



Credit Scripts

AutoVerify Training Resources



Partial lead

(Customer filled out name and contact info, consent)

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.

Credit lead

(Customer got credit profile)

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 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've 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 hard to know that until you know what 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.

Monthly payment

(Customer got credit profile and calculated payment)

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.