

# ***CREDIT APPLICATION***

## ***INTERNET SALES PROCESS***

Stauning Solutions Group

### **21-Day Credit Application Internet Sales Process**

The *Credit Application Internet Sales Process* is the process recommended for all online inquiries that begin with a completed credit application or soft credit pull.

Remember: This process has one goal; that is to drive a reconnection with a prospect who submitted a credit application. Client data proves that if you do not reconnect in the first three days, you're extremely unlikely to sell this prospect a vehicle.

**DEALERS SHOULD CHECK WITH THEIR OWN LEGAL COUNSEL BEFORE IMPLEMENTING ANY PART OF THIS PROCESS TO ENSURE THEY REMAIN COMPLIANT WITH ALL LAWS AND REGULATIONS, INCLUDING THE CAN SPAM ACT AND THE TCPA.**

## The Process

Day 1 – Lead arrives in CRM; Auto-Response Fires; Review lead completely

Day 1 – Phone Call(s) – the first call should be made as soon as you’ve read and understood the customer’s needs (with a goal of 5 minutes and a maximum acceptable time of 15 minutes). If the lead arrives early enough in the day, at least one additional phone call (utilizing DIFFERENT voice mail messages) should be made. Successful dealers will make up to 3 calls in the first day, when possible

Day 1 – FIRST MANUAL TEXT – Sent from the CRM, & TCPA compliant

Day 1 – FIRST MANUAL email – Manually send FIRST Day 1 email template (“Is This Correct”)

Day 1 – SECOND MANUAL email – Manually send SECOND Day 1 email template – include hand-typed answers to any questions asked from comments. This is a personalized note about what the customer did/wants/etc. in real terms to the customer.

Additionally, if the lead source is a brand name (like Autotrader, Kelley Blue Book, TrueCar, USAA, etc.) be sure to reference the source in this response.

Day 2 – Phone Calls – At least two attempts on Day 2

Day 2 – SECOND MANUAL TEXT – Sent from the CRM, & TCPA compliant

Day 2 – AUTOMATED email

Day 3 – Phone Call – One attempt on Day 3

Day 3 – FINAL MANUAL TEXT – Sent from the CRM, & TCPA compliant

Day 4 – AUTOMATED email

Day 6 – AUTOMATED email

Day 8 – Phone Call – Final phone attempt to reach the credit application prospect

Day 9 – AUTOMATED email

Day 12 – AUTOMATED email

Day 16 – AUTOMATED email

Day 21 – AUTOMATED email

After 21 days, to minimize the likelihood of being labeled a spammer, we recommend no broadcast communications be sent to this group – just mark the prospects “Lost” in your CRM. Feel free, of course, to send these non-contacted prospects a highly targeted message if it aligns closely with their original inquiry.

#### DAY 1 –AUTO-RESPONSE (GENERIC)

(Note: This auto-response is written to be used for all lead types at all hours of the day.)

SUBJECT: Confirmation from <DEALER NAME>

Hi <PROSPECT NAME>,

Thank you for contacting <DEALER NAME>. This is an automated response to let you know we've received your information request.

We will attempt to contact you shortly (if you've reached us during working hours); or, if you'd prefer, you may call us at your convenience at <DEALER NUMBER>.

If you've inquired about a vehicle, one of our appointment coordinators will be calling to schedule your no-hassle Priority Test Drive. By scheduling this in advance, we'll have your vehicle cleaned, gassed, and parked right out front so you may begin your test drive within minutes of arriving on our lot.

We look forward to assisting you.

Best wishes,

<SIGNATURE BLOCK>

## DAY 1 – VOICEMAIL #1

(Note: If the lead arrives early in the day, you should plan on calling up to three times on Day 1. Remember, however, this process asks for 6 phone attempts in the first 3 days – and no more. This means you should schedule the remaining 5 calls appropriately over days 2, 3, and 6 based on the time the original lead arrives on Day 1.)

Hi, this message is for (prospect) and I am calling about (his/her) request for information from (dealership). My name is (salesperson), and I am the appointment coordinator for (dealership) and I have some great news! I just need a couple of minutes to share it with you.

Would you please call me back right away at (number). Once again that is (number). And don't worry (prospect), I'll call you later if you do not have an opportunity to call back. Thank you and talk to you soon.

## DAY 1 – VOICEMAIL #2

Hi (prospect), this is (salesperson) from (dealership) and I wanted to touch base with you on our guaranteed financing options.

Would you do me the courtesy of a return call at (number)? Once again that is (number). And don't worry (prospect), I'll call back if you do not have an opportunity to phone me. Thank you and talk to you soon.

## DAY 1 – VOICEMAIL #3

Hello again (prospect), this is (salesperson) calling back from (dealership). I wanted to leave you a message because I am going home for the day and did not want you to call back and miss me.

I will be back in the office tomorrow at (time) and can go over the great news I have for you if you'd like to call me then. As a reminder, my number is (number). Once again that's (number). Don't worry (prospect) if you don't reach me, as I will try to call you again tomorrow. Thank you and talk to you soon.

## DAY 1 – FIRST TEXT MESSAGE

(NOTE: Dealers should defer to their own legal counsel for advice on texting to prospects who've yet to expressly opt-in. Additionally, dealers should only allow texting from their CRM tool within the guidelines provided by that vendor.)

TEXT:

Hi [CUSTOMER FIRST NAME]! How are you? My name is [SALESPERSON FIRST NAME] and I'm reaching out on behalf of [DEALER NAME]. I see you're looking to finance your next vehicle, is that correct?

## DAY 1 – IS THIS CORRECT?

(Note: This email is in the current process because it does a good job of starting a dialog.)

SUBJECT: <FIRST NAME>, is this correct?

Hi <FIRST NAME>,

I appreciate the chance to assist you with your credit approval – though I've learned it's better to be safe than sorry – so I always try to verify contact information first.

Is this a good email to send information to?

By the way, if you're looking to save time and avoid waiting around, I recommend you let me schedule a quick no-obligation, no-hassle credit review with our finance specialist. This way, we'll be able to present you with all your options and show you the vehicles you can purchase today. If you're ready to schedule this now, please call me today at <SALESPERSON NUMBER>.

If you'd prefer to communicate via text, just let me know which number works best.

Thank you!

<SIGNATURE BLOCK>

## DAY 1 – SECOND MANUAL EMAIL

(Note: This email is only used if you have not yet made a reconnection. It must be manually edited & proofed before sending. Remember to include hand-typed answers to any questions asked from any comments. This is a personalized note about what the customer did/wants/etc. in real terms to the customer. This is generally sent anywhere from 30-90 minutes after first manual email on Day 1.)

SUBJECT: Great News from <DEALER NAME>

Hi <PROSPECT NAME>,

I would personally like to thank you for contacting <DEALER NAME> – I cannot wait to help you with your vehicle search!

I wanted to let you know that I've got some great news regarding our no-hassle financing options. Please call me ASAP at <SALESPERSON NUMBER> so that I can share this with you.

If you'd prefer to communicate via text, just let me know which number works best.

Best wishes,

<SIGNATURE BLOCK>

## DAY 2 – VOICEMAIL #1

(Note: Based on the number of voicemails you left yesterday the number of Day 2 voicemails you leave could change. This process requires 6 phone attempts – and no more. This means after your first voicemail on Day 1, you should have scheduled the remaining 5 calls appropriately over days 2, 3, and 6. For most leads, this means two calls – with voicemails – on Day 2.)

Good morning (prospect), this is (salesperson) from (dealership) and I am so excited to help you confirm your quick, no-hassle review with our finance specialist.

Would you please call me back at (number)? Once again that is (number). And don't worry (prospect), I'll call you later if you do not have an opportunity to call back. Thank you and talk to you soon.

## DAY 2 – VOICEMAIL #2

Hi (prospect), this is (salesperson) from (dealership) and I left you a message earlier today, but I also wanted to touch base with you on the current low interest rates that could change soon.

Would you please call me back at (number)? Once again that is (number). And don't worry (prospect), I'll call back if you do not have an opportunity to phone me. Thank you and talk to you soon.

## DAY 2 – SECOND TEXT MESSAGE

(NOTE: Dealers should defer to their own legal counsel for advice on texting to prospects who've yet to expressly opt-in. Additionally, dealers should only allow texting from their CRM tool within the guidelines provided by that vendor.)

TEXT:

Hi [CUSTOMER FIRST NAME], it's [SALESPERSON FIRST NAME] here at [DEALER NAME]. I've got some information about the finance options we have available that might be a great fit for you. Do you have time for a quick call so we can discuss these?

(Note: Send this email manually so that it only goes out on a day the dealership is open, and that it arrives in the morning or early afternoon.)

## DAY 2 – MANUAL APPOINTMENT SCHEDULED (EMAIL)

SUBJECT: We've Scheduled Your Review

Hi <PROSPECT NAME>,

My apologies that I haven't been able to reach you in person, but I wanted to let you know we scheduled your quick, in-person review with our finance specialist for 3:45 PM this afternoon.

We pride ourselves in making these appointments hassle-free for you, so if this time is not convenient for you, please call me ASAP at <SALESPERSON NUMBER> so that we can block out something that works better for you.

If you'd prefer to communicate via text, just let me know which number works best.

Have a great day!

<SIGNATURE BLOCK>

### DAY 3 – VOICEMAIL

Hi, it's (salesperson) from (dealership) and I'm trying to reach (prospect), but I think I must have the wrong number. I'm calling about the information (prospect) requested from us, but none of my emails or voicemails seem to be getting to (him/her).

I just wanted to be sure I have the correct number and email address, and I certainly don't want to keep bothering you if this is not (prospect's) number. Could you let me know if I have the correct info when you get a second? My number is (number). Once again, it's (number).

Thanks, and have a great day.

### DAY 3 – FINAL TEXT MESSAGE

(NOTE: Dealers should defer to their own legal counsel for advice on texting to prospects who've yet to expressly opt-in. Additionally, dealers should only allow texting from their CRM tool within the guidelines provided by that vendor.)

TEXT:

Hi [CUSTOMER FIRST NAME], it's [SALESPERSON FIRST NAME]! I wanted to make sure you knew we deal with dozens of banks and credit unions, and we'd love to help you purchase your next vehicle. What time today could you stop by to review all your options?

### DAY 4 – TAKE IT HOME TODAY (EMAIL)

SUBJECT: Can You Take It Home Today?

Hi <PROSPECT NAME>,

I was looking at our inventory yesterday, and I realized we've got a few more cars than my general manager wants us to keep on the lot. Is there any way you can take one of these home today?

We work with more than <NUMBER> banks and credit unions, and we offer no-hassle guaranteed financing options.

Can you call me ASAP at <SALESPERSON NUMBER> so that I can set up a time for you to come in and take something home today? If it's more convenient for you, please give me a time to call you.

If you'd prefer to communicate via text, just let me know which number works best.

Thank you in advance for your courteous response – I look forward to assisting you!

<SIGNATURE BLOCK>

### DAY 6 – FINANCE INFORMATION (EMAIL)

SUBJECT: I think you're approved – Call me

Hi <PROSPECT NAME>,

I was speaking with our finance manager recently about your request and I may have some great news.

Can you call me today at <SALESPERSON NUMBER>?

I look forward to assisting you! If you'd prefer to communicate via text, just let me know which number works best.

Best wishes,

<SIGNATURE BLOCK>

## DAY 6 – VOICEMAIL

Hello again (prospect), this is (salesperson) calling from (dealership) and I wanted to let you know I was speaking with my finance manager this morning about your request and I've got some great news!

Can you call me right away at (number)? Once again, my name is (salesperson) with (dealership) and my number is (number). Thanks (prospect), I look forward to speaking with you today.

## DAY 9 – FINANCE MANAGER (EMAIL)

SUBJECT: <DEALER NAME> Manager

Dear <PROSPECT NAME>,

I'm not sure why my team has been unable to reach you; though rest assured that we will keep trying.

If you're still looking to buy a car today, I wanted to offer you my personal assistance. As one of the managers at <DEALER NAME>, I can answer your questions and make any decisions that need to be made.

Please call me or <SALESPERSON NAME> (your Appointment Coordinator) as soon as it's convenient to schedule a no-hassle appointment.

Thank you for giving us the opportunity to serve you.

Sincerely,

<SIGNATURE BLOCK>

## DAY 12 – IS IT ME? (EMAIL)

SUBJECT: I didn't mean to offend you

Dear <PROSPECT NAME>,

I'm checking to see if you have some time to go over your guaranteed financing request.



I'm sure you're busy, but I feel like I'm being a pest since I've left several messages and sent several emails but haven't heard back from you. If there is something I've done to offend you, please let me know and I will hand your folder over to another coordinator who can help. I definitely don't want to be the reason you don't buy from us.

Please call and let me know either way. My number is <SALESPERSON NUMBER>.

If you'd prefer to communicate via text, just let me know which number works best.

Thanks,

<SIGNATURE BLOCK>

## DAY 16 – WE APPROVE PEOPLE DAILY (EMAIL)

SUBJECT: We approve some of the craziest situations every single day

Hi <PROSPECT NAME>,

I'm not sure why you haven't been in to see us, but I wanted to let you know that we are not afraid to seek financing for even the craziest situations. From bankruptcy to divorce to job loss, we see nearly everything every single day.

Please call me ASAP so that we can schedule a quick appointment for you with our finance experts. My number is <SALESPERSON NUMBER>.

If you'd prefer to communicate via text, just let me know which number works best.

Thanks and have a great day!

<SIGNATURE BLOCK>

## DAY 21 – LOOKING TO BE TREATED WITH DIGNITY? (EMAIL)

SUBJECT: Car shopping stinks

Dear <PROSPECT NAME>,

I'm not sure why we've been unable to connect these past few weeks – as I'm sure you got bombarded by emails from everyone in the car business – but I wanted to let you know we're still here and we're still very excited about helping you.

If you're looking to be treated with dignity; if you're looking for a dealership that values your time; if you're looking for someone who can help you navigate the normally murky waters of car buying, please give me and <DEALER NAME> a chance.

Please call me today at <SALESPERSON NUMBER> and allow me to schedule a quick no-hassle, no-haggle priority review for you.

If you'd prefer to communicate via text, just let me know which number works best.

I truly look forward to the opportunity to serve you.

<SIGNATURE BLOCK>