

Soft Pulls

BENEFITS OF PREQUALIFYING CUSTOMERS IN YOUR GUBAGOO 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 a SSN or DOB, and they provide dealers with a live FICO® Score and full credit file so accurate quotes can be made earlier in the sales cycle.

Gubagoo

Gubagoo 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 your Gubagoo Virtual Retailing page 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.

Prequalification Internet Based Transactional Charges

	Equifax	Experian	TransUnion
QuickQualify Transactions	\$3.99	\$2.98	\$5.06
FICO Scorecard Surcharge	\$3.19	\$2.38	\$3.23
Vantage Scorecard Surcharge	\$0.35	\$1.99	\$2.69
FACTA	\$0.21	N/C	\$0.11
Prequalification Monthly Integration Fee	\$59.99		



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