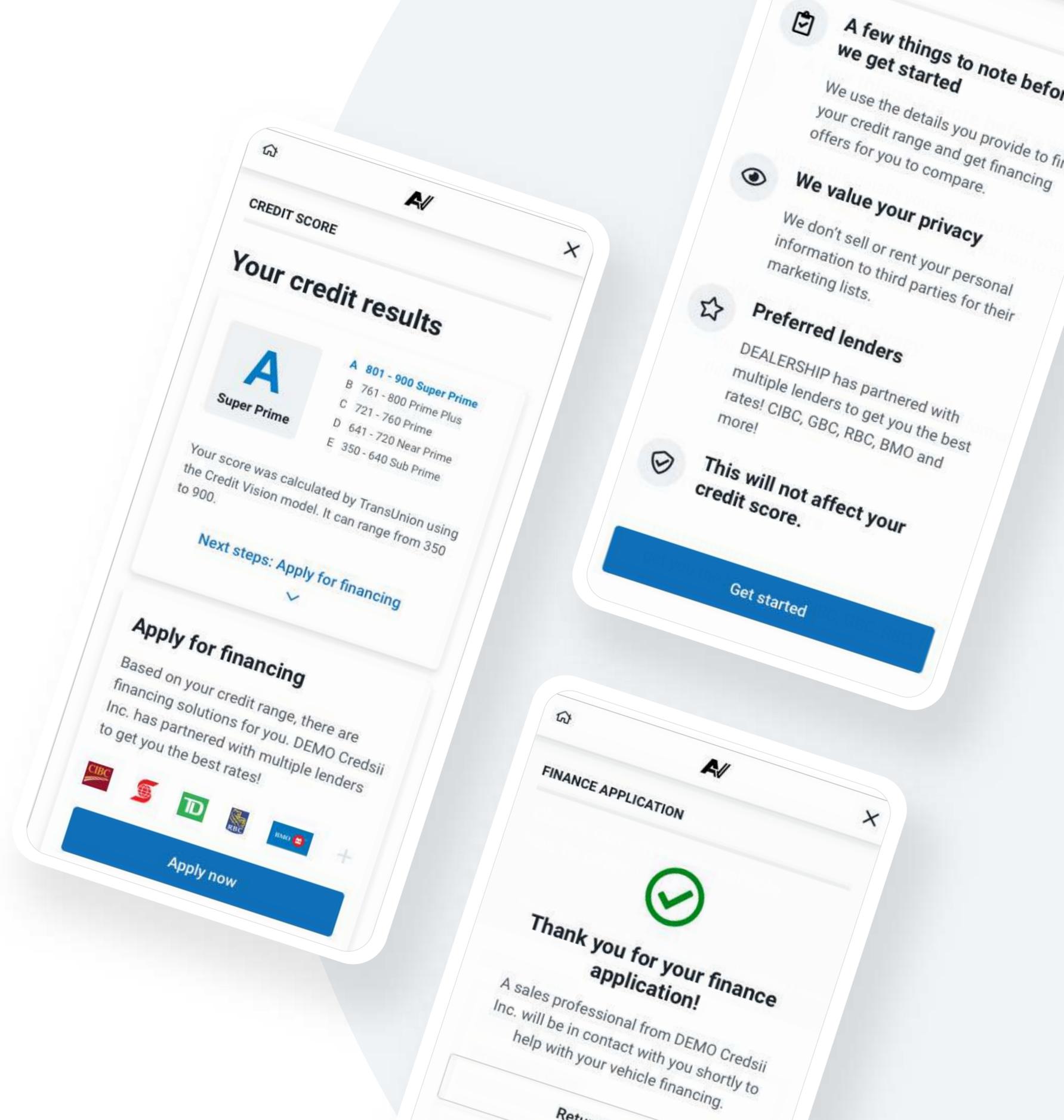
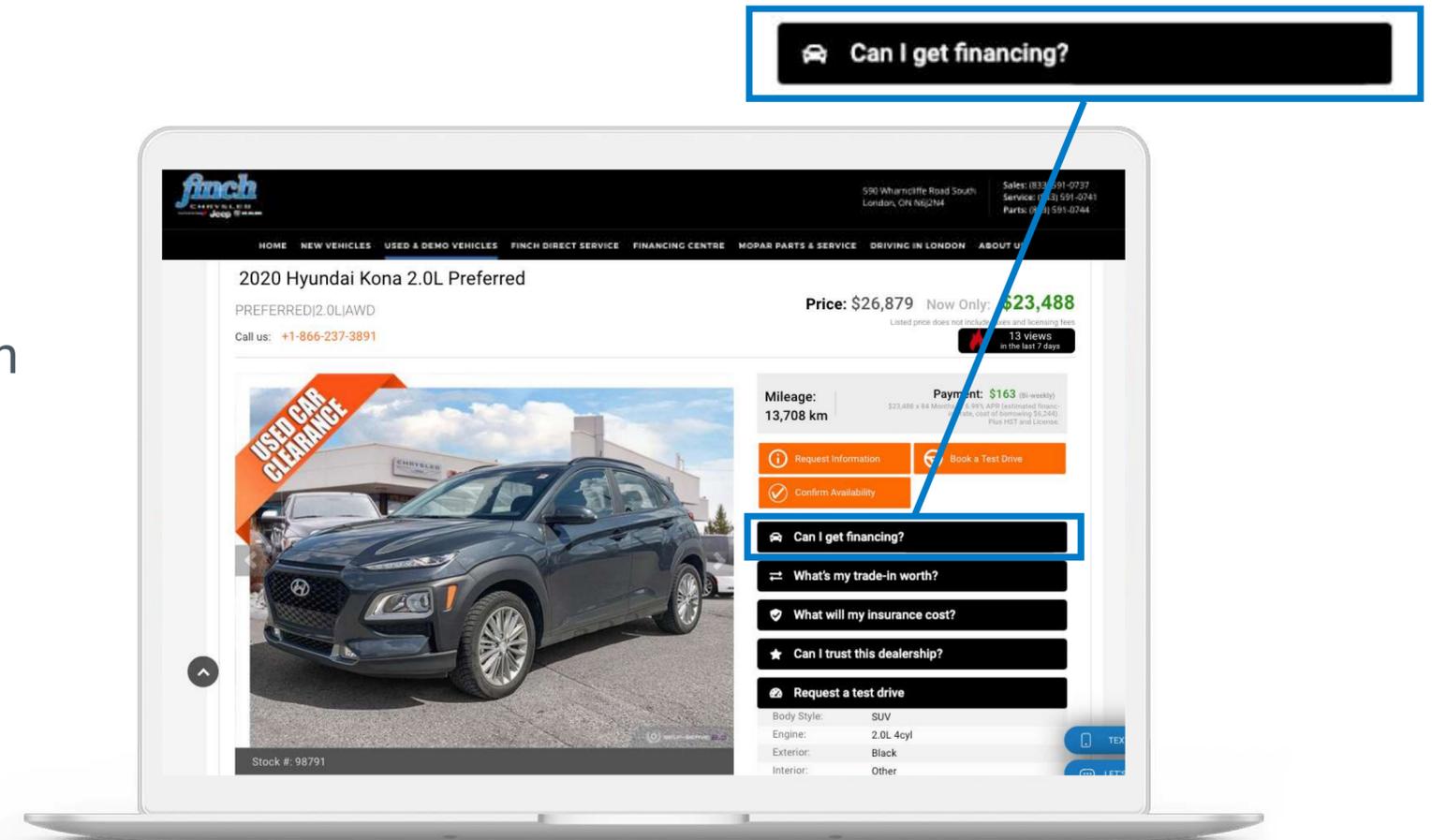


AutoVerify Credit Lead Handling



What is AutoVerify Credit?

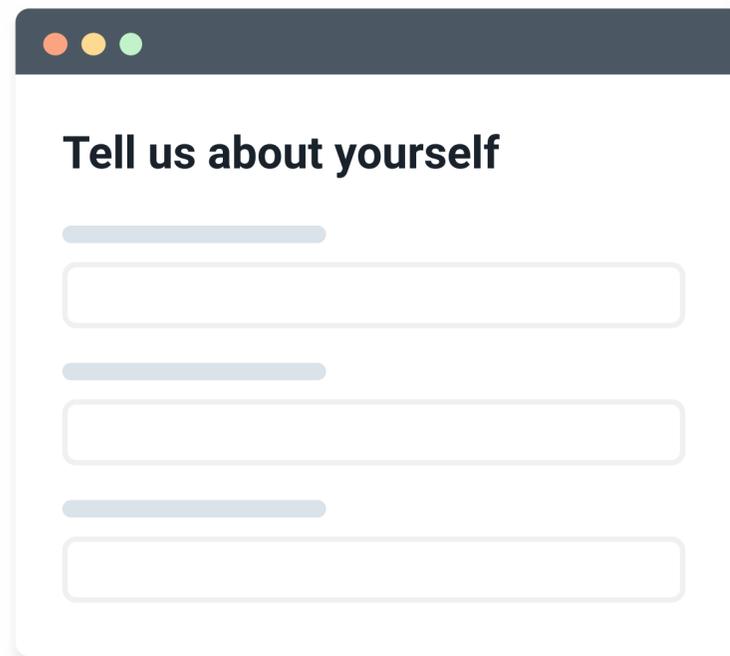
- ✓ Generate finance leads from your own website.
- ✓ Give customers a free credit profile from TransUnion
- ✓ Allow customers to do a formal application online (we email it directly to your F&I manager)



How does it work?

The lead you get depends on which point the customer stops using the tool

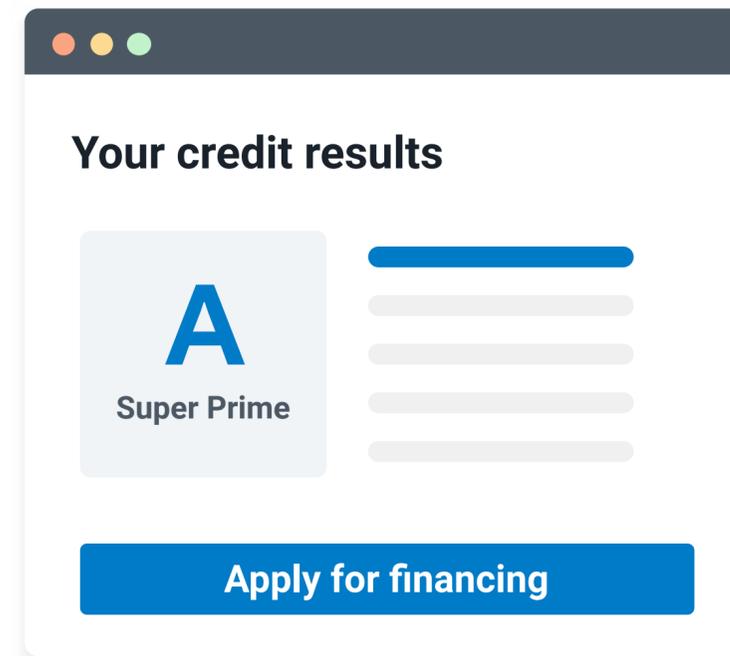
Basic info → **Partial lead**



Tell us about yourself

Form with four input fields.

Credit profile → **Credit lead**

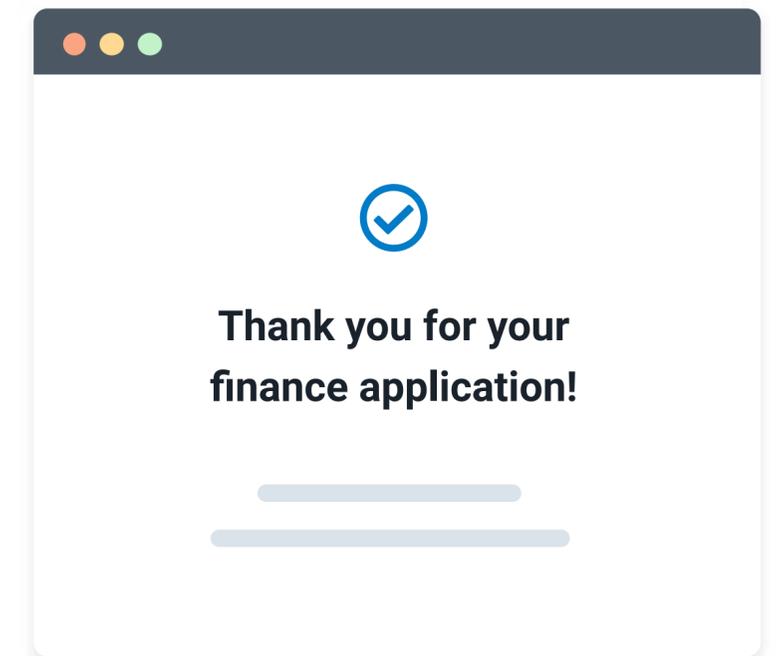


Your credit results

A Super Prime

Apply for financing

Finance application → **Full app**



Thank you for your finance application!

What are the different types of leads?

This is how leads appear over email. We can also send them into a CRM.

Partial Lead

Customer Name: Sean Sandy
Email: sean.sandy@gmail.com
Phone Number: +15197779051
Lead Origin URL: <https://staging.autoverify.com/admin/widget>
Lead generated from: autoverify.com

Credit Lead

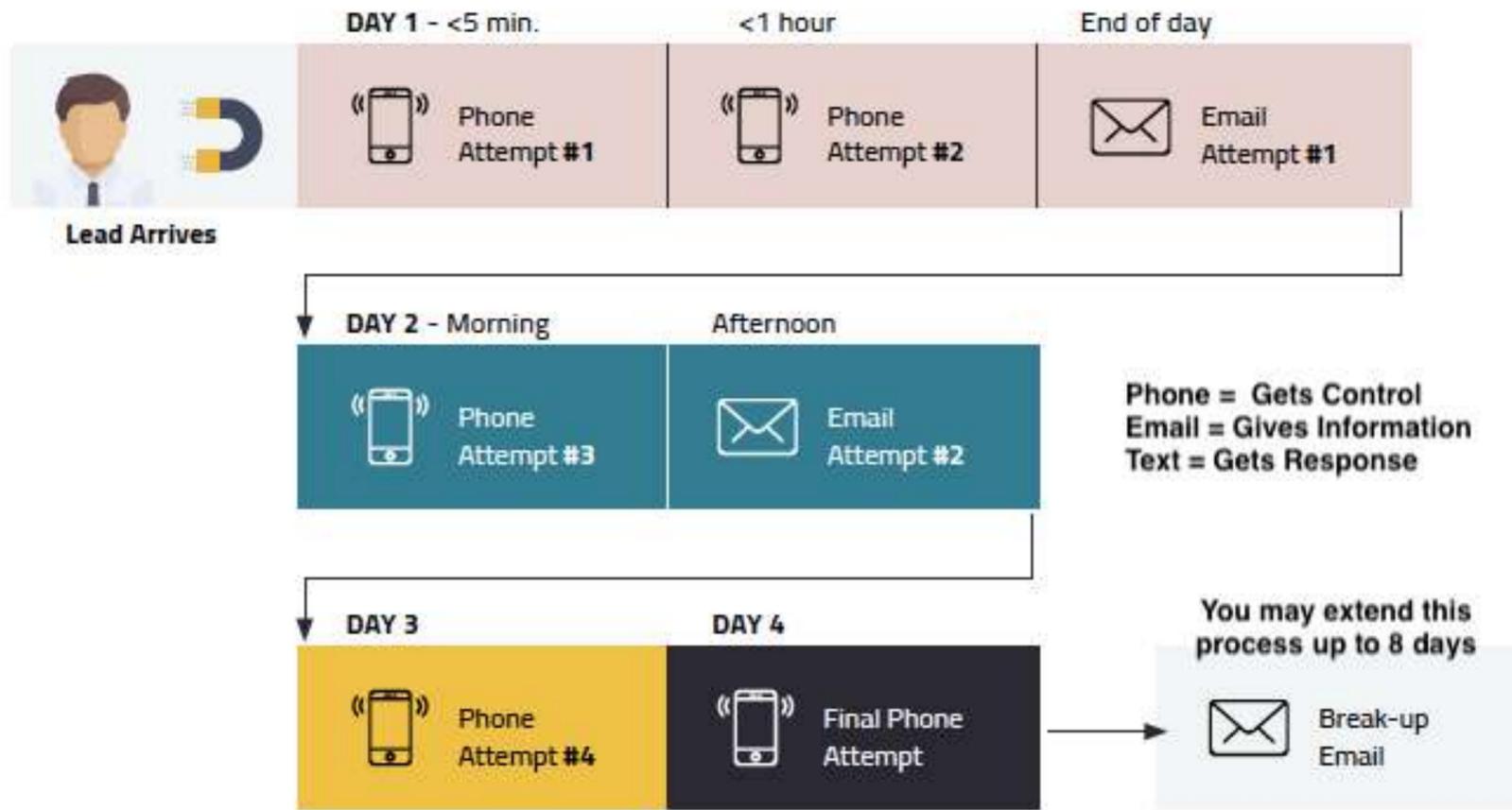
Customer Name: Sean Sandy
Email: sean.sandy@gmail.com
Phone Number: +15197779051
Credit Score: C: 721-760
Lead Origin URL: <https://staging.autoverify.com/admin/widget>
Lead generated from: autoverify.com

Full Lead and Full App*

Customer Name: Sean Sandy
Email: sean.sandy@gmail.com
Phone Number: +15197779051
Finance Amount: 28250
Finance Amount (Monthly Estimate): 663.32
Price of new vehicle: \$25000
Loan Amount: \$28250
Monthly Rate: \$663.32
Term: 48 mo
Sales Tax: 13%
Expected Interest Rate: 5.99
Lead Origin URL: <https://staging.autoverify.com/admin/widget>
Lead generated from: autoverify.com

***Full app is emailed directly to your F&I manager**

What should my follow-up look like?



What's the script?

We will cover everything below to show you exactly how to handle the leads.

Objectives	Scripts	Objections	Templates
<ul style="list-style-type: none">• Get the customer to do a credit application.• If we can't get that, just get them into the showroom.• If that's not possible, help them research to build a relationship.	<ul style="list-style-type: none">• Partial Lead• Credit Lead• Full Lead	<ul style="list-style-type: none">• Common objections – all inbound• Common objections – credit leads	<ul style="list-style-type: none">• First response• Follow-up• Objection• Text messages

Partial lead

Phone script

Hi [customer's name], it's [rep name] calling from [dealership], I know you weren't expecting my call, but could I steal a quick second?

I am calling because you visited our website and started using our finance research tool, but didn't quite make it to the end. That's actually really common.

I work with a lot of customers who start researching financing online and they love that I help them make a confusing topic like finance seem really simple – it's just about figuring out your background and budget.

Do you mind if I ask you a couple easy questions about that? Thanks!

Were you trying to use that tool to figure out your credit background, or do you already know that?

Yes, I was Awesome - I can definitely help you there. By finding out whether or not you'd get financing based on your credit.

Already know it Perfect!

Have you put any thought into your budget, or would it be helpful to figure out what a monthly payment might be?

Yes I know my budget Awesome - well you're ahead of the game then.

Don't know my budget No problem, that's why I asked. It's hard to know that until you know what a monthly payment would be.

Thanks for sharing all that with me [customer's name].

Honestly, based on your situation you sound like most of my customers who have been researching online and have gotten to the point where it makes sense to do a finance application.

We already have most of the info we'd need from you so we'd only need to know a few more things.

Once you get the application out of the way that's your ticket to pick out whatever you want on the lot.

Anyway - I know you'd get approved - but do you think it'd make sense to apply and see how much you'd get approved for?

Yes Awesome – I would just need a few pieces of info from you [get info for credit app]. Did you want to set an appointment to come in now, or when I call you back with the approval?

No No worries at all, timing is everything in life and I just want to help you feel safe and comfortable with researching. Based on what you said about [budget answer] and [background answer] it still seems like it would make sense to [figure out your monthly payment / figure out your credit] – I can do that for you really easily with some tools in the store here. Would it make sense to take 30 minutes some time and let me help you figure that out in person?

Yes Great, when can you come in?

No No problem at all! Last question for you, is it just a timing thing? I'd be happy to lay low for a bit and follow-up with you.

Partial lead

Email template

New Message

To: Cc Bcc

Subject: [\[customer's name\]](#) – wanted to help with financing research.

Hi [\[customer's name\]](#).

I'm [\[rep name\]](#), and I work at [\[dealership\]](#). My job is to make car financing easier for our customers. I noticed you started using our online finance research tool. Good idea!

I wanted to reach out because you didn't quite make it to the end of the process where you receive a free credit report and calculate your monthly payments.

You're actually super close to being able to do a finance application – once that's approved you'll be able to just walk around the lot and pick the vehicle you want. I just wanted to see which next step made the most sense for you.

Are you at the point where you want to do a quick application so you can just walk around the lot and pick the vehicle you want?

Or, would it be better for me to just help you with the research things for now, like what your credit is and what a payment would be?

Let me know what you think.

[\[rep name\]](#)

PS - I'm happy to jump on the phone and chat about this if that's easier for you.

⋮ 

Credit lead

Phone script

Hi [customer's name], it's [sales rep name] calling from [dealership]. I know you weren't expecting my call, but could I steal a quick second?

I was calling because you had come on our website and it looks like you got a credit report from our financing tool – does that sound about right?

Great – that's why I was calling! I had a question and some help for you. I noticed here you didn't calculate what a monthly payment might be.

Have you put any thought into your budget, or would it be helpful to figure out what a monthly payment might be?

Yes I know my budget Awesome! Well you're ahead of the game then.

Don't know my budget No problem, that's why I asked. It's kind of hard to know that until you know what's a realistic, affordable monthly payment would be.

Well, based on your credit profile, I know you'd get approved for sure. At this point I would definitely recommend you do a credit application as your next step.

We already have most of the info we need, we already know you'd get approved - it's just a matter of seeing how much you'd get approved for.

Do you think it'd make sense to apply and see how much you'd get approved for?

Yes Awesome – I would just need a few pieces of info from you [get info for credit app] . Did you want me to call you back once this is approved to set up a time to come in, or is it easier to just set that up now?

No No worries at all, timing is everything in life and I just want to help you feel safe and comfortable with researching. Based on what you said about [budget answer] and [background answer] it still seems like it would make sense to [figure out your monthly payment / figure out your credit] – I can do that for you really easily with some tools in the

store here. Would it make sense to take 30 minutes some time and let me help you figure that out in person?

Yes Great, when can you come in?

No No problem at all! Last question for you, is it just a timing thing? I'd be happy to lay low for a bit and follow-up with you.

Credit lead

Email template

New Message

To: Cc Bcc

Subject: [\[customer's name\]](#) – wanted to help with financing research.

Hi [\[customer's name\]](#).

I'm [\[rep name\]](#), and I work at [\[dealership\]](#). Part of my job is to make the finance process easier for customers like you. Thanks for checking out the credit tool on our website.

I wanted to reach out about your credit profile – based on the information you provided, you'd be approved for credit from our store!

That approval is pretty much your golden ticket – once you have it you can basically pick whatever you want off our lot.

Would you be willing to provide a bit more information so we can move ahead with your credit approval?

Thanks in advance.

[\[rep name\]](#)

If chatting on the phone or texting is easier for you just let me know.

⋮ 

Full lead

Phone script

Hi [customer's name], it's [rep name] calling from [dealership], I know you weren't expecting my call, but could I steal a quick second?

I was calling because you had come on our website and it looks like you used our financing tool to get your credit and calculate a payment - does that sound about right?

Great – that's why I was calling! At this point I would definitely recommend you do a credit application as your next step. We already have most of the info we need, we already know you'd get approved - it's just a matter of seeing for how much and other details that come back. Once you do that it's your ticket to just walk around the lot and pick what you want.

Do you think it'd make sense to do an application?

Yes Awesome – I would just need a few pieces of info from you [get info for credit app] . Did you want me to call you back once this is approved to set up a time to come in, or is it easier to just set that up now?

No No worries at all, timing is everything in life and I just want to help you feel safe and comfortable with researching. Can I ask, is it just a timing thing or is there something else that holding you back? I'd be happy to lay low for a bit and follow-up with you when you think it makes sense.

Full lead

Email template

New Message

To: Cc Bcc

Subject: [\[customer's name\]](#) – wanted to help with financing research.

Hi [\[customer's name\]](#).

I'm [\[rep name\]](#), and I work at [\[dealership\]](#). It's my job to make the finance process simple for customers. Hopefully you found our online tool helpful!

I'm reaching out because I noticed you got your credit profile and calculated what a monthly payment might be. There are so many options available to you based on the information you provided.

The next step is just a quick finance application so we can get your approval back officially. Once we get that approval, you can basically choose from anything from our lot!

It's really simple, we could do it over the phone, I could email/text you the info we need, and set an appointment to come in once you know you're approved.

Do you want to move forward? Thanks in advance,

[\[rep name\]](#)

Send ⋮ 🗑️

Follow-up

Email template

Take the first response email you sent, forward it to them again, and use this message.

New Message

To: Cc Bcc

Subject: FW: (whatever the first subject line was)

Hi [customer's name].

Just wanted to follow up on my recent email.

Don't worry, I understand how busy you are – but I didn't want my email to get lost in your spam.

Thanks,

[rep name]

[Send](#) ⋮ 🗑️

Break-up

Email template

Once you've completed what your dealership says is a full-cycle attempt to contact (4-5 calls + 2-3 emails) then use a break-up email.

New Message

To: Cc Bcc

Subject: [\[customer's name\]](#) it's not you, it's me.

Hi [\[customer's name\]](#).

I've tried getting a hold of you a few times now, because you're honestly in a very good position compared to most other people in terms of financing a vehicle.

Since I haven't heard back, I'm going to assume you're not interested for now.

If I've misunderstood or it's just not good timing and you'd rather me follow up in a few weeks, just let me know.

Thanks, and best of luck!

[\[rep name\]](#)

Send ⋮ 🗑️

Objection handle

Email template

When a customer gets back to a first response with the old “I was just researching” objection, use this.

New Message

To: Cc Bcc

Subject: [\[customer's name\]](#) it's not you, it's me.

Hi [\[customer's name\]](#).

Thanks so much for getting back to me.

I completely understand you were just doing online research – most of the people I help are in that position, that's why I was reaching out to you.

Most car buyers eventually get to the point of needing more information than they can find online. If you're in that boat, I can help!

Anyway - I just wanted you to know I'm here to help you research, NOT to try and sell you something, and I figured based on what you did with that credit tool I could probably really help you move past getting general info online to finding specific information that's specific to you and your situation.

Do you think it'd make sense to have a quick chat on the phone or in person?

If not, no worries, but I just wanted to hit home that I am here to help you research, not try to sell you anything.

Thanks,

[\[rep name\]](#)

[Send](#) ⋮ 🗑️

Text message templates

First message:

Hey [customer's name]. How's your day going? :)
This is [rep name] from [dealership]. I just received your inquiry and I understand you are looking for a vehicle and for financing. What kind of vehicle are you in the market for?

Second message:

For sure. I have most of your application filled out I just need to confirm a few more things. Once that is done, we will be able to have a better idea of what your options are. Can I complete that with you via text?

Appointment confirmation:

Hi [customer name] Just a quick reminder of your appointment today at [time] with [sales rep] at [dealership name] ([dealership address]) Please reply Yes or No to confirm your meeting.

Questions for credit app:

- What is your full name, date of birth, marital status and email address?
- What is your full mailing address? How long have you lived there for? Do you own/rent/live with family? How much do you pay?
- Thanks. Can I get a previous address and how long you lived there for? (I just need 2 years of history).
- Awesome. Where do you currently work? What is your position? How long have you worked there for? What is your income per month before taxes?
- Ok sounds good. Where did you work previously? What was your position? What was your income? (I just need 2 years of history).
- Sounds good. Do you have any other sources of income at all? Who do you bank with? Any repossessions or bankruptcies in your past?
- No worries. Do you prefer payments monthly, or bi-weekly? Are you planning on putting any cash down? Do you have a co-signer?
- Can I get your authorization stating that all information that you have provided me is true and correct to the best of your knowledge, and that you are authorizing [sales rep] to access your credit and obtain approval?
- Thanks. Once I have you approved and everything lined up, when can you stop in to the dealership to check out some options and to have your vehicle appraised?

Common objections

Common objections that come from ALL web leads.

“Just looking to research”	“Not in market right now”	“I didn’t like the numbers I found”
<p>Oh I know - that’s actually why I was calling. Most of our clients start out just doing research and I am not calling to try and sell you anything. A lot of my clients just like that I help them simplify their research and give them expert answers instantly.</p> <p>Do you mind if I ask, have you put any thought into [trade-in value, vehicle of interest, monthly payment]?</p>	<p>That doesn’t surprise me at all. I understand most people are doing a lot of online research nowadays. So to be honest I’m not expecting you to run down here with a bag of gold coins - I just figured you were probably doing research online and might have gotten to the point where it makes sense to talk to an expert. So that’s why I was calling – just to introduce myself, here to help.</p> <p>Can I ask, have you put any thought into [trade-in value, vehicle of interest, monthly payment]?</p>	<p>That’s actually why I was calling. Most of our clients do a lot of online research to start but that’s the thing about researching online. There’s nobody to talk to who can explain things and even sometimes adjust things so the numbers actually make sense and work for you. If you were ever able to come into the dealership we could sit down do some of that research together and it would probably look better and make sense very quickly.</p> <p>Would it be helpful for you if we did that? OK - when can you come in?</p>

Common objections

Common objections that come from CREDIT web leads.

“I couldn’t get my profile”	“Will this affect my credit?”	“The interest rate is too high”
<p>No problem, it’s a credit database so the tool is a bit more sensitive than something like our trade-in tool. If you came into the dealership I could help you do that really quickly, and probably answer a bunch of other questions for you around financing. Would that be helpful?</p>	<p>No, using that credit profile tool will never affect your credit profile. That’s the research we do in order to make sure you will get approved before we do the application. When we do the actual application, it will show up on your credit, but that’s not specific to us.. It’s the same with every business where you’d apply for financing. I was just thinking at this point you could come in, and we can do the initial research to see what your background is like WITHOUT affecting your credit rating, because usually you can’t do that without a tool like ours. Would that make sense for you?</p>	<p>Yeah that’s a common challenge I help clients through. First of all, the rates you see online can be a bit higher than what I can get you if we dig a bit – sometimes but not all the time. We’d have to see. Besides that though, a lot of my clients come in looking for advice on what their options are. I’m always happy to recommend what I would do whether or not it’s financing through us or through the bank. I don’t know any of that right now, but I know for sure we can find out for you if you came in to chat for about 20 minutes. Would that be helpful?</p>

| Questions?

Schedule a call today!

<https://app.hubspot.com/meetings/dliska>

dliska@autoverify.com