

# Soft Pull Solutions Reports Major Increase in Lender Success as Customers Engage with Text-Based Credit Pull Links

*As consumers increasingly rely on mobile-first communication, businesses of all types are turning to faster, simpler ways to prequalify prospects.*

BAKERSFIELD, CA, UNITED STATES, November 26, 2025 / EINPresswire.com/ -- [Soft Pull Solutions](#) announced today that [finance companies](#) using its secure, mobile-friendly consent-link workflow are seeing significant gains in borrower engagement—especially those who have begun pairing the link with their own AI-powered marketing and messaging tools. The trend highlights how modern finance companies are blending automation with compliant credit processes to bring more qualified prospects directly into their pipelines.



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Soft Pull Solutions Background & Income Checks

Soft Pull Solutions' text-based soft-pull workflow has already become a favorite among finance companies who want a fast, mobile-first way to prequalify [borrowers](#). By sending a secure link through SMS, finance companies give prospects a simple, low-friction way to authorize a soft credit inquiry. The instant, device-friendly experience often leads to faster responses and higher engagement.

Now, many finance companies are taking the next step: integrating AI-driven outreach tools to drive even more borrowers to that secure web application page.

“We’ve seen our customers become increasingly creative,” the company shared. “They’re using AI text assistants, automated follow-up tools, and smart lead-routing systems to bring more borrowers into the process—and they’re having great success doing it.”

## A Simple, Compliant Link—Now Fueled by Smarter Outreach

The process remains the same: finance companies send an SMS containing a secure link to Soft Pull Solutions' compliant consent form. Borrowers tap, review the disclosures, enter their information, and submit the form—giving the lender immediate access to a soft credit report.

Nothing about the compliance structure or the workflow has changed.

What has changed is the way finance companies are driving traffic to that link.

Across industries—mortgage, auto, solar, personal lending—customers are adopting AI-powered communication tools that:

- Send personalized SMS outreach
- Follow up automatically when a borrower doesn't respond
- Detect when leads may be ready to re-engage
- Route prospects into the appropriate funnel
- Trigger messages based on behavior or interest



Businesses tell us that offering prequalification by text has created a noticeable jump in engagement. Customers respond faster when the process takes place on their mobile device."

*Kevin Andersen, CEO*

requirements.

## Borrowers Respond Quickly When the Process Stays on Their Phones

Borrowers overwhelmingly prefer mobile-first workflows, and finance companies are recognizing that speed matters. A text message with a secure link is the fastest entry point into a prequalification process that doesn't require opening a laptop or switching devices.

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Soft Pull Solutions Consumer Credit Checks

When finance companies pair this with AI-driven outreach, they see:

- More borrowers clicking the link
- Fewer stalled conversations
- Faster time to insight
- Clearer separation between high- and low-intent prospects
- Better conversion from online leads and paid marketing campaigns

Finance companies report that their AI tools help them handle large lead lists without letting potential opportunities go cold. Once the borrower taps the link, Soft Pull Solutions takes over with a compliant, fully documented authorization process.

Compliance Still Comes First

Even as finance companies adopt more automated communication methods, the legal requirements remain the same. Under the Fair Credit Reporting Act (FCRA), consent must be captured through a clear, secure, properly disclosed authorization form—which is exactly what Soft Pull Solutions provides.

The company continues to emphasize:

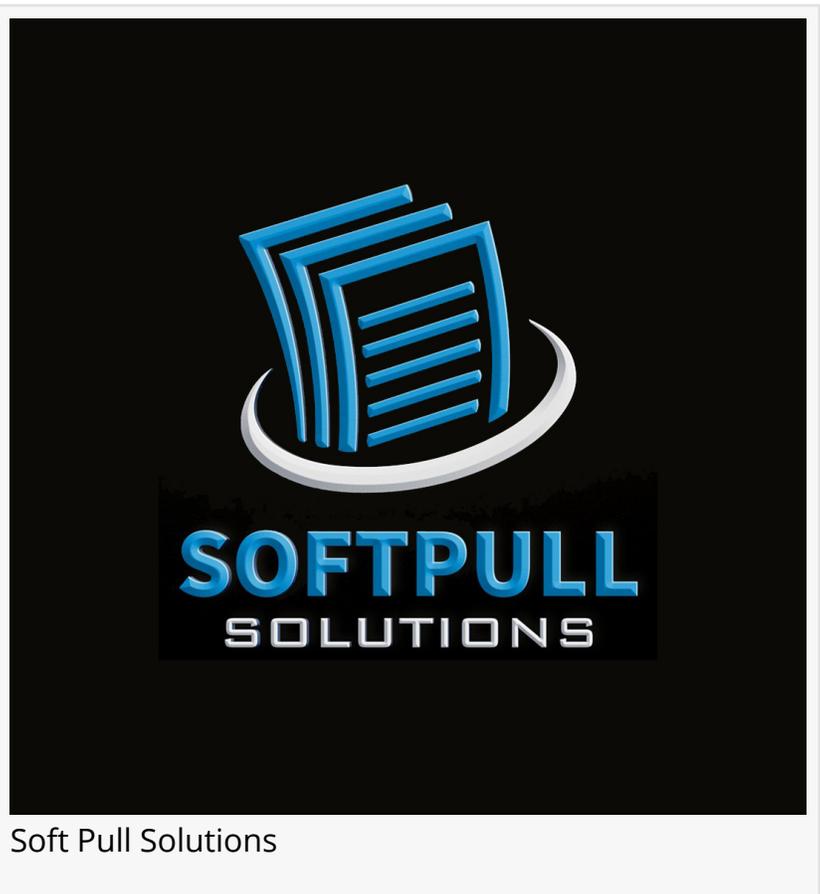
- Authorization must come through the linked consent form.
- Consent is stored automatically for audit and regulatory review.
- The SMS message itself—AI-triggered or manual—cannot substitute for legally required disclosures.

Soft Pull Solutions ensures that every soft pull remains fully documented, even when finance companies use advanced tools to communicate with borrowers.

A Modern Lead Funnel Built on a Stable Foundation

The story is not that AI is replacing lending workflows—it's that finance companies are finding ways to enhance what already works. The secure soft-pull link provided by Soft Pull Solutions remains the centerpiece of the prequalification process. AI simply helps more borrowers reach it.

"Finance companies are telling us their lead flow is stronger than ever," Kevin Andersen, the company CEO said. "They're not changing the credit workflow—they're just getting more eyes on it. And when more qualified borrowers reach the consent form, finance companies get the information they need faster."



Learn More

To discover how finance companies are using Soft Pull Solutions' mobile-friendly soft-pull links to streamline prequalification—and how AI-driven outreach can support traffic without altering compliance—contact Soft Pull Solutions today.

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