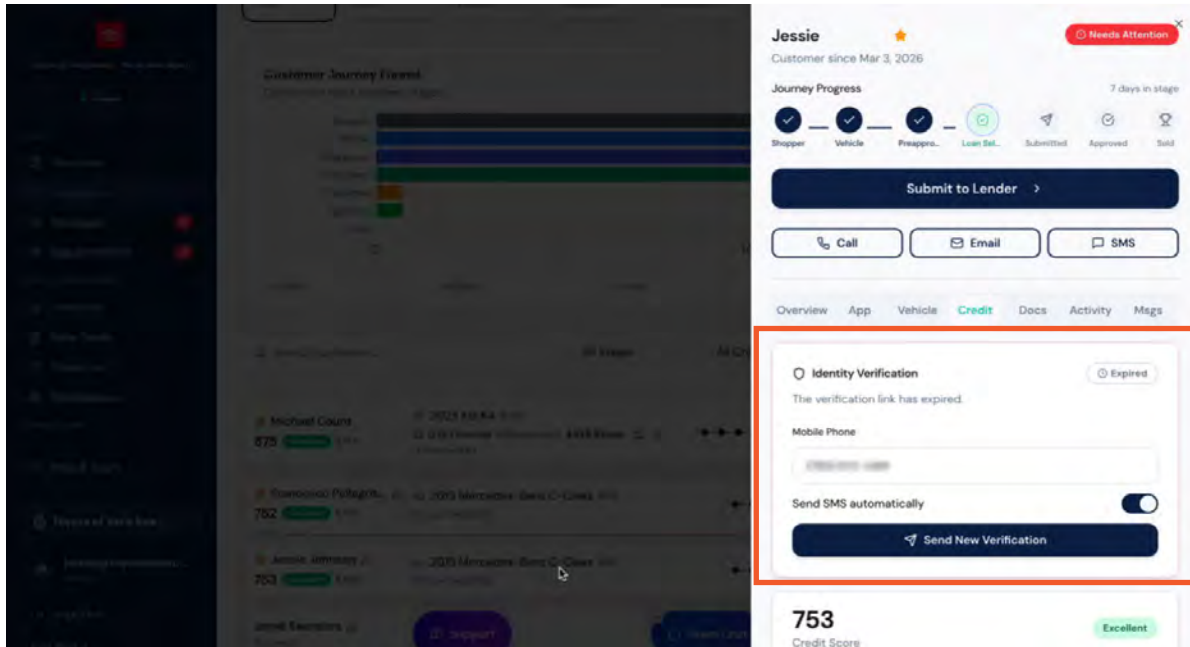
Starting in the Verimatch backend (dealer-facing platform), select **"Customers"** in the left-hand navigation bar, and select the desired customer from the list provided.



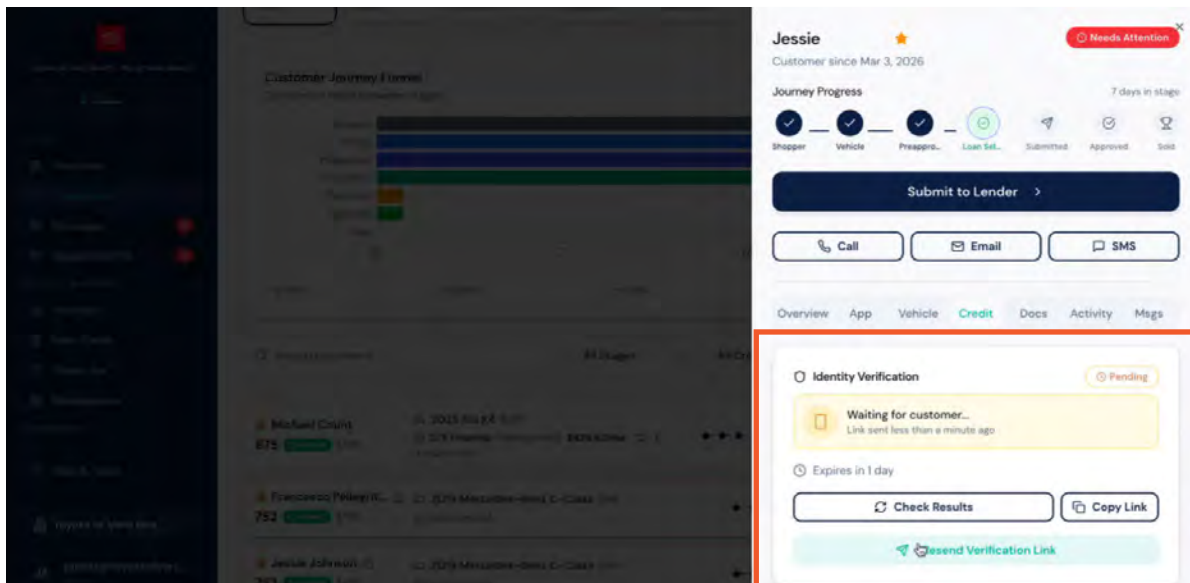
The consumer's profile will pop-out from the right hand side of the screen. Select the **"Credit"** tab.



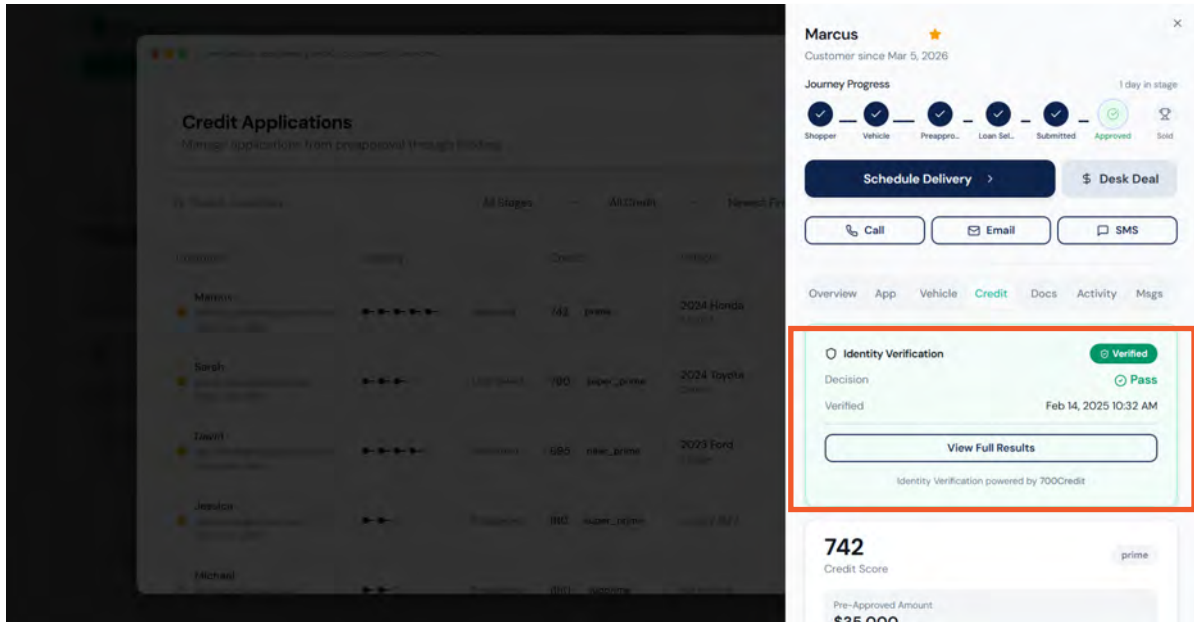
Provide the consumer's mobile phone number (if it has not already been auto-filled) and select **“Send New Verification”**.



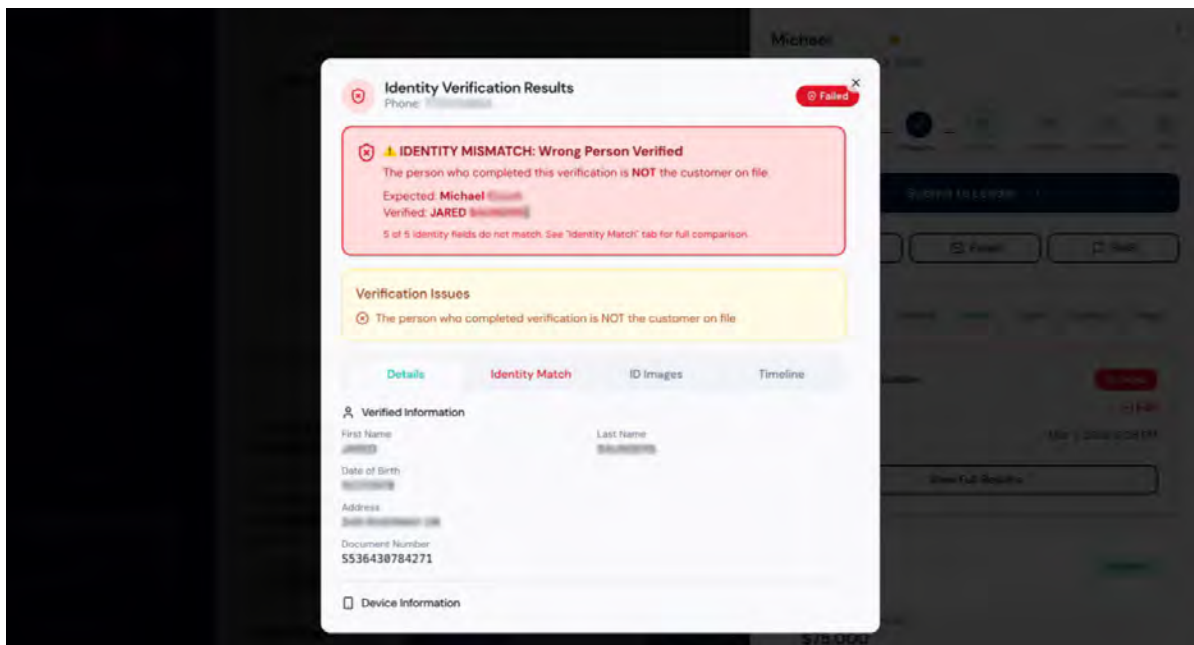
The consumer will receive a text on their mobile phone, walking them through the QuickScan process. Dealers can select the **“Check Results”** button to see if the consumer has completed the process and if the results are available.



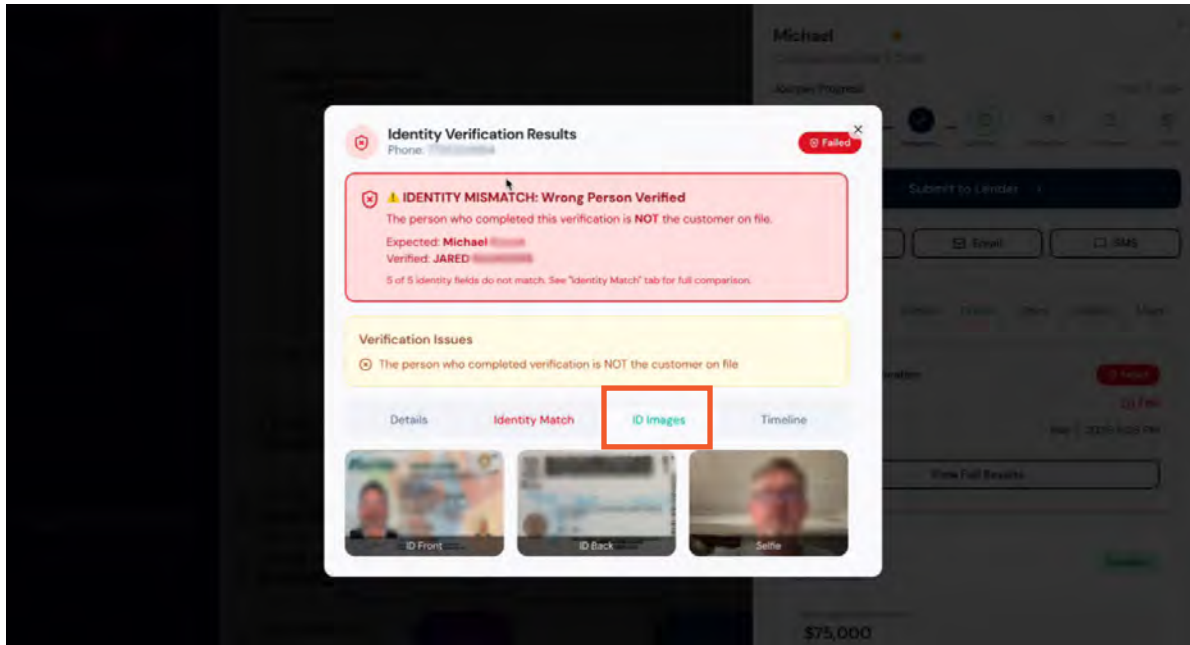
Once they have completed the process, the dealer-facing portal will update with the results. Select **“View Full Results”**.



A pop-up window will appear with more details regarding the driver's license authentication results.



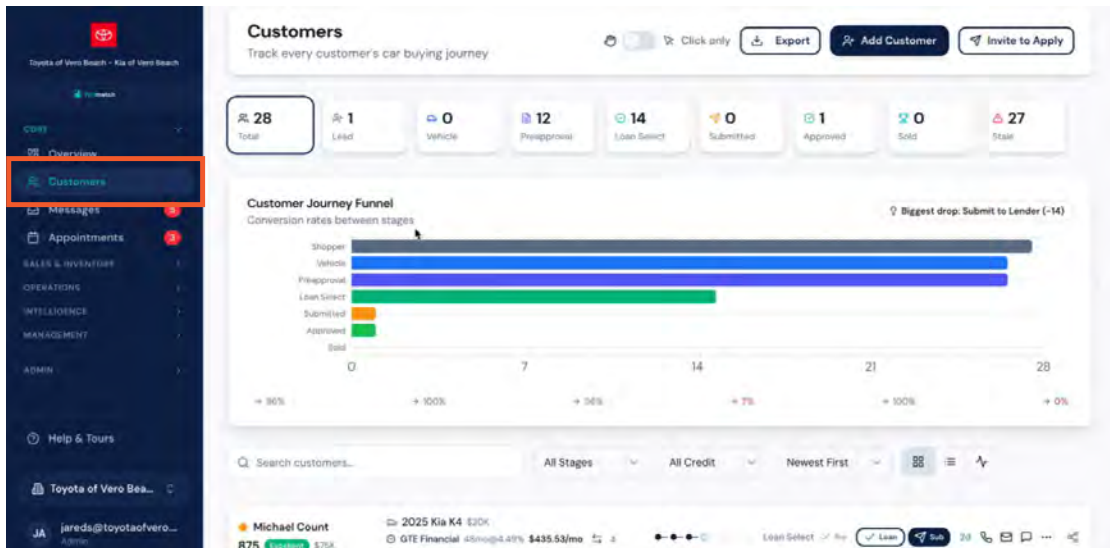
To view the driver's license/selfie images, select the **"ID Images"** tab.



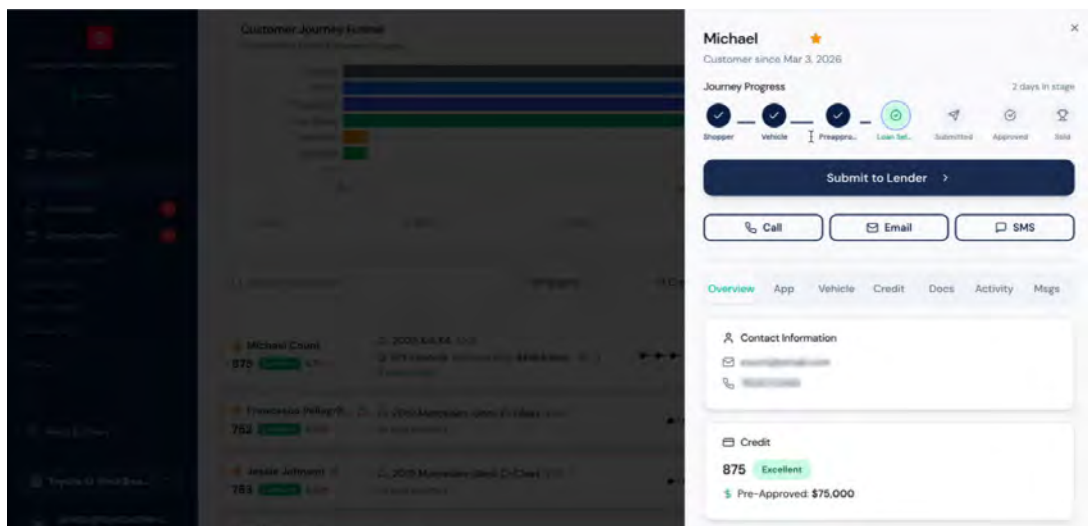
Running a Hard Pull

Starting in the “Customers” page, locate and select the desired customer you want to pull credit on, or select “Add Customer”.

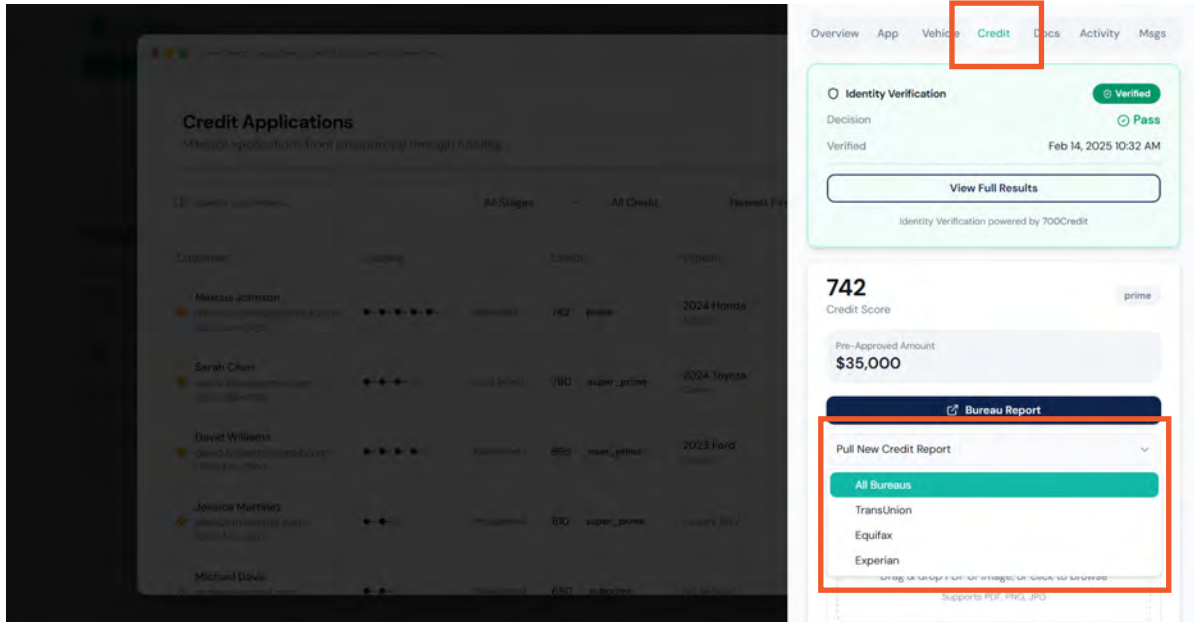
Note: Customers who have created a profile with Verimatch and been prequalified, or submitted an application will appear within the customer’s tab with their information already auto-populated into their profile.



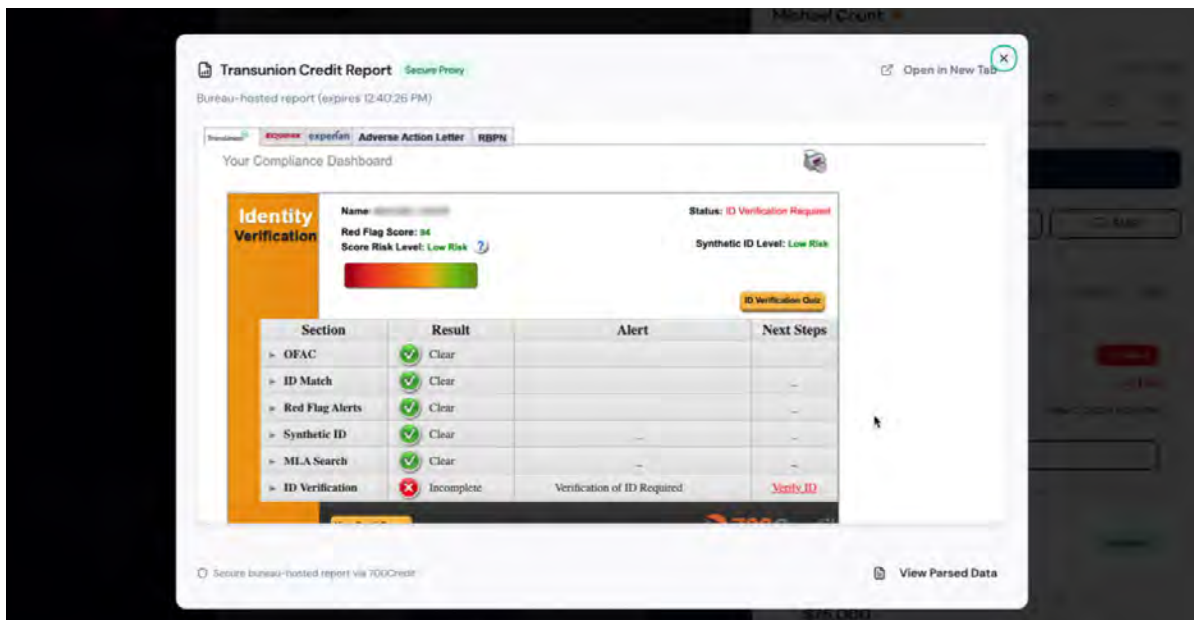
The consumer’s profile will pop-out from the right hand side of the screen. From this screen, dealers can see the consumer’s buying journey, and if applicable, their prequalification credit score and pre-approval amount (under the “Credit” tab).



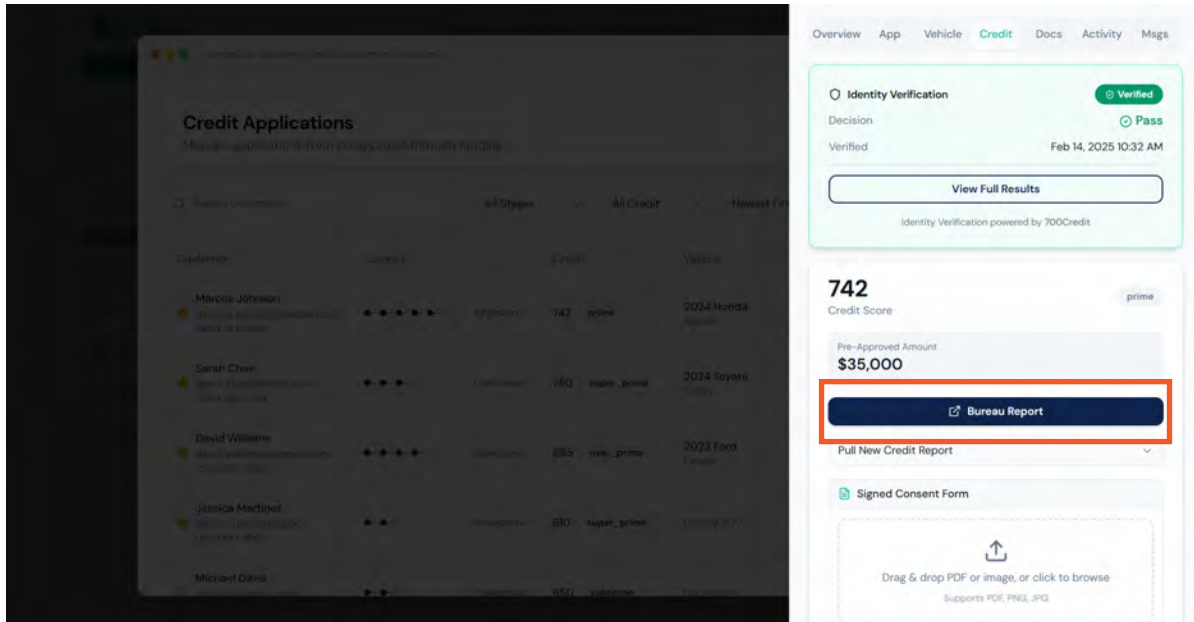
To pull a hard inquiry on the consumer, select the **“Credit”** tab and scroll down to the **“Pull New Credit Report”** drop-down. From the drop-down select the desired bureau(s).



The hard pull inquiry will automatically run once the bureau(s) has been selected. Once the inquiry is complete, the credit report will appear on screen within an iframe.

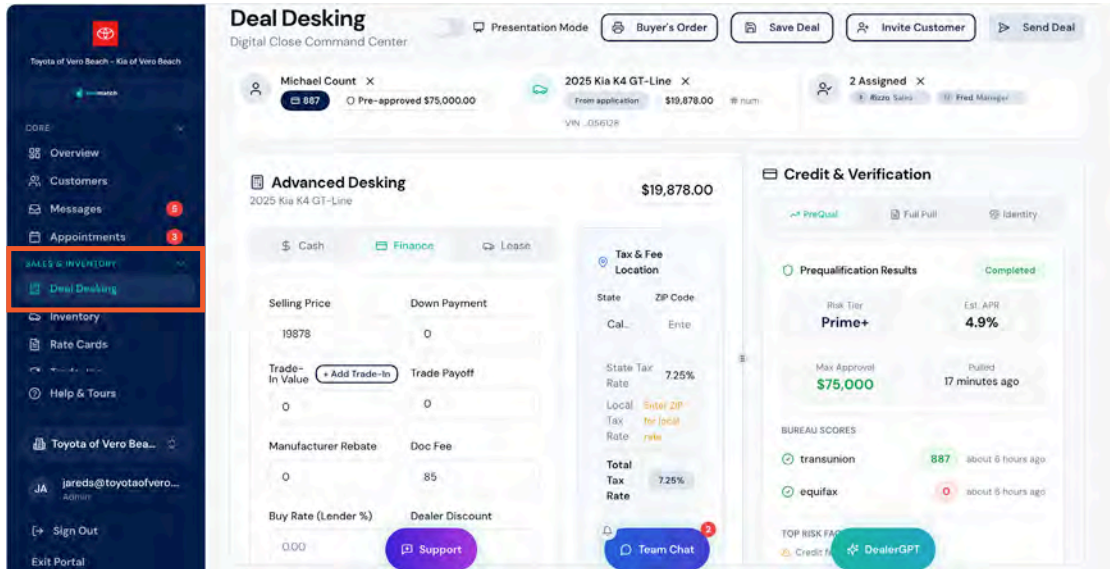


After exiting out of the iframe, dealers can revisit the credit report at anytime by selecting the **“Bureau Report”** button within the consumer’s profile.

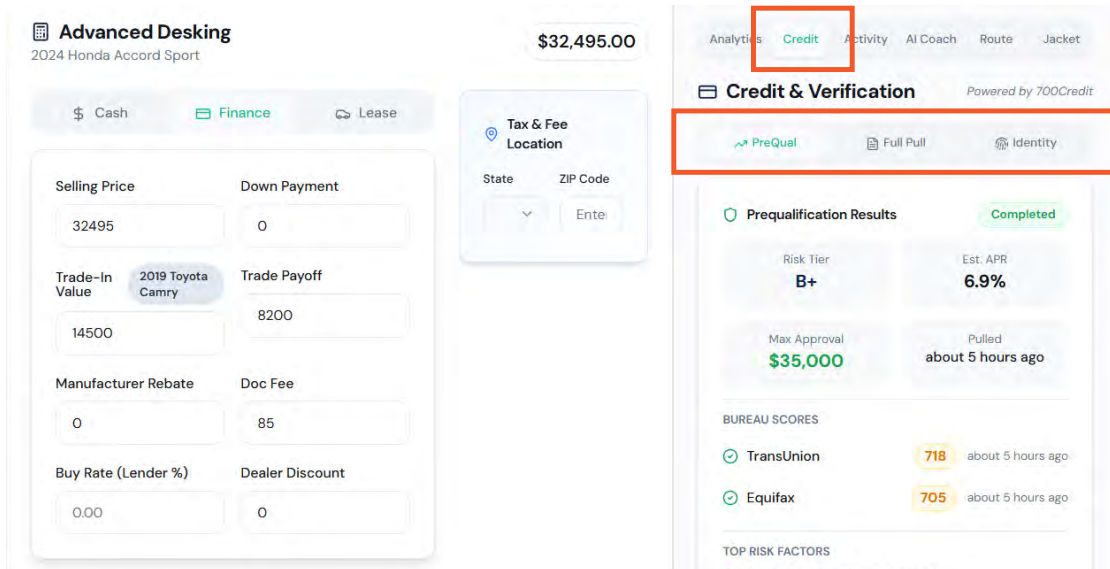


700Credit Solutions within the Deal Desking Platform

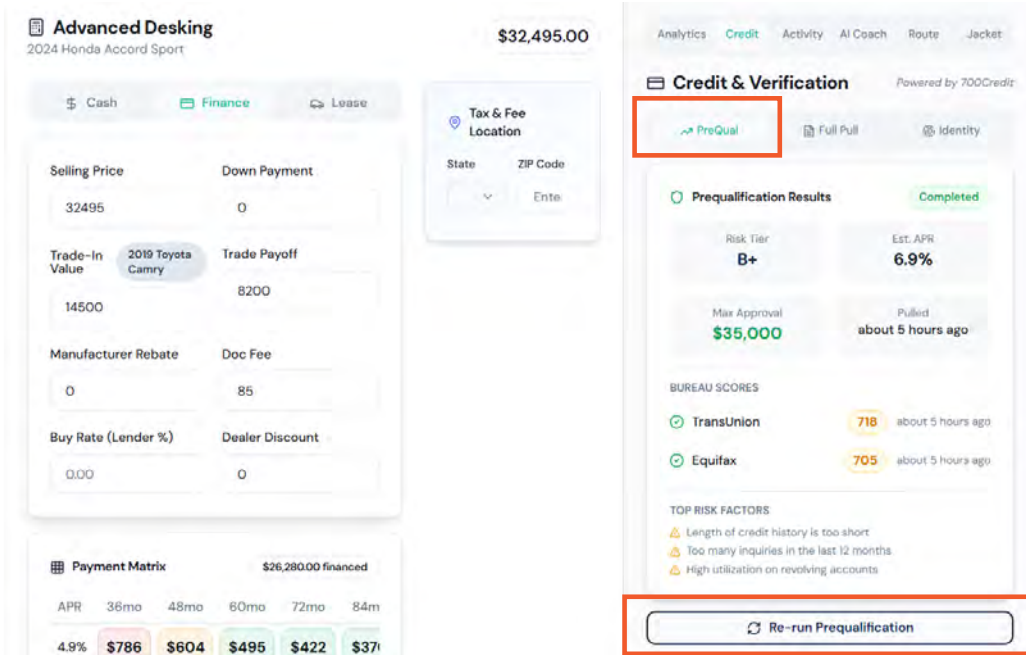
To access the 700Credit soft/hard pull and driver's license authentication solutions from within the Deal Desking platform in Verimatch, select the **"Deal Desking"** tab in the left-hand navigation bar (under **"Sales & Inventory"**). Locate and select the desired deal/customer.



Select the **"Credit"** tab and then the desired solution's tab (**"PreQual, Full Pull, or Identity"**).



Under the **“PreQual”** tab, dealers can scroll down and select **“Re-run Prequalification”** to pull another soft inquiry.



Advanced Desking
2024 Honda Accord Sport

\$32,495.00

Analytics Credit Activity AI Coach Route Jacket

Credit & Verification Powered by 700Credit

PreQual Full Pull Identity

Prequalification Results Completed

Risk Tier: **B+** Est. APR: **6.9%**

Max Approval: **\$35,000** Pulled: **about 5 hours ago**

BUREAU SCORES

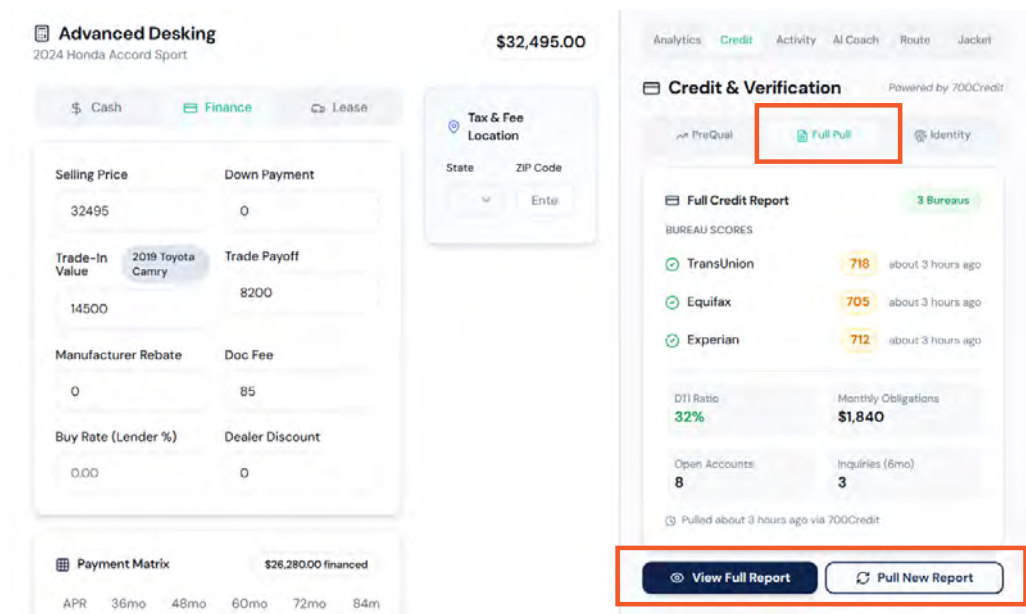
- TransUnion: **718** about 5 hours ago
- Equifax: **705** about 5 hours ago

TOP RISK FACTORS

- Length of credit history is too short
- Too many inquiries in the last 12 months
- High utilization on revolving accounts

Re-run Prequalification

Under the **“Full Pull”** tab, dealers can select **“View Full Report”** to view the 700Credit HTML credit report within the iframe, or perform another hard inquiry by selecting **“Pull New Report”**.



Advanced Desking
2024 Honda Accord Sport

\$32,495.00

Analytics Credit Activity AI Coach Route Jacket

Credit & Verification Powered by 700Credit

PreQual Full Pull Identity

Full Credit Report 3 Bureaus

BUREAU SCORES

- TransUnion: **718** about 3 hours ago
- Equifax: **705** about 3 hours ago
- Experian: **712** about 3 hours ago

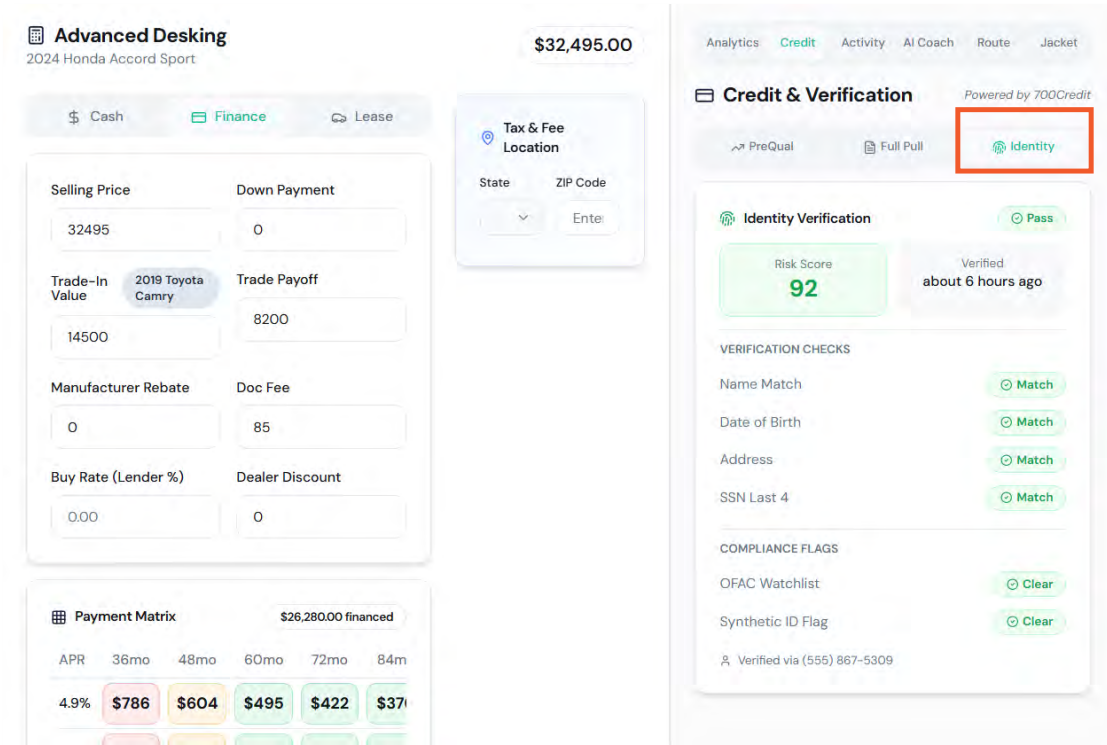
DTI Ratio: **32%** Monthly Obligations: **\$1,840**

Open Accounts: **8** Inquiries (6mo): **3**

Pulled about 3 hours ago via 700Credit

View Full Report **Pull New Report**

Under the **"Identity"** tab, dealers can view the details of the driver's license authentication results.



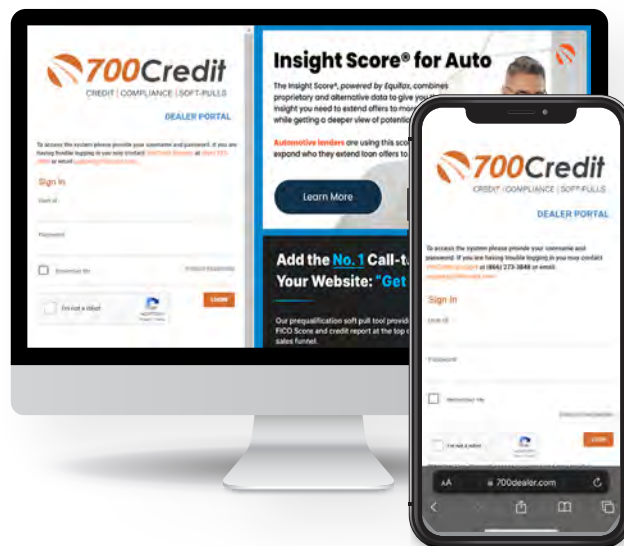
The screenshot displays the Verimatch interface for a vehicle listing. On the left, the 'Advanced Desking' section for a 2024 Honda Accord Sport shows a selling price of \$32,495 and a total financed amount of \$26,280.00. Below this is a 'Payment Matrix' table with columns for APR (4.9%) and terms (36mo, 48mo, 60mo, 72mo, 84m), with corresponding monthly payments of \$786, \$604, \$495, \$422, and \$371. The right side of the interface is the 'Credit & Verification' section, powered by 700Credit. It features a navigation bar with 'Identity' highlighted in a red box. The 'Identity Verification' status is 'Pass', with a Risk Score of 92 and a verification time of 'about 6 hours ago'. Below this, 'Verification Checks' show 'Name Match', 'Date of Birth', 'Address', and 'SSN Last 4' all as 'Match'. 'Compliance Flags' show 'OFAC Watchlist' and 'Synthetic ID Flag' as 'Clear'. At the bottom, it notes 'Verified via (555) 867-5309'.

APR	36mo	48mo	60mo	72mo	84m
4.9%	\$786	\$604	\$495	\$422	\$371

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 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 full credit report, red flag, and a link to their compliance dashboard. If a QuickQualify/QuickScan was run, you will also see 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.

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%

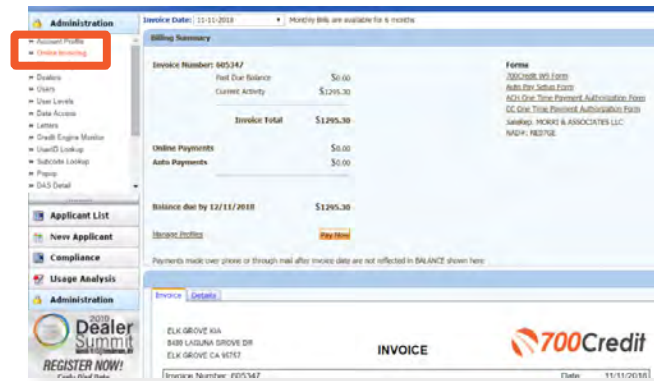
Out of Wallet Authentication Program Monitor		
	#	%
Total Applicants	42/29	
Total Applicants with OOW Presented	42	100%
Applicants Passed	3	7%
Applicants Failed	0	0%
Authentication Abandoned	3	7%
Questions Unavailable	36	86%

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

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

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.