



CREDIT | COMPLIANCE | SOFT-PULLS

700Credit is the largest provider of credit reports, compliance solutions and soft pull products to over 14,000 Automotive, RV, Marine and Powersports dealers across the US.

Credit Report Solutions

We offer franchised and independent dealers direct access to TransUnion, Experian and Equifax credit bureaus, and because we are the largest provider of credit report solutions to automotive retailers, we have negotiated great rates with our partners and pass the cost savings on to our dealers. 700Credit is integrated with over 150 software providers, providing dealers a smooth workflow to ease the sales process.



Compliance Solutions

With constantly changing laws and regulations around credit and compliance, you need a partner that works around the clock to ensure every transaction you perform is completely compliant with every regulation governing the industry.

Our complete compliance package includes:

- Identity Verification / Red Flag
- Privacy Notices
- Adverse Action Letters
- Identity Verification Questions
- Risk-based Pricing Notices
- MLA
- OFAC Compliance
- Synthetic Fraud Detection

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

	#	%
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

	#	%
OOW Presented / Number of Alerts	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

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

Soft Pull Solutions

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, to help you engage consumers and speed the sales process.

QuickQualify

QuickQualify is a powerful “call-to-action” for dealership websites, social media platforms, chat or digital marketplaces and provides dealers with a FICO score and **full credit report**. Your sales team will be empowered with the data they need to discuss qualified payment options based on current lender rates.

QuickScreen

QuickScreen is a dealer-initiated prescreen solution that can be integrated with your BDC, service lane, showroom, and other departments in your store. This gives you visibility into your customer’s credit profile before you work a deal, so you can work the right deal immediately.

QuickScore

QuickScore is a web-based prequalification solution that drives higher consumer engagement by providing them with their Vantage credit score and dealers with a full credit report.

CREDIT REPORT
For the purposes of Pre-qualifying only, not to be used for credit application, a full file is required.

EQUIFAX

WELMACCDONAMON 3339 OSTRICH DR WICHITA KS 67210	DOB: 04/23/1960 SSN: 3000-300-2179 Customer No: 1354201823	Date: 08/19/2020 In File: 06/12/2019 Last Reported: 06/04/2020 First Reported: 06/00/2019
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PREVIOUS ADDRESS HISTORY

Address	City	State	Zip	First Reported	Last Reported
7484 Y KYZDKKK YZ	WICHITA	KS	67210	02/00/2020	01/29/2020

ALIASES

Name
NAUTEK Z BGS
NAUTEK BGS
ZNGOTV NAUTZ

EMPLOYMENT

Employer	Occupation	Date Hired	End Date
INDQZDK			

Score Summary | QuickQualify | Report | Certificate

QuickQualify Results

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

Consumer Information:

Name: John Doe	Email: jdoe@email.com
Address: 123 Main St. Farmington Hills, MI 48334	Phone: (999)-555-1234

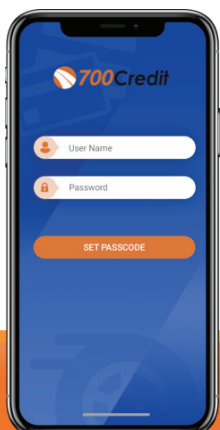
Auto Summary:

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

Auto Trade Line 1

Interest Rate: 17.52765%	Original Amount: \$17,079.00	Original Term: 73 Months	No of Late Payments: N/A	Monthly Payment \$382.00
Percent Paid: 81.12%	Estimated Payoff: \$3,224.00	Remaining Term: 6 Months	Joint: NO	
Loan Type: Auto		Trade Status: Open		

PRINT NOW



QuickMobile

QuickMobile is our dealer friendly web app that allows easy and fast access to all of your lead information, no matter where you are. The app allows you not only to respond quickly to leads, but also to have customers complete applications right from your phone!

GET STARTED WITH 700CREDIT TODAY!