Soft Pull Solutions Expands Platform with Income Solutions and Debt-to-Income Insights Across All 3 Major Credit Bureaus

New Solution Gives Lenders & Lead Generation Companies Earlier Financial Visibility During Prequalification While Supporting Faster, Efficient Lending Workflows

Soft Pull Solutions Background & Income Checks

BAKERSFIELD, CA, CA, UNITED STATES, August 5, 2026 /EINPresswire.com/ -- Soft Pull Solutions, a leading provider of credit reporting technology and API integrations for lenders and financial institutions, today announced the expansion of its credit reporting platform with the addition of Income Solutions and Debt-to-Income (DTI) Insights available across all three major U.S. credit bureaus. The new capability provides lenders, brokers, fintech companies, automotive finance providers, and other organizations with valuable financial insights earlier in the lending process, helping improve efficiency during prequalification without adding unnecessary friction for consumers.

As lenders continue to modernize their loan origination processes, many lenders are looking for ways to better understand a prospective borrower's financial profile before investing additional time and resources in underwriting. Soft Pull Solutions' new Income Solutions and Debt-to-Income Insights provide an additional layer of information that can help organizations evaluate opportunities during the early stages of the customer journey.

Importantly, the Debt-to-Income Insights are not intended to replace formal income verification or employment verification, nor should they be used for underwriting or credit decisions. Instead, they serve as an informational tool that can help lenders determine whether an applicant appears to meet preliminary lending criteria before moving further into the loan process.

"Our clients are looking for ways to get additional insight earlier in the lending lifecycle," said a spokesperson for Soft Pull Solutions. "By offering Income Solutions and Debt-to-Income Insights across all three major credit bureaus, we're giving lenders greater flexibility and broader coverage while helping them streamline their prequalification workflows."

Soft Pull Solutions Consumer Credit Checks

One of the key advantages of the new solution is its simplicity. When a consumer has already authorized a credit inquiry as part of a prequalification or credit application, no separate authorization is generally required to obtain these income-related insights, allowing companies to access additional financial information without creating extra steps in the customer experience. This helps organizations reduce delays while maintaining a smoother application process.

> Adding Income Solutions and Debt-to-Income Insights across all three major credit bureaus represents another important step toward providing lenders with the comprehensive tools they need”
>
> *Brad Pendleton*

The new capability is particularly valuable during soft pull prequalification programs, where lenders seek to identify qualified applicants before initiating more extensive underwriting procedures. By reviewing estimated income insights alongside debt-to-income indicators and traditional credit information, businesses can prioritize opportunities differently.

Many financial institutions choose to use these insights as an early tool before ordering more comprehensive verification services later in the lending process. If an applicant continues to meet the lender's program guidelines, organizations may then proceed with formal Verification of Employment (VOE) and Verification of Income (VOI) during underwriting to satisfy lending requirements and document borrower qualifications.

This layered approach can help reduce operational costs by limiting verification expenses to applicants who remain strong candidates after prequalification.

"The goal isn't to eliminate traditional verification processes," the spokesperson at Soft Pull Solutions added. "Rather, it's about providing meaningful financial insight earlier in the workflow so lenders can allocate resources more efficiently and create a better experience for both their teams and their applicants."

Soft Pull Solutions

Soft Pull Solutions developed the new offering to support a wide range of lending environments, including:

- Consumer lending
- Personal loans
- Automotive financing
- Home improvement financing
- Mortgage prequalification
- Credit unions
- Community banks
- Online lenders
- Fintech platforms
- Retail financing programs
- Lead Generation Companies

Because the solution is available across all three major nationwide credit bureaus, organizations gain greater flexibility when selecting data providers while maintaining consistency across their lending operations. This comprehensive approach allows lenders to build workflows that align with their existing credit reporting strategies while expanding access to valuable income and debt-related insights.

As competition within the lending industry continues to increase, organizations are seeking technology that improves efficiency without sacrificing compliance or customer experience. Income Solutions and Debt-to-Income Insights help support these goals by providing relevant financial information earlier in the borrower journey, allowing lending teams to make more informed decisions about which applications should advance through the approval process.

The enhancement also complements Soft Pull Solutions' growing portfolio of integrated credit reporting technologies. The company offers a comprehensive suite of solutions, including soft pull credit reports, hard credit reports, business credit reports, fraud prevention services, identity verification tools, instant prescreen services, credit reporting API integrations, and automated integrations designed to simplify modern lending operations.
By continuously expanding its platform, Soft Pull Solutions remains committed to helping

lenders leverage technology that improves productivity, enhances customer experiences, and supports more efficient credit workflows.

"Our focus has always been on giving clients access to practical solutions that solve real business challenges," the spokesperson said. "Adding Income Solutions and Debt-to-Income Insights across all three major credit bureaus represents another important step toward providing lenders with the comprehensive tools they need to compete in today's digital lending environment."

As financial institutions continue investing in automation and data-driven lending strategies, early-stage financial insights are becoming an increasingly valuable component of the borrower experience. By helping organizations better understand a consumer's financial profile during prequalification, Soft Pull Solutions enables clients to reduce unnecessary processing, improve operational efficiency, and move qualified borrowers through the lending pipeline with greater confidence.

About Soft Pull Solutions
Soft Pull Solutions provides advanced credit reporting technology, lending APIs, and integrated financial data solutions for banks, credit unions, finance companies, mortgage professionals, automotive lenders, fintech organizations, and other businesses throughout the United States. The company's growing portfolio includes soft pull and hard credit reports, income solutions, debt-to-income insights, fraud prevention services, identity verification tools, business credit reports, instant prescreen services, and flexible API integrations designed to simplify lending workflows while improving efficiency, scalability, and the overall customer experience.

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