

Soft Pull Solutions Introduces Smarter Credit-Pull Strategy Helps Businesses Improve Consumer “Hit Rates” in Puerto Rico

Soft Pull Solutions' Smarter Credit-Pull Strategy Address Verification Technology to help Businesses, Limit SSN Requests & Improve the Credit-Pull Process

BAKERSFIELD, CA, CA, UNITED STATES, September 1, 2026 /EINPresswire.com/ -- Businesses operating in Puerto Rico can face a unique challenge when attempting to access [consumer](#) credit information: traditional identifying information does not always produce the same credit-bureau “hit rates” businesses may experience in the mainland United States.

[Soft Pull Solutions](#) has developed a technology-driven approach designed to help businesses address that challenge while maintaining one of the biggest advantages of a soft [credit pull](#)—the ability to obtain credit information without routinely requiring consumers to provide their Social Security number.

A soft credit pull can technically be conducted using information such as a consumer’s name and address. However, Soft Pull Solutions has found that businesses serving consumers in Puerto Rico may experience somewhat lower successful match rates when a Social Security number and/or date of birth is not included with the request. One contributing factor is the unique nature of Puerto Rico’s address system, which can make traditional address-based matching more challenging. For businesses, this can create an uncomfortable choice. They can accept lower hit rates. Or, they can begin asking consumers for their Social Security numbers, creating additional friction during the sales and application process.



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Soft Pull Solutions Background & Income Checks

Soft Pull Solutions is offering another option:

Using Address Verification Before the Credit Pull

Soft Pull Solutions has developed a lead-capture and address-verification strategy that allows businesses to collect the information needed to initiate a soft credit pull while adding an additional layer of address verification before the credit report is automatically requested.

The process begins with a customized lead form built for the business by Soft Pull Solutions that can be distributed through text messages, email campaigns, digital advertising, or directly from a website. The consumer completes the form by providing basic identifying information, including name and address. Depending on the business and its specific credit-pull requirements, the form can also request date of birth and, in limited circumstances, a Social Security number.

“

We wanted to find a way for businesses to work with the information consumers are comfortable providing while using technology to verify the address before initiating the credit pull”

Brad Pendleton

Once the consumer submits the information, Soft Pull Solutions uses Google Maps API technology to verify the address provided.

If the address is successfully verified, the system can automatically proceed with the soft credit pull.

If the address cannot be verified, the system does not automatically initiate the credit report request. Instead, the business is notified that a new lead has been received. The business can then evaluate the lead and determine whether it wants to proceed with the credit-pull process.

This approach gives businesses greater control over the information entering the credit-pull process while reducing the need to immediately ask every consumer for sensitive information.

A Better Consumer Experience

For businesses marketing and selling to consumers in Puerto Rico, reducing friction can be just as important as improving the mechanics of the credit-pull process.



**Do you need to pull
consumer credit reports?**



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Soft Pull Solutions Consumer Credit Checks

Consumers may be more willing to complete a financing or prequalification process when they are not immediately asked for their Social Security number.

That can be particularly valuable during the early stages of a sales conversation, when a business is simply trying to determine whether a consumer may qualify for an offer or financing opportunity.

By using name and address information, combined with address verification, businesses can potentially create a smoother path from lead generation to credit evaluation.

The strategy can also help businesses avoid automatically spending money on credit reports when the submitted address cannot be verified. Rather than automatically submitting every lead for a credit pull, the system gives the business an opportunity to review questionable or unverifiable leads first.

The result is a process designed around better data, fewer unnecessary steps and greater control over when a credit report is requested.

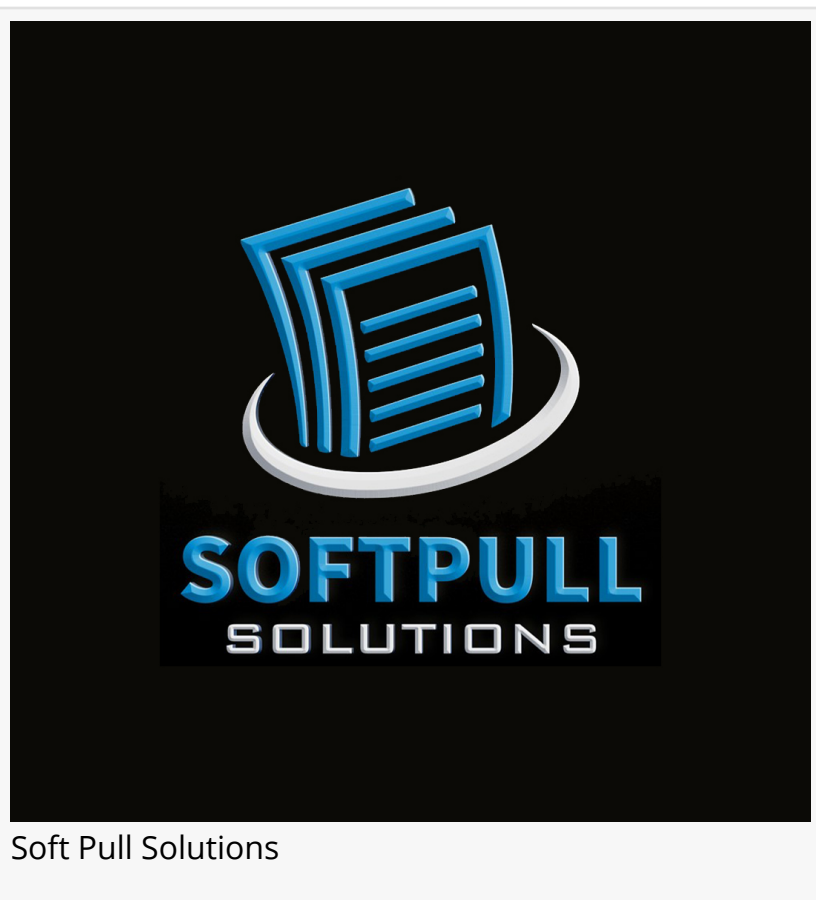
Designed With Puerto Rico in Mind—and Built for U.S.

While Puerto Rico is the immediate focus of this solution, Soft Pull Solutions has developed an approach that can also help businesses address credit-pull matching challenges across U.S. territories.

The company recognizes that businesses serving consumers outside the mainland United States can encounter address and identification challenges that may not be adequately addressed by a one-size-fits-all credit-pull process.

Soft Pull Solutions' approach combines lead capture, address verification and automated workflow technology to help businesses adapt their credit-pull process to the information consumers are actually able and willing to provide.

For businesses in Puerto Rico, that can mean an important shift: instead of making the Social Security number the starting point of the conversation, businesses can use available consumer information, verify the address, and allow the technology to determine whether the lead is ready for an automated soft pull.



Helping Businesses Save Money While Reducing Friction

The financial benefit can be significant for businesses processing a high volume of consumer leads.

When an address cannot be verified, the system can stop the automated process before a credit report is requested. The business can then make an informed decision about whether the lead warrants additional attention.

Businesses may be able to reduce the number of times a consumer is asked to provide their Social Security numbers simply because the business is concerned about achieving an acceptable credit-bureau match. For Soft Pull Solutions, the objective is not simply to pull more credit reports. It is to help businesses build a smarter, efficient credit-access workflow.

“Puerto Rico presents a unique challenge for businesses that rely heavily on name-and-address matching,” said Brad Pendleton at Soft Pull Solutions. “We wanted to find a way for businesses to work with the information consumers are comfortable providing while using technology to verify the address before initiating the credit pull. This approach can help reduce friction, improve the quality of the information being submitted and potentially reduce unnecessary credit-report costs.”

Soft Pull Solutions is expanding credit-reporting and verification technologies to help streamline consumer qualification, financing and prequalification processes.

For businesses serving Puerto Rico, the company’s latest approach offers another way to rethink the traditional credit-pull process—using technology to verify information first, reduce unnecessary requests for sensitive data and make the path from lead to credit decision more efficient.

About Soft Pull Solutions

Soft Pull Solutions provides credit-reporting technology & solutions designed to help businesses credit information through streamlined digital workflows.

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