



# **USER GUIDE**

## **APRIL 2026**



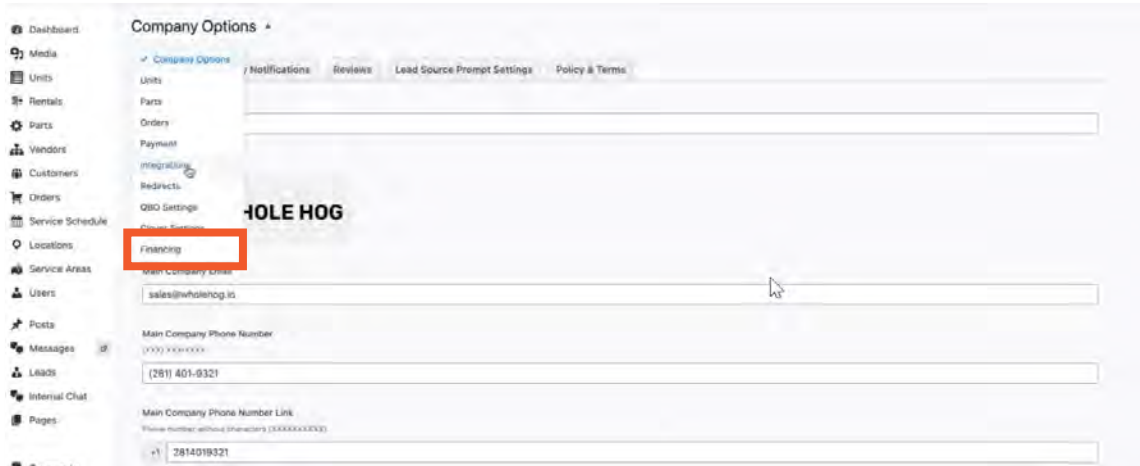
**WHOLE HOG**

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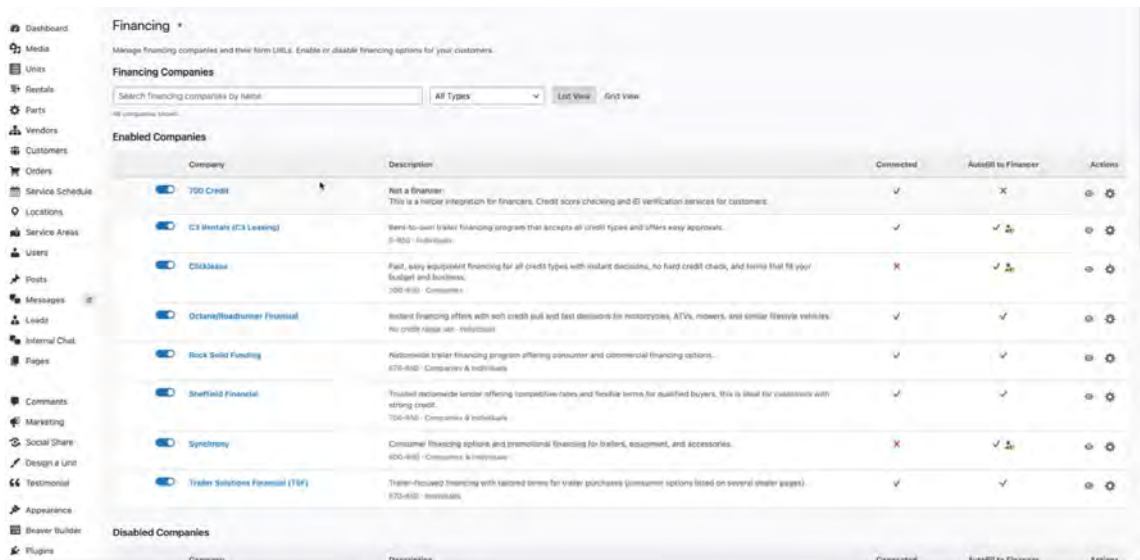
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## Setting Up the Integration

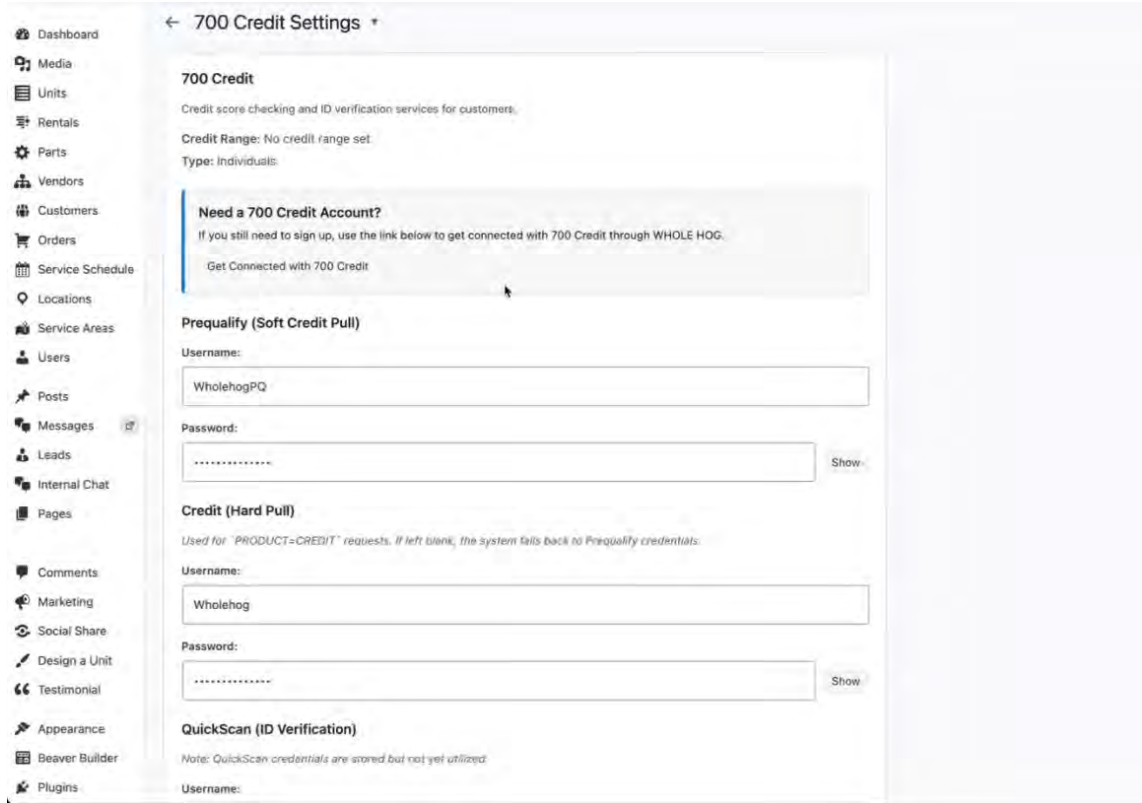
From the Whole Hog backend, select the **“Company Options”** menu item in the left-hand navigation bar. Select the drop down menu at the top of the page, and select **“Financing”**.



Ensure **“700Credit”** is turned on. If it is not, scroll down to the **“Disabled Companies”** section, search for 700Credit and enable it.



Select 700Credit's name. The user is then brought to the 700Credit settings where they are able to provide the username and password for each 700Credit product (prequalification, hard pulls and/or QuickScan).



**700 Credit Settings**

**700 Credit**  
Credit score checking and ID verification services for customers.  
Credit Range: No credit range set.  
Type: Individuals

**Need a 700 Credit Account?**  
If you still need to sign up, use the link below to get connected with 700 Credit through WHOLE HOG.  
[Get Connected with 700 Credit](#)

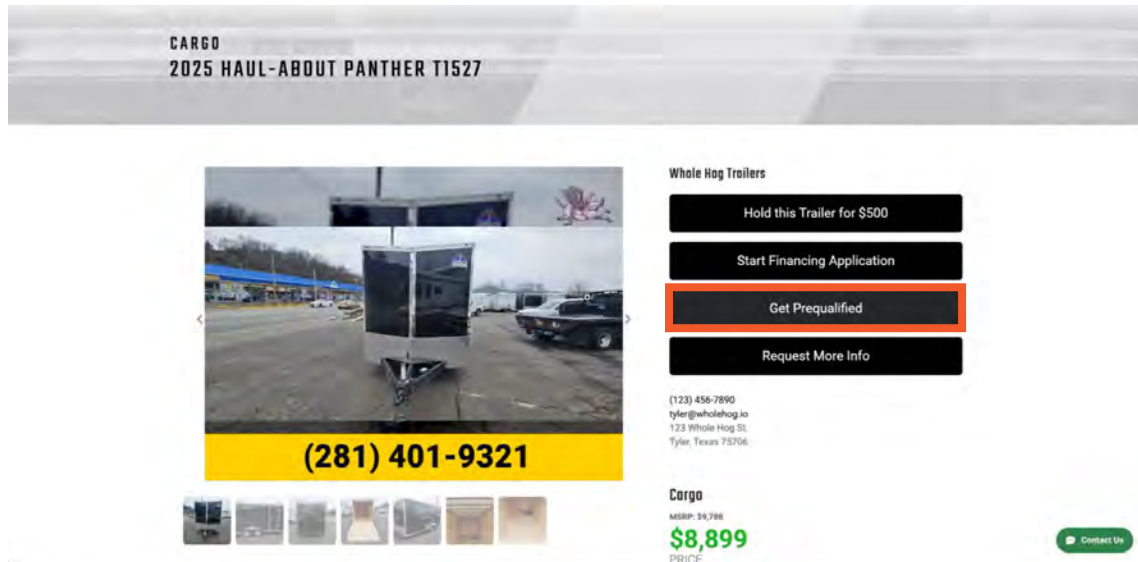
**Prequalify (Soft Credit Pull)**  
Username: WholehogPQ  
Password: [masked] Show

**Credit (Hard Pull)**  
*Used for "PRODUCT=CREDIT" requests. If left blank, the system falls back to Prequalify credentials.*  
Username: Wholehog  
Password: [masked] Show

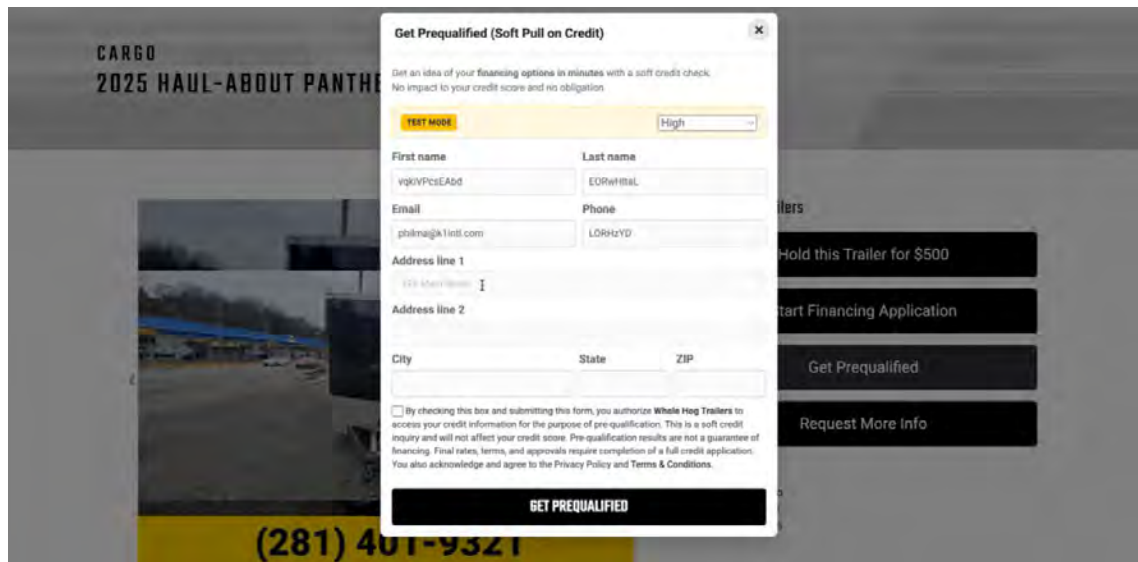
**QuickScan (ID Verification)**  
*Note: QuickScan credentials are stored but not yet utilized.*  
Username:

## Consumer Getting Prequalified

Consumers can access 700Credit's prequalification form from the Vehicle Detail Page. After locating their desired trailer, select the **"Get Prequalified"** button, as shown below.



A pop-up form will appear, prompting the user to provide their first/last name, email, phone and address. Agree to the terms and conditions and then select **"Get Prequalified"**. The consumer's information will then appear in the Whole Hog backend as a lead.



## 700Credit Solutions in Whole Hog

### Running/Viewing Soft and Hard Pulls

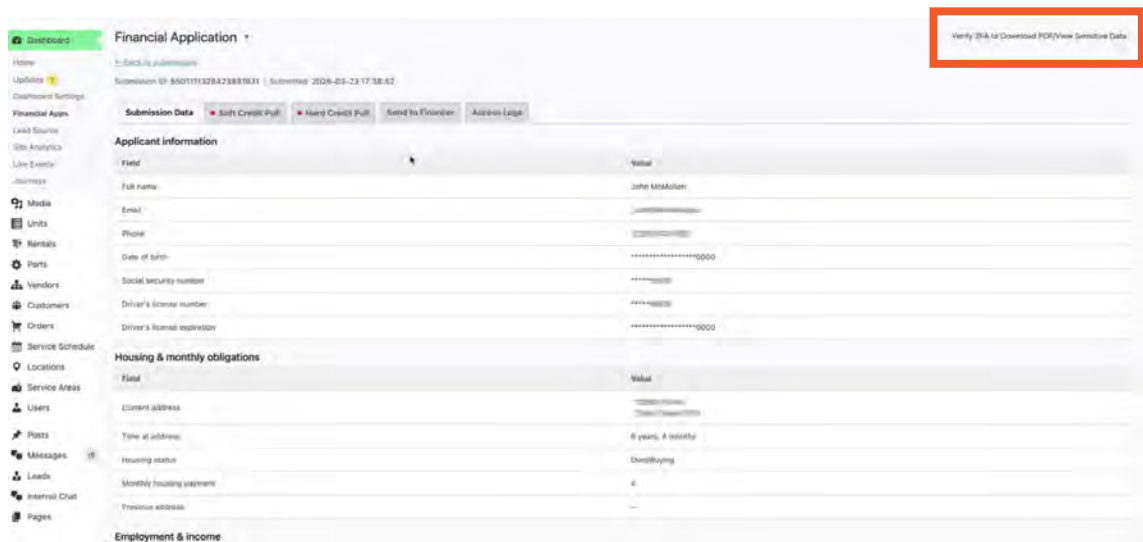
Once a consumer has either filled out a prequalification form or full credit application, their lead information will appear in the Whole Hog backend as a submission.

Locate and select the **“Financial Apps”** menu item in the left-hand navigation bar. From the list provided, locate and select the desired applicant.



This will open the applicant’s submission profile.

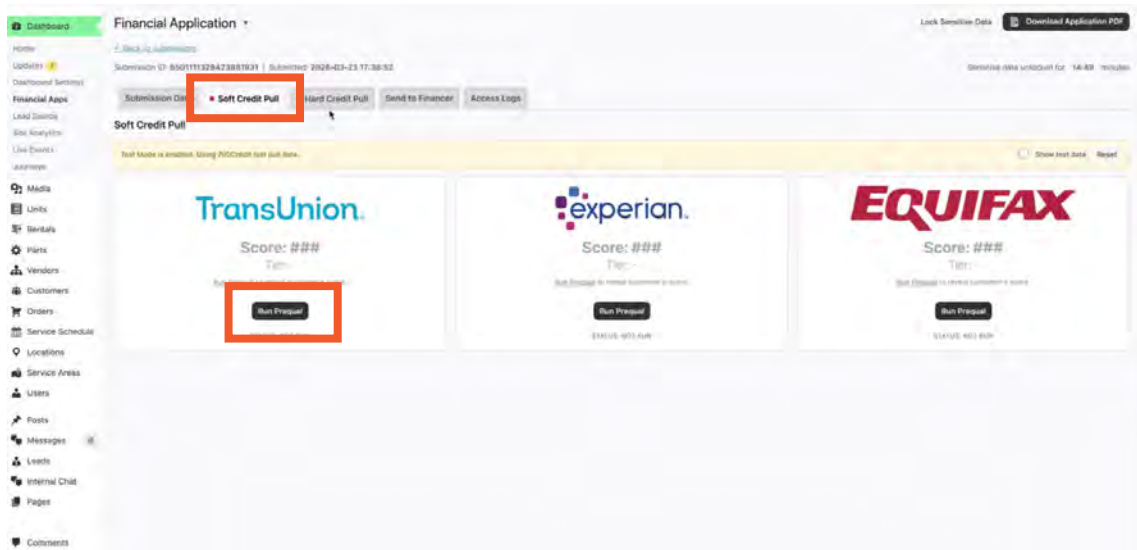
All of the applicant’s information is hidden by 2-factor authentication. To access this information, select the **“Verify 2FA to Download PDF/View Sensitive Data”** button in the top-right corner of the interface.



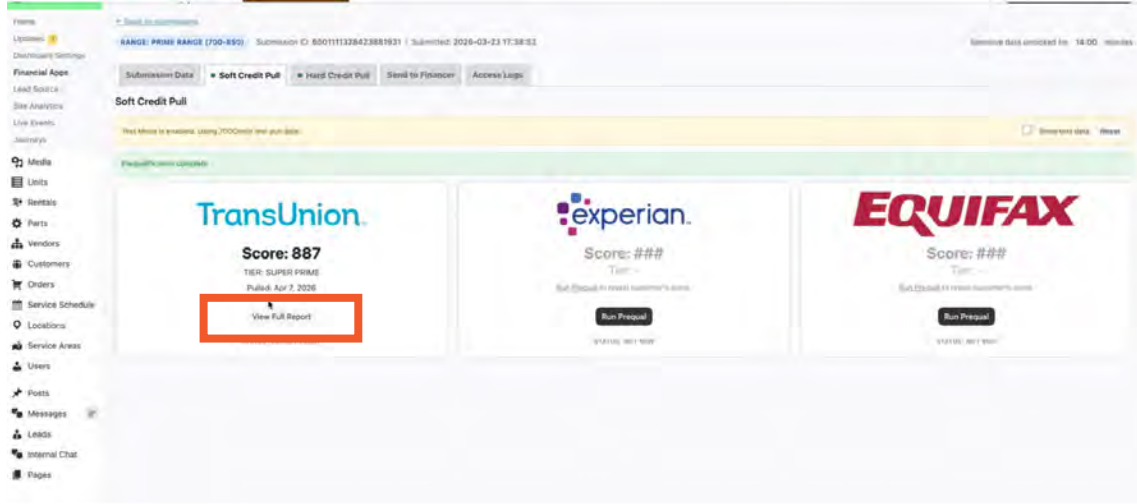
A pop-up will appear on screen, allowing the user to enter the 6-digit code sent to their email. Click **“Verify”** once entered.



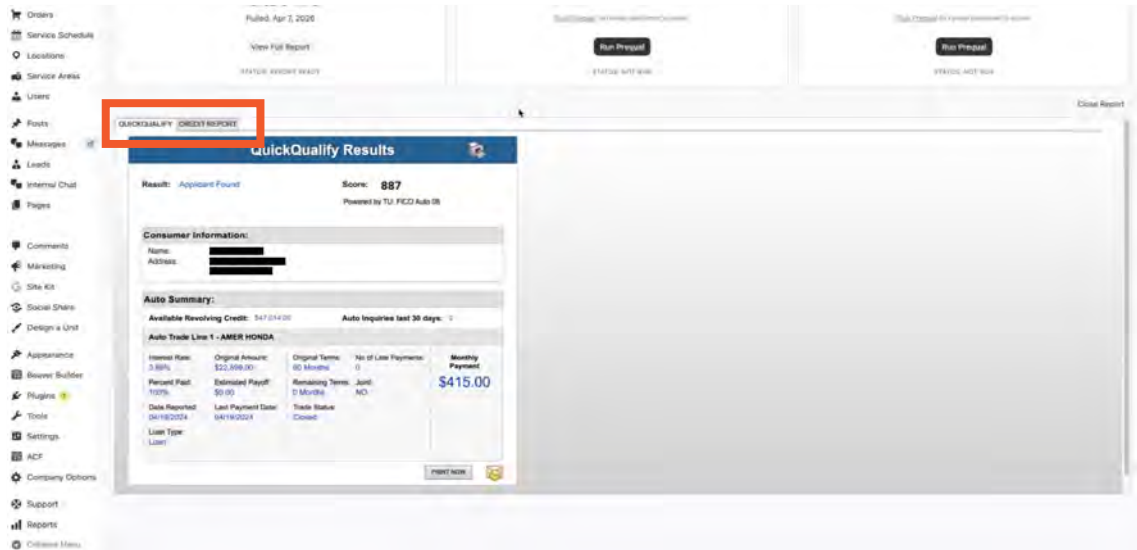
To run a soft pull prequalification on a consumer, select the **“Soft Credit Pull”** tab, as shown below. Under the desired bureau to use in the soft pull, select **“Run Prequal”**.



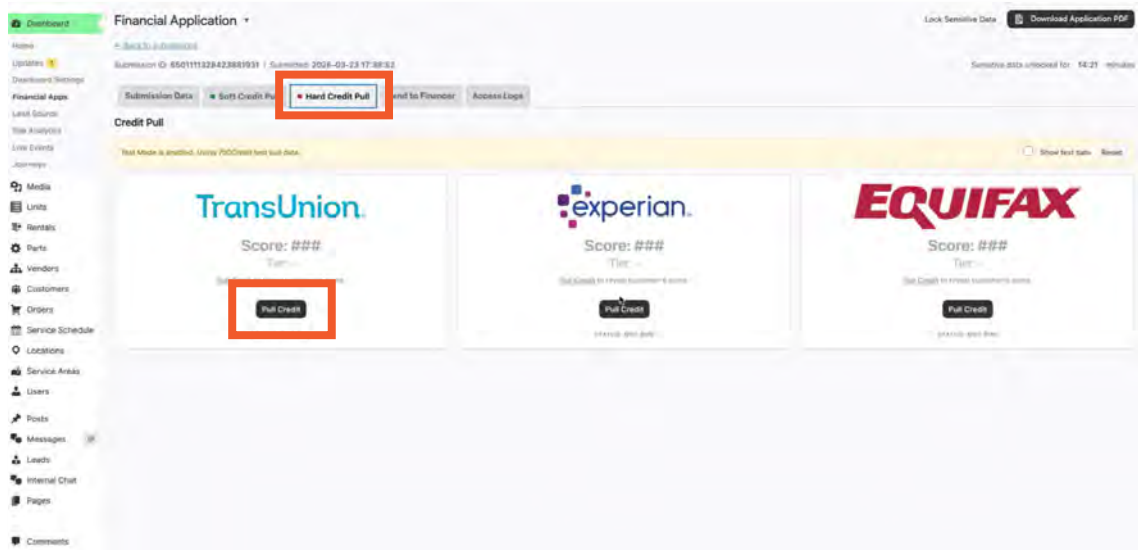
A prequalification score and tier are returned. To view 700Credit's prequalification report (QuickQualify) select the **"View Full Report"** button.



700Credit's soft pull prequalification report will appear on screen within the iframe. Utilize the tabs at the top of the iframe to pan between the soft pull and full credit report.

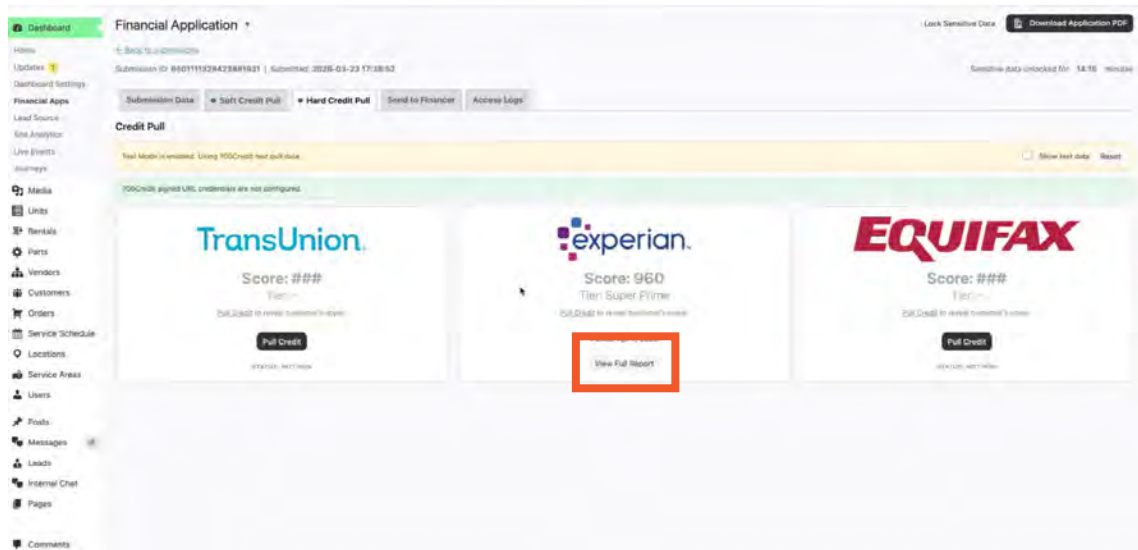


To run a hard pull on the applicant, select the **“Hard Credit Pull”** tab, as shown below. Under the desired bureau, select **“Pull Credit”**.



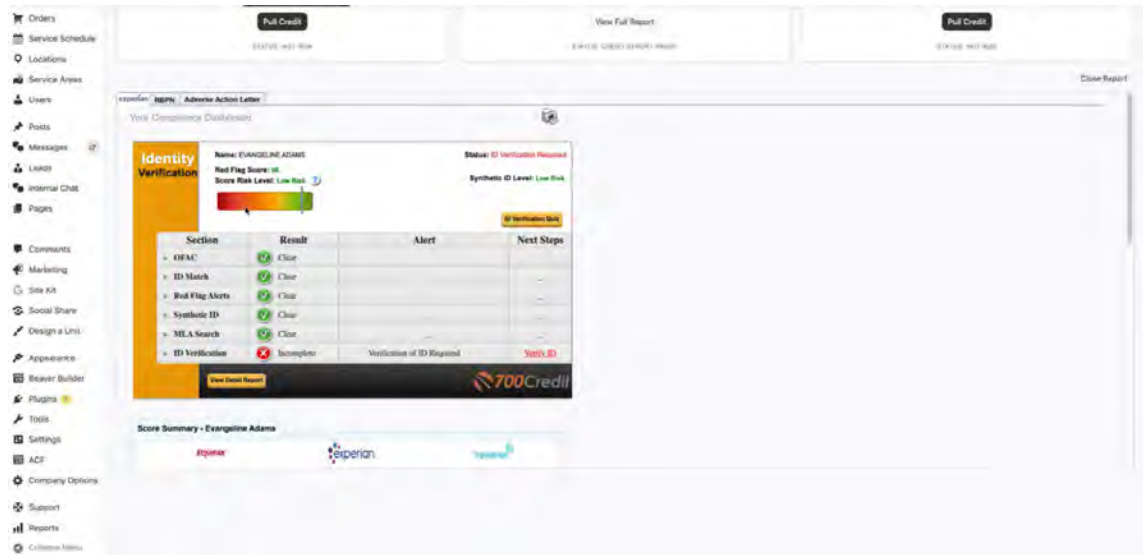
The screenshot shows the 'Financial Application' dashboard. The 'Hard Credit Pull' tab is selected and highlighted with a red box. Below the tabs, there are three credit bureau cards: TransUnion, Experian, and Equifax. Each card displays 'Score: ###' and 'Tier: -'. A red box highlights the 'Pull Credit' button on the TransUnion card.

A credit score and tier are returned. To view the full credit report, select **“View Full Report”**.



The screenshot shows the 'Financial Application' dashboard after a credit pull. The 'Hard Credit Pull' tab is selected. The Experian card now displays 'Score: 960' and 'Tier: Super Prime'. A red box highlights the 'View Full Report' button on the Experian card.

700Credit's HTML credit report will appear on screen within the iframe.



The screenshot displays a 700Credit dashboard with a sidebar on the left containing navigation items like Orders, Service Schedule, Locations, Service Areas, Users, Posts, Messages, Leads, Internal Chat, Pages, Comments, Marketing, Site Kit, Social Share, Design a Unit, Appearance, Beaver Builder, Plugins, Tools, Settings, ACF, Company Options, Support, Reports, and Customer Items. The main content area shows an 'Identity Verification' report for 'Name: EVANGELINE ADAMS'. The report includes a 'Red Flag Score: 0/8' and 'Score Risk Level: Low Risk'. A table below lists verification sections and their results:

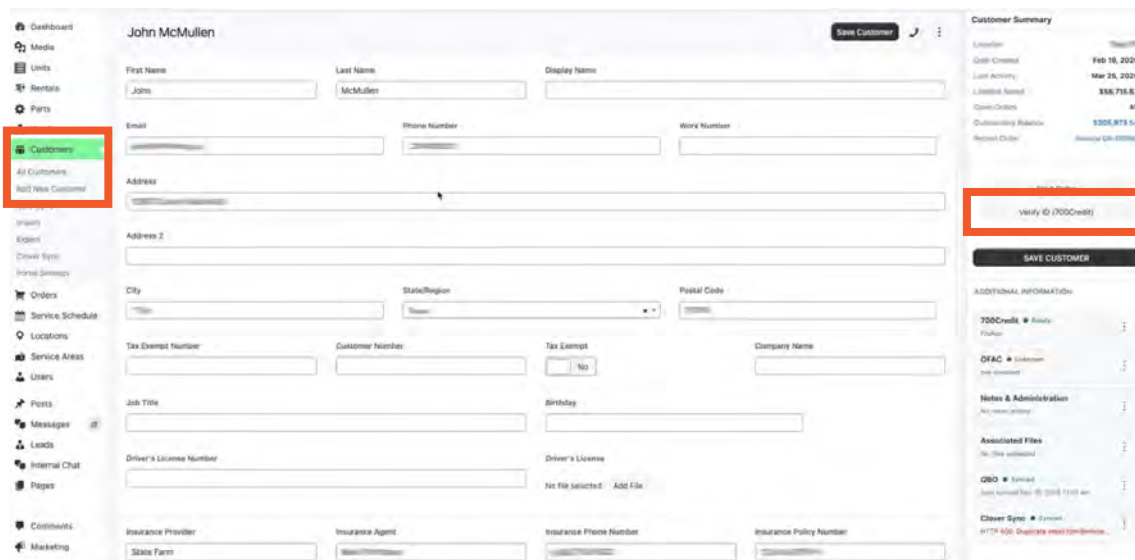
Section	Result	Alert	Next Steps
DFAC	Clear		
ID Match	Clear		
Red Flag Alerts	Clear		
Synthetic ID	Clear		
MEA Search	Clear		
ID Verification	Incomplete	Verification of ID Required	Verify ID

Below the table, there is a 'Score Summary - Evangelina Adams' section with logos for Experian and TransUnion.

## Requesting a Driver's License Authentication

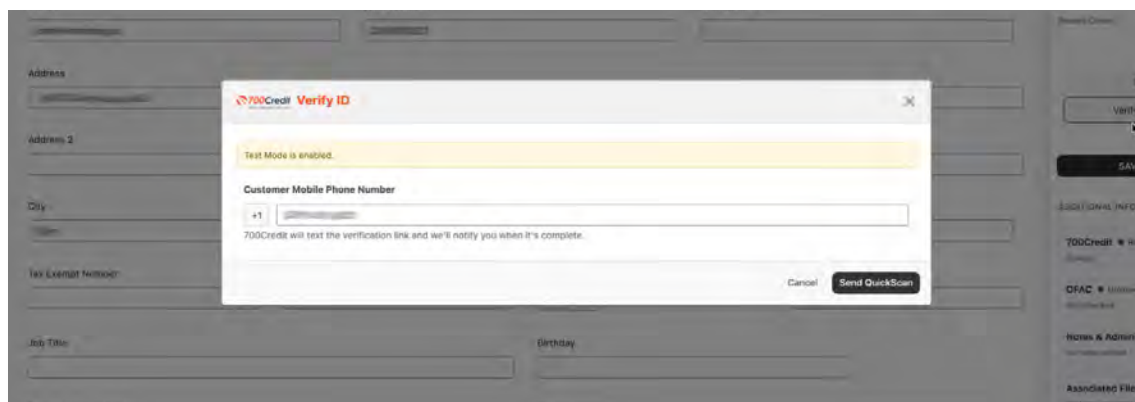
Under the **"Customers"** menu item in the left-hand navigation bar, select either **"All Customers"** and locate the desired customer from the list provided or **"Add New Customer"**.

Ensure the required information is provided in the customer profile (*first/last name, email address, phone number and street address*). Then, in the right-hand column of the profile, select **"Verify ID (700Credit)"**.



The screenshot shows the customer profile for John McMullen. The left-hand navigation bar has the 'Customers' menu item highlighted. The main content area shows the customer's profile with various fields for personal and contact information. The right-hand column contains a 'Verify ID (700Credit)' button, which is highlighted with a red box.

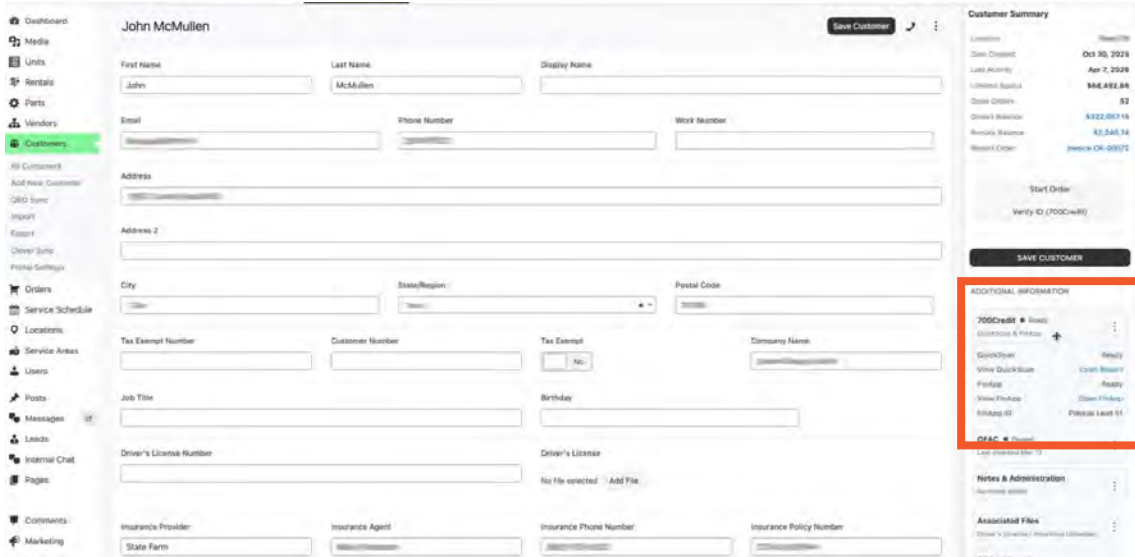
A pop-up window will appear with the customer's mobile phone number auto-populated (*if included in the customer profile*). Select **"Send QuickScan"**.



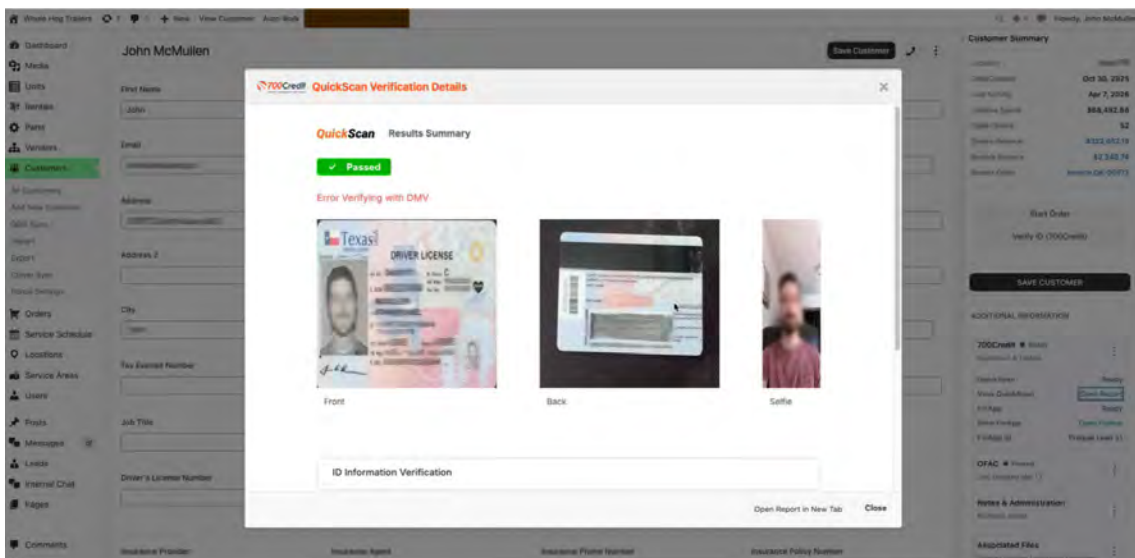
The screenshot shows a pop-up window titled '700Credit Verify ID'. The window contains a message: 'Test Mode is enabled.' Below this, there is a field for 'Customer Mobile Phone Number' with a '+1' prefix and a phone number. A 'Send QuickScan' button is visible at the bottom right of the window.

Once the consumer has completed the QuickScan process from their mobile phone, dealers can locate and expand the **“700Credit FinApp”** pill on the right-hand side of the interface. To view the QuickScan results, select **“Open Report”**.

**Note:** If the customer has started/completed a prequalification or finance application, users can select the **“Open FinApp”** hyperlink, which will bring them to the submissions page to view the prequal/credit report (as shown in the **“Soft/Hard Pulls in Whole Hog”** section).



700Credit’s QuickScan results will then appear on screen within the iframe.





## Introduction to 700Dealer.com

All 700Credit dealers have exclusive access to their own personal credit portal hosted at [700Dealer.com](http://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](mailto:support@700credit.com) | (866) 273-3848.



## Viewing Lead Information

After logging into your [700Dealer.com](http://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.

**QuickQualify Results**

Result: Applicant Found      Score: 618  
Powered by EK, FICO AUTO V8

**Consumer Information:**  
Name: Jane Doe      Email: jane@email.com  
Address: 123 Main St, Farmington Hills, MI 48334      Phone: (989) 555-1234

**Auto Summary:**  
Available Revolving Credit: \$1,450.00      Auto Inquiries last 30 days: 0

**Auto Trade Line 1:**  
Interest Rate: 17.2576%      Original Terms: 73 Months      No. of Late Payments: N/A      Monthly Payment: \$382.00  
Original Amount: \$17,079.00  
Payments Paid: 61.12%      Estimated Payoff: \$3,224.00      Remaining Terms: 12  
Loan Type: Auto      Trade Status: Open

**Auto Trade Line 2:**  
Interest Rate: 4.89%      Original Terms: 61 Months      No. of Compliance Reports: 0  
Original Amount: \$16,045.00  
Payments Paid: 100%      Estimated Payoff: \$0.00      Remaining Terms: 0  
Loan Type: Auto      Trade Status: Closed

**Certificate Status:**  
Printed By: N/A  
Confirmed By: N/A

**Credit Report**  
JANE ANCEN      DOB: 11/01/1990      Date: 05/03/20  
2 SHAFLE CT      SSN: 055-03-1234      In File: 06/08/20  
WESTPORT, MA, 02790      Reported: 03/14/20  
Subscribed: FICO  
Sub Code: 000512003

**PREVIOUS ADDRESSES:**  
Name      City      State      ZIP  
SILVER RIDG      WESTHAMPTON      MA      01082  
11 HINDS DR #3      WESTHAMPTON      MA      01082

**EMPLOYMENT:**  
EMPLOYER X      03/19/19

**Usage Analysis**  
Overall Score: **Passed**

IC Information Verification:    
Identity Verification:    
Synthetic ID Fraud Check:    
Device Identification:

## 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		
	#	%
<b>Total Applicants</b>	<b>43</b>	
Letters Mailed	34	79%
Letters Queued to be Mailed	4	9%
Letters Printed Locally	0	0%
Applicants with No Letter Delivered	5	12%
<b>Adverse Letters Delivered/Scheduled</b>	<b>38</b>	<b>88%</b>

Risk Based Pricing Notice Program Monitor		
	#	%
<b>Total Applicants</b>	<b>43</b>	
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%
<b>RBPN Notices Delivered/Scheduled</b>	<b>41</b>	<b>95%</b>

Red Flag Program Monitor		
<b>Red Flag Alert Status</b>	<b>#</b>	<b>%</b>
<b>Total Applicants With Red Flag</b>	<b>38</b>	<b>46</b>
Red Flag Clear & Cautions	9	24%
Red Flag Alerts	29	76%
Alerts Unresolved	27	
Alerts Resolved	2	
<b>Consumer Alerts</b>		
Fraud Victim and Security Alerts	1	
Active Duty Alerts	0	
<b>ID Verifications</b>		
Complete	0	0%
Incomplete	42	100%

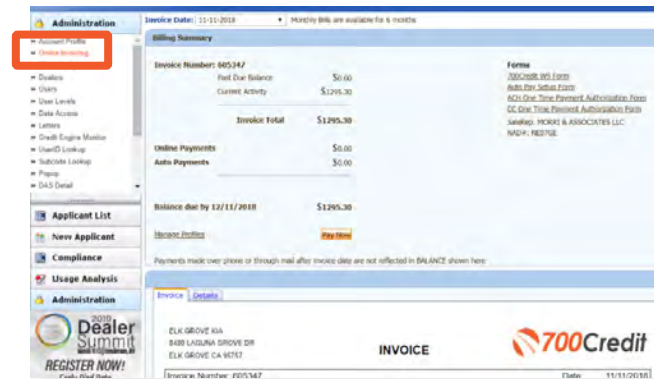
Out of Wallet Authentication Program Monitor		
	#	%
<b>Total Applicants</b>	<b>42/29</b>	
<b>Total Applicants with OOW Presented</b>	<b>42</b>	<b>100%</b>
Applicants Passed	3	7%
Applicants Failed	0	0%
Authentication Abandoned	3	7%
Questions Unavailable	36	86%

OFAC Compliance		
	#	%
<b>OFAC Status</b>	<b>#</b>	<b>%</b>
<b>Total Applicants With OFAC</b>	<b>39</b>	
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.



**Administration**

- Account Profile
- Online Invoicing
- Dealers
- Users
- User Levels
- Data Access
- Letters
- Crash Engine Monitor
- UserID Lookup
- Subsite Lookup
- Phone
- DAS Detail

**Applicant List**

**New Applicant**

**Compliance**

**Usage Analysis**

**Administration**

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

### Billing Summary

Invoice Number: 805347

Final Due Balance:	\$0.00
Current Activity:	\$1295.30
<b>Invoice Total:</b>	<b>\$1295.30</b>

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

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

Invoice Status: **PAID**

Payments made over phone or through mail after invoice date are not reflected in BALANCE shown here.

Invoice | Details

2018 Dealer Summit  
REGISTER NOW!  
Fuels Your Future

ELK GROVE KIA  
8488 LAGUNA GROVE DR  
ELK GROVE CA 95757

INVOICE

**700Credit**

Invoice Number: 805347 | Date: 11/11/2018

You should have been sent your [700Dealer.com](http://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](mailto:support@700Credit.com).