

# Soft Pulls

## BENEFITS OF PREQUALIFYING CUSTOMERS IN YOUR VINSOLUTIONS PLATFORM

Soft pulls provide a quick and inexpensive way to prequalify a consumer for a vehicle without placing a hard inquiry on their credit file. They do not require an SSN or DOB, and they provide dealers with a FICO® Score and full credit file so accurate quotes can be made earlier in the sales cycle.

### VinSolutions

VinSolutions dealers receive immediate benefits by adding soft pulls into their process.

- **Accuracy in the monthly payment quotes** provided to the consumer by your digital retailing platform sets the proper expectations which is critical to completing the sale and removing friction in the finance office.
- **The FICO® score and FULL CREDIT FILE** you receive from the VinSolutions platform is aligned exactly with your Finance Office's preferred Bureau and ScoreCard.
- **There is no impact on a consumer's credit score** when utilizing a soft pull, as no hard inquiry is placed on the file.
- Consumers that are prequalified early in the sales process are **proven to generate a higher lead conversion rate** than those that were not.
- Prequal leads are **automatically pushed** to the Vin Solutions CRM.

#### QuickQualify Monthly Platform Fee

Franchise Dealerships	Independent Dealerships
\$149.00/month	\$99.00/month

#### QuickQualify Transactional Charges

Equifax	Experian	TransUnion
\$3.99	\$2.89	\$3.79



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