iSoftpull

integration suite

Integration Suite Overview

iSoftpull

iSoftpull credit integrations increase business efficiency

- **300%** increase in website conversions
- **10X** labor performance
- **5X** deals closed
- **50%** increase in overall efficiency

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iSoftpull **Automates Your Business Processes**

Sample API Flow

| Recieve Customer Consent | → | Send iSoftpull Client's PII | → | iSoftpull Runs Credit | → | iSoftpull Applies Intelligence | → | Credit Report and/or Decision is Returned |

➕ **Automate your online pre-qualification process with real-time credit decisioning**

➕ **Integrate your technology ecosystem for seamless pre-qualifications**

➕ **Instant pre-qualification using accurate credit scoring**

➕ **Full credit report or decision only available**

➕ **Decrease your compliance and security obligations by leveraging iSoftpull's framework**

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Available APIs

INTEGRATION SUITE OF PRODUCTS

INTELLIGENCE
indicator

Instantly returns a decision based on custom credit score limits.

REPORT + SCORE
view

Generate new reports and view a report and score from the convenience of your CRM or similar platform.

FULL JSON
feed

Initiate calls and receive raw data feed of credit reports and credit scores within your platform

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INTELLIGENCE INDICATOR

CREDIT SCORE LIMITS

The Intelligence Indicator API enables you to set custom credit score limits and assign specific pre-qualification statuses to your clients. This will help you effectively communicate the appropriate messaging to your clients, and put your employees in the know about their client's credit qualification level.

WEBSITE INTEGRATION

Integrate your website with our Intelligence Indicator API to instantly pre-qualify clients and communicate targeted sales messaging or website redirects based on Intelligence segmentation.

CRM & LOS INTEGRATIONS

Instantly run credit from your CRM or LOS platform and view the Intelligence Indicator result from within your online platform for quick and easy pre-qualifications.

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REPORT + SCORE VIEW

FULL REPORT + SCORE

Instantly view a full credit report and credit score from the convenience of your current CRM or LOS software.

SIMPLE DOCUMENTATION

iSoftpull's documentation for our Credit Report + Score View API is easy to implement making integrating your software with iSoftpull a fast set up.

SECURE + COMPLIANT

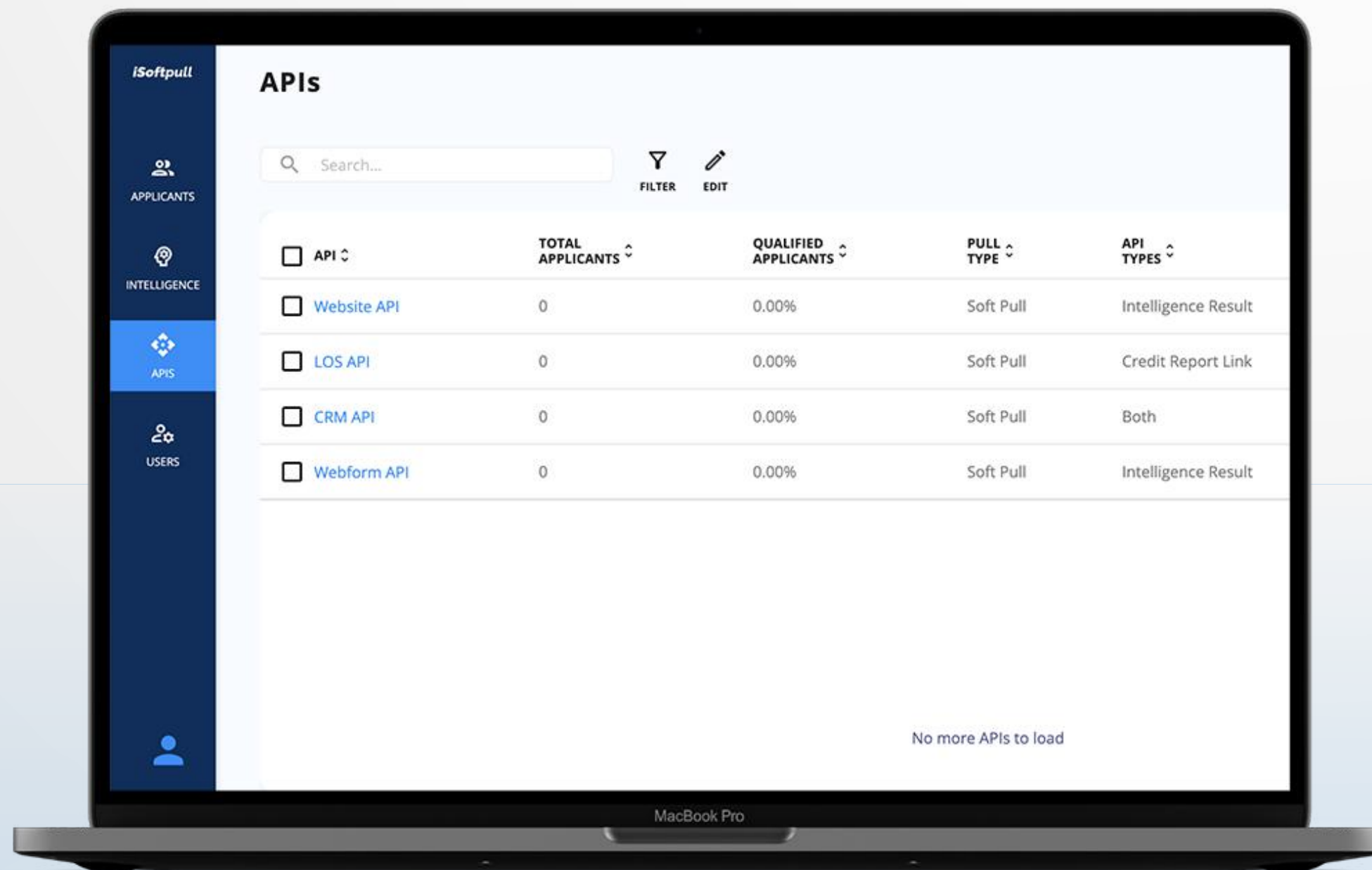Conveniently view new reports with a click of the button, and rest assured your clients' data is safe and secure.

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FULL JSON FEED

CALL + RECEIVE DATA

Make requests and receive raw data from your own software. Parse consumer credit data and map to your own custom fields.

FULL REPORT + SCORE

Instantly access a full credit report and score from inside of your own software.

SECURITY REQUIREMENTS

SOC 2 Type 2, ISO 27001, or PCI DSS

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Integration Use Cases

EXAMPLE API TYPES & PURPOSES

WEBSITE *automation*

Use your own webform to capture your leads PII, automatically pull credit, and inform your lead whether or not they are pre-qualified for your loan products.

CRM *integration*

Pull credit from within your CRM or LOS using your customer's name and address only. View your customer's credit report and FICO® Score from within your CRM.

CALL CENTER *integration*

Integrate credit into your call center software and your phone agents will instantly know their prospect's credit condition.
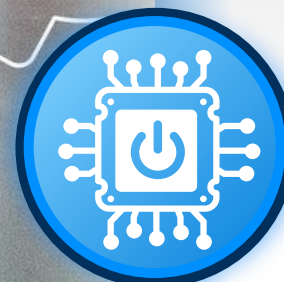
APP *integration*

Integrate credit into your fintech app and pre-qualify your users' for loan products all within your app.

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Soft Pulls vs. Hard Pulls

REPORT DATA

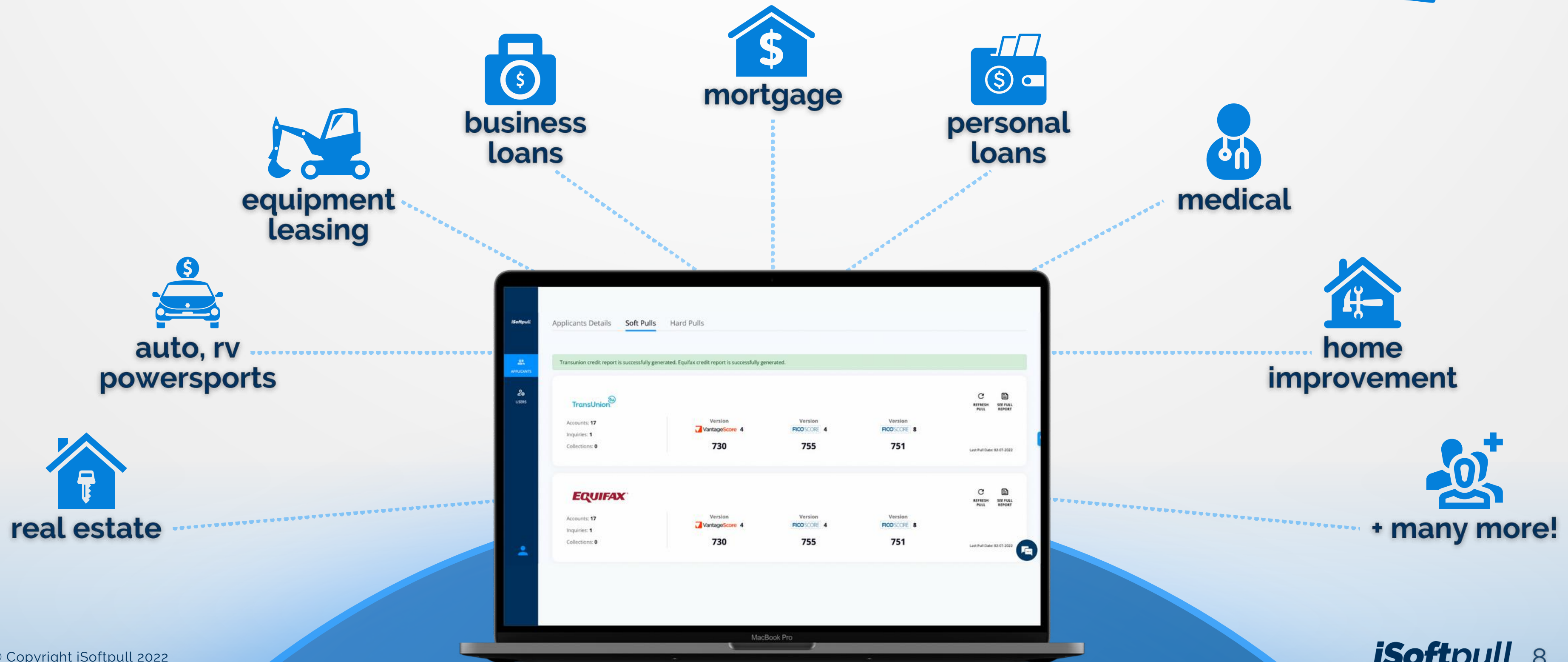| Data on Report	Soft Pull	Hard Pull
FICO® Scores	yes	yes
Tradelines	yes	yes
Inquiries	yes	yes
Collections	yes	yes
Public Records	yes	yes
Employment History	yes	yes

FEATURES

Feature	Soft Pull	Hard Pull
Potentially Lowers Score	no	yes
Places Hard Inquiry on Report	no	yes
Requires SSN	no	yes
Requires DOB	no	yes
Can Present Terms to Client	yes	yes
Can Effectuate a Loan	no	yes
Requires Borrower's Consent	yes	yes

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discover the *iSoftpull* difference

SUPERIOR *software*

iSoftpull was developed with feedback and direction from our clients. Having spoken to thousands of business owners, we created our software to address the needs of your business.

CLIENT *success*

At iSoftpull customer service is engrained in our DNA. We are invested in the success of our customers and provide custom-tailored support to help your business achieve its goals.

AUTHORIZED *reseller*

iSoftpull is an authorized reseller of the credit bureaus. Take the guesswork out of lending and rely on accurate data directly from the source in one easy-to-use platform.

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REVIEWS

★★★★★
JASON EDWARDS
CAPWELL FUNDING
If you're a company that relies on your customer's credit, I highly recommend iSoftpull.

★★★★★
LALEH V. HANKS
AMERICA CHOICE MORTGAGE
"Because a soft pull only requires a name and address only, I am able to review my client's credit much faster... And it's the same exact score as a tri-merge"

★★★★★
JAY D. HUFFAKER
AMUSA CAPITAL FUNDING
"Excellent tool and resource to pre-qualify customers... consistent data matches with actual tri merges, dedicated support staff always available and quick to respond, highly recommend!"

iSoftpull *integration pricing*

- ✓ API Configuration
- ✓ Sandbox Environment
- ✓ Onsite inspection
- ✓ Production Environment
- ✓ Dedicated Support
- ✓ Fast Setup

Click here or scan to get started

Enterprise

$299 /month
billed monthly

+ $2.90 /report

Advanced features for those who need full customization.

Unlimited users

Pay Monthly — Commit monthly | Pay Upfront SAVE 25% Commit annually

Buy Enterprise Now

ENTERPRISE *plan features*

- CRM, LOS, Call Center, Website Integration
- Intelligence
- Full JSON Feed
- Dedicated Support + Phone, Chat, Email
- Equifax & TransUnion
- Full Credit Report
- FICO® Score
- Training Included

How to Get Started

SETTING UP AN API

SANDBOX
configuration

Speak with one of our account executives, tell us about your proposed API, start your onboarding process and obtain access to your sandbox environment.

Same day setup!

SUBMIT
flow chart

Per bureau requirements, we need a documented flow chart of how your process will work before you go live.

(see appendix for examples)

SEND
screenshots

Send us screenshots of your consumer consent form (if applicable), pre-qualification message, and no pre-qualification available message.

(see appendix for examples)

GO LIVE
automation begins

After we have approved your proposed flow and completed your onboarding process, log in to iSoftpull and go live with your API... it's that simple!
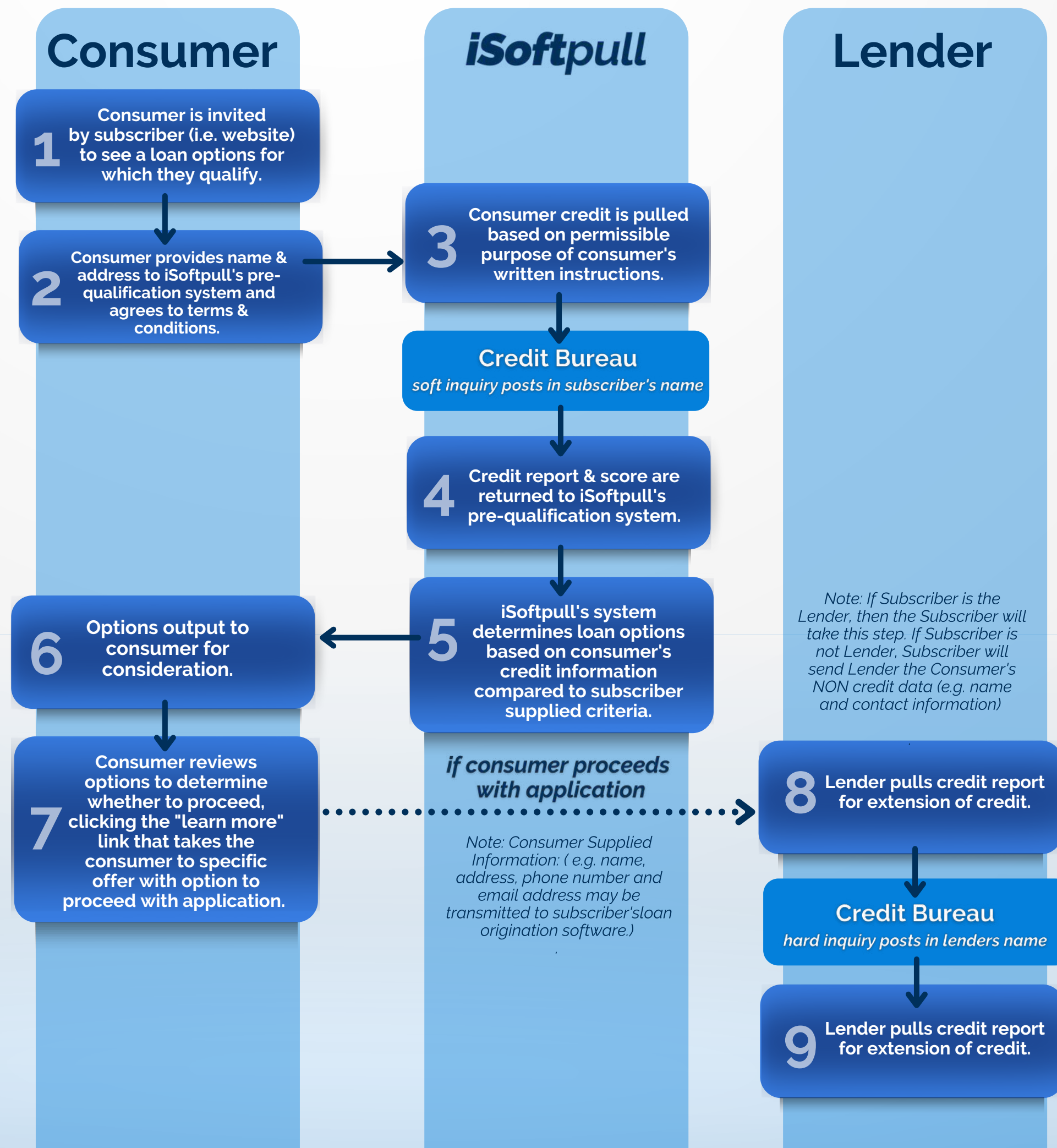
Start growing your revenue using iSoftpull today

click to get started

Appendix I

SAMPLE FLOW

Consumer

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Lender

1 Consumer is invited by subscriber (i.e. website) to see a loan options for which they qualify.

2 Consumer provides name & address to iSoftpull's pre-qualification system and agrees to terms & conditions.

3 Consumer credit is pulled based on permissible purpose of consumer's written instructions.

Credit Bureau
soft inquiry posts in subscriber's name

4 Credit report & score are returned to iSoftpull's pre-qualification system.

6 Options output to consumer for consideration.

5 iSoftpull's system determines loan options based on consumer's credit information compared to subscriber supplied criteria.

Note: If Subscriber is the Lender, then the Subscriber will take this step. If Subscriber is not Lender, Subscriber will send Lender the Consumer's NON credit data (e.g. name and contact information)

7 Consumer reviews options to determine whether to proceed, clicking the "learn more" link that takes the consumer to specific offer with option to proceed with application.

if consumer proceeds with application

Note: Consumer Supplied Information: (e.g. name, address, phone number and email address may be transmitted to subscriber'sloan origination software.)
.

8 Lender pulls credit report for extension of credit.

Credit Bureau
hard inquiry posts in lenders name

9 Lender pulls credit report for extension of credit.

Appendix II

Get Prequalified for an Personal Loan Now

Want to learn what the best loan products you may qualify for? Submit your personal information here and we will match you with the possible loan offerings without affecting your credit! Our software uses our Soft Credit Check Prequalification technology to match you!

First Name*
[First Name]

Middle Name
[Middle Name]

Last Name*
[Doe]

Address*
[Address]

City*
[City]

State*
[State]

Zip*
[Zipcode]

Social Security*
[Social Security Number]

Date of Birth*
[Date of Birth]

Email*
[Email]

Phone*

Other
[Placehol]

☐ I understand that by clicking the "Submit" button, I am providing "written instruction" under the FCRA authorizing [ISOFTPULL CLIENT] to obtain personal credit & other information from iSoftpull, Experian, TransUnion, and/or Equifax solely for credit pre-qualification. This process will not affect my credit score. I also give permission for my contact information to be given to a third party lender, if applicable.

☐ I certify I have read and agree to the Electronic Disclosures communications* Link to electronic disclosures pop up/widget

[Cancel] [Submit]

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Appendix III

SAMPLE PRE-QUALIFIED FLOW

Get Prequalified for an Personal Loan Now

Want to learn what the best loan products you may qualify for? Submit your personal information here and we will match you with the possible loan offerings without affecting your credit! Our software uses our Soft Credit Check Prequalification technology to match you!

First Name*   Middle Name   Last Name*

[First Name]   [Middle Name]   [Doe]

Address

[Addre...]

City*

[City]

Social S...

[Social...]

Email*

[Email]

Other

[Placeh...]

Congratulations, you're prequalified!

We feel with your credit report and score you, will be most suitable with our Preferred Loan which has great interest rates! To learn more about our Preferred Loan and apply, please click the button below.

[Apply]

☐ I understand that by clicking the "Submit" button, I am providing "written instruction" under the FCRA authorizing [ISOFTPULL CLIENT] to obtain personal credit & other information from iSoftpull, Experian, TransUnion, and/or Equifax solely for credit pre-qualification. This process will not affect my credit score. I also give permission for my contact information to be given to a third party lender, if applicable.

☐ I certify I have read and agree to the Electronic Disclosures communications* Link to electronic disclosures pop up/widget

[Cancel]   [Submit]

Appendix IV

Getting Started

The iSoftpull API provides access to read credit report data and allows you to run intelligences. To use any of the APIs, you need to create a Key/Token pair from the API Credentials tab. The API Token is **highly sensitive information**. Handle it carefully and ensure that anyone else does not get access to the token.

Making a Request

To make a request to the API you need to make a POST call to the API endpoint: `https://app.isoftpull.com/api/v1/reports`
The POST call must include the API Key ID and API Secret Access Token in the headers and applicant details in the body.

API Key ID/ Token

Two field headers are required in the request.
- The value of the `api-key` field must be set to the API Key ID
- The value of the `api-secret` field must be set to the API Secret Access Token

Postman Collection

You can test the API using our Postman collection: `https://www.getpostman.com/collections/ae610924d2f2d963c589`

- Download the Postman App or use the Postman Web Version
- Click on the Import button, click on the Link tab, paste the collection link and click on Continue
- After importing the collection, you can use any one of the three onboarding applicants
- Fill in the correct values for `api-key` and `api-secret` in the headers tab and click on Send

Applicant Details

The applicant details should be provided in the body of the request

FIELD	DESCRIPTION	REQUIRED/OPTIONAL
first_name	First Name	Required
last_name	Last Name	Required
address	Address	Required
city	City	Required
state	State. Full Name instead of an abbreviation. i.e. 'New York' instead of 'NY'	Required
zip	Zipcode	Required
ssn	Social Security Number. No dashes. i.e. '212074628' instead of '212-07-4628'	Optional for a soft pull. Required for a hard pull
date_of_birth	Date of Birth. Uses mm/dd/yyyy format	Optional for a soft pull. Required for a hard pull

Sample Response

If the API doesn't receive all the mandatory applicant details, it will send an error message with a status value of "failure" and a message with the reason for failure.

```
{
    "status": "failure",
    "message": "Last name can't be blank"
}
```

If all the applicant details are filled out, the API response will contain the reports data and/or the intelligence data depending on the configuration selected when creating the API. The reports data will contain the status, message and report link for each bureau. The report link will only be included if the report generation was successful. The intelligence data will contain the result (either "passed" or "failed") and the intelligence name.

```
{
  "reports":{
    "equifax":{
      "status":"failure",
      "message":"Service Unavailable."
    },
    "transunion":{
      "status":"success",
      "message":"Transunion credit report generation succeeded.",
      "link":"https://app.isoftpull.com/client/applicants/view_only/123/soft_pull"
    }
  },
  "intelligence":{
    "result":"passed",
    "name":"Loan Silver"
  }
}
```

Appendix VI

Full feed parsing documentation is available upon request... ask your iSoftpull account executive for more information.