Soft Pull Solutions Introduces Instant Prescreen Services to Help Lenders Reach Qualified Borrowers Faster

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New Online Prescreen Solution Enables Financial Institutions to Identify Credit-Qualified Consumers for Firm Offer of Credit Campaigns

Soft Pull Solutions Background & Income Checks

BAKERSFIELD, CA, CA, UNITED STATES, August 19, 2026 /EINPresswire.com/ -- Soft Pull Solutions, a leading provider of credit reporting technology, credit bureau integrations, and API solutions for the lending industry, today announced the launch of its Instant Prescreen Services, a powerful new solution designed to help lenders quickly identify qualified consumers for targeted marketing campaigns. Also referred to as Online Prescreen Services, the new offering provides financial institutions with a streamlined way to build compliant prescreen marketing campaigns while improving efficiency and customer acquisition.

As competition for qualified borrowers continues to increase, lenders are seeking smarter ways to connect with consumers who are more likely to qualify for their lending programs. Soft Pull Solutions' Instant Prescreen Services allow banks, credit unions, finance companies, automotive lenders, mortgage lenders, and fintech organizations to access prescreen data quickly and securely, helping them deliver relevant credit offers to eligible consumers.
Unlike a traditional credit inquiry that occurs during the loan application process, prescreen services operate under a different framework established by the Fair Credit Reporting Act (FCRA). When used for qualified prescreen campaigns, consumer consent is not required prior to obtaining prescreen data. Instead, lenders must extend a firm offer of credit to consumers who satisfy the selection criteria established for the campaign. This process enables financial

institutions to identify potential borrowers while maintaining compliance with applicable federal regulations.

"Today's lending environment demands both speed and precision," said a spokesperson for Soft Pull Solutions. "Our Instant Prescreen Services give lenders the ability to identify qualified consumers quickly, launch targeted marketing campaigns with confidence, and improve acquisition efforts while supporting compliance with FCRA requirements. We're excited to provide another valuable tool that helps our clients grow their business."

Soft Pull Solutions Consumer Credit Checks

The new service is designed to simplify prescreen marketing without adding unnecessary complexity to existing lending workflows. By delivering rapid online access to prescreen data, Soft Pull Solutions enables organizations to spend less time gathering qualified prospect information and more time focusing on customer engagement and loan growth.

> Instant Prescreen Services give lenders the ability to identify qualified consumers quickly, launch targeted marketing campaigns, and improve acquisition in compliance with FCRA requirements"
>
> *Brad Pendleton*

Financial institutions can use Instant Prescreen Services to support a variety of lending programs, including personal loans, automotive financing, credit cards, home improvement financing, mortgage lending, and other consumer credit products. Because campaigns target consumers who already meet predetermined credit qualifications, lenders can improve marketing efficiency, reduce wasted advertising spend, and increase response rates.

Soft Pull Solutions developed the platform with flexibility and scalability in mind. Whether an organization conducts periodic direct mail campaigns or manages ongoing digital marketing initiatives, the service can support both small regional lenders and large national financial institutions. The company also offers API capabilities that can integrate with existing lending, customer relationship management (CRM), and marketing systems, helping organizations automate portions of their customer acquisition process.

Key benefits of Soft Pull Solutions' Instant Prescreen Services include:

- Rapid online access to prescreen services
- Efficient identification of qualified consumer prospects
- Support for FCRA-compliant firm offer of credit campaigns
- Reduced marketing costs through more targeted outreach
- Improved campaign response rates
- Flexible implementation for lenders of all sizes
- Integration capabilities with existing lending and marketing platforms
- Secure access to trusted credit bureau data

Soft Pull Solutions

As regulatory requirements and consumer expectations continue to evolve, lenders need technology partners that understand both compliance and operational efficiency. Soft Pull Solutions continues to expand its portfolio of products to meet those needs by providing modern credit reporting solutions that help organizations make faster, more informed lending and marketing decisions.

The addition of Instant Prescreen Services further strengthens the company's growing suite of credit reporting products. Soft Pull Solutions already provides consumer soft pull credit reports, hard credit reports, business credit reports, fraud prevention solutions, identity verification services, income verification products, and API integrations that simplify access to critical credit data.

"Our mission has always been to simplify access to credit information while helping lenders make better decisions," the spokesperson added. "Adding Instant Prescreen Services gives our clients another effective solution for identifying qualified borrowers and creating more successful lending campaigns."
With financial institutions increasingly focused on digital transformation and data-driven marketing strategies, online prescreen technology is becoming an important component of customer acquisition. By enabling lenders to quickly identify eligible consumers and deliver meaningful credit offers, Soft Pull Solutions helps clients compete more effectively in today's lending marketplace while maintaining regulatory compliance.

About Soft Pull Solutions

Soft Pull Solutions is a leading provider of credit reporting technology and API solutions for lenders, financial institutions, fintech companies, automotive dealerships, mortgage professionals, and other organizations that rely on accurate consumer and business credit data. The company offers a comprehensive suite of services including soft pull credit reports, hard credit reports, business credit reports, fraud prevention tools, identity verification solutions, income verification products, and API integrations designed to simplify lending workflows, improve operational efficiency, and support regulatory compliance. Through innovative technology and exceptional customer service, Soft Pull Solutions helps organizations make faster, smarter credit decisions while delivering a better experience for both lenders and consumers.

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