



## **FLEXXBUY Sales Script**

HI THIS IS (YOUR NAME HERE) WITH FLEXXBUY.

IS (LEAD NAME) AVAILABLE?

**\*\*“IF NO LEAD NAME; ASK FOR OWNER OR OFFICE MANAGER”**

*HOW ARE YOU DOING TODAY?*

*DO YOU CURRENTLY OFFER FINANCING IF SOMEONE DOESN'T HAVE THE MONEY TO HIRE YOU?*

**IF YES-** WHO ARE YOU WITH?

THAT'S GREAT!! YOU OBVIOUSLY SEE THE VALUE IN OFFERING FINANCING.

LET ME ASK YOU...DO YOU FEEL THAT YOUR CURRENT FINANCING IS ABLE TO APPROVE EVERY PERSON THAT IT SHOULD?

DO YOU SEE ANY DECLINES FROM YOUR CURRENT LENDER?

WHAT PERCENT OF CREDIT APPLICATIONS DECLINE?

WHAT IF WE COULD APPROVE HALF OF THOSE DECLINES AND OFFER YOUR PRIME CUSTOMERS LOWER INTEREST RATES... AT A LOWER DISCOUNT RATE THAN YOU PAY TODAY?

THIS NOT ONLY INCREASES YOUR BOTTOM LINE, BUT ALSO INCREASES YOUR CUSTOMERS SATISFACTION WITH YOUR PRODUCTS AND SERVICE.

*YOU COULD USE MORE SALES RIGHT?*

WE HAVE A MULTI-LENDER PLATFORM THAT WE CAN PROVIDE FOR YOU TO OFFER YOUR PROSPECTIVE CUSTOMERS. IT'S VERY SIMPLE. YOUR PROSPECTIVE CUSTOMER COMPLETES THE SIMPLE ON-LINE APPLICATION. WITHIN SECONDS, THE APPLICATION IS DISTRIBUTED TO UP TO TEN LENDERS AND OFFERS, IF ANY, APPEAR. IF ANY ARE APPEALING, HE OR SHE CAN ACCEPT THE OFFER AND MOVE FORWARD. IF NOT, THERE IS NO HARM. THERE IS NO HARD CREDIT REPORT PULLED SO THERE IS NO DING ON YOUR PROSPECTS CREDIT REPORT. THAT MEANS, THE APPLICATION PRESENTS NO RISK TO YOU OR YOUR CUSTOMER.

OUR PLATFORM IS GREAT FOR PEOPLE WITH PRIME CREDIT AS WELL AS THOSE WITH CREDIT SCORES AS LOW AS 500.

AS A CLIENT, WE PROVIDE YOU WITH A CUSTOMIZED LOAN PAGE AND LOAN APPLICATION LINK.

IF IT'S OK WITH YOU, I WOULD LIKE TO EMAIL YOU A SHORT VIDEO AND PROGRAM DETAILS FOR YOU TO REVIEW.

CAN I GET YOUR EMAIL ADDRESS?

IF YOU'RE INTERESTED, YOU'LL BE ABLE TO SIGN UP ON-LINE. IF I DON'T HEAR BACK FROM YOU, I WOULD LIKE TO FOLLOW UP IN A DAY OR TWO TO GET YOUR OPINION ON OUR PROGRAM. WOULD THAT BE OK?

**IF NO- REALLY !?!?** FINANCING OFFERS MANY BENEFITS TO YOU AS A BUSINESS. IT'S A FACT OF BUSINESS LIFE, YOU NEED SALES TO SURVIVE. IF YOU'RE NOT OFFERING FINANCING YOU'RE MISSING OUT ON SALES EACH AND EVERY DAY.

JUST THE FACT THAT YOU OFFER IT WILL DRIVE MORE PEOPLE TO YOUR BUSINESS AND HELP YOU CONVERT CUSTOMERS THAT YOU WOULD OTHERWISE NOT HAVE.

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## **OBJECTIONS / REBUTTALS**

### **WHY DO I NEED FINANCING?**

CONSUMERS ARE USED TO BUYING ON CREDIT AND EXPECT A FINANCING OPTION FOR LARGE-TICKET ITEMS. HAVING A CONVENIENT FINANCING PLAN IN PLACE ALLOWS YOU TO BE IN CONTROL OF THE FINANCIAL END OF THE SALE. YOU DON'T HAVE TO WAIT FOR A CUSTOMER TO "SHOP THEIR BANK" OR "GET THEIR TAX REFUND". MAKING FINANCING A SEAMLESS PART OF THE SALE PROCESS ALLOWS YOU TO CLOSE MORE SALES MORE QUICKLY.

## **I DON'T GET ANY REQUESTS FOR FINANCING**

PERHAPS YOU DON'T... IN MANY CASES, CONSUMERS ARE PRE-SCREENING FOR BUSINESSES THAT OFFER FINANCING IF THEY KNOW THEY LACK THE FUNDS OR SIMPLY WANT TO USE OTHER PEOPLE'S MONEY. SO UNFORTUNATELY, IF YOU'RE NOT OFFERING FINANCING YOU'RE MISSING OUT. ALSO, OFTEN PEOPLE WON'T TELL YOU THAT THE REASON THEY CAN'T BUY IS THAT THEY DON'T HAVE THE MONEY. IT COULD BE EMBARRASING. FINANCING GIVES YOU ANOTHER CHANCE TO MAKE THE SALE.

## **OBJECTIONS/ REBUTTALS**

### **I DON'T HAVE ENOUGH PROFIT BUILT IN**

THAT'S NOT A PROBLEM... WE WILL TEACH YOU HOW TO BUILD THE NOMINAL COST OF THE FINANCING INTO YOUR SALE. FINANCING A CUSTOMER DOESN'T HAVE TO MEAN YOU MAKE LESS MONEY

## **OBJECTIONS / REBUTTALS**

# **PRICE**

### **PRICE IS TOO HIGH**

I WISH WE DIDN'T HAVE TO CHARGE YOU ANY FEE AT ALL. KEEP IN MIND THAT A GREAT DEAL WENT INTO BUILDING THIS PLATFORM AND MAINTAINING IT. WE HAVE MORE LENDERS THAN ANY OTHER PLATFORM THAT I'M AWARE OF. WE ALSO SERVICE EVERY APPLICATION THAT COMES IN TO GIVE YOU THE BEST CHANCE FOR SUCCESS. YOU WON'T FIND ANOTHER PLATFORM AS

ROBUST AS OURS. AND WE PROVIDE OURSELVES ON HAVING THE BEST CUSTOMER SUPPORT IN THE INDUSTRY .

PRICE IS IMPORTANT AND THAT IS WHY WE NEED TO LOOK AT THIS AS AN INVESTMENT INSTEAD OF A COST. YOUR R.O.I. (RETURN ON INVESTMENT) ON THIS PURCHASE IS VERY ATTRACTIVE. IF WE ONLY APPROVE **ONE DEAL THE WHOLE YEAR** IT WILL MORE THAN JUSTIFY THE COST OF THE PROGRAM.

### **IS THE ENROLLMENT FEE / SET UP FEE YOUR COMMISSION?**

I CAN APPRECIATE YOU ASKING BUT I DON'T SET THE PRICE FOR THE ENROLLMENT FEE / SET UP FEE. IF IT WAS UP TO ME I'D CHARGE DOUBLE THE CURRENT PRICE IN LIEU OF ALL THE SERVICES AND SUPPORT THAT'S PROVIDED.

WE OFFER THREE DIFFERENT PRICE MODELS AND YOU SELECT THE ONE THAT BEST FITS YOUR BUSINESS NEEDS. AS YOU WILL SEE IN THE PROGRAM DETAILS, OUR ENROLLMENT FEES ARE QUITE MODEST. AS FAR AS I'M AWARE, THEY ARE LOW CONSIDERING THE VALUE THAT IS PROVIDED. OTHERS CHARGE MUCH MORE.

## **FREQUENTLY ASKED QUESTIONS**

### **WHO ARE YOU?**

WITH MANAGEMENT OF FLEXXBUY HAVE MORE THAN 40 YEARS OF COMBINED EXPERIENCE IN THE MERCHANT AND FINANCING SERVICES . OUR STABLE OF LENDERS ARE ALL LICENSED AND GOVERNED BY THE FEDERAL AND STATE GOVERNMENTS. WE ARE COMMITTED TO OFFERING CUTTING-EDGE PRODUCTS AND PROVIDING THE HIGHEST LEVEL OF CUSTOMER SERVICE. WE ARE PROUD OF OUR REPUTATION AS A SOLUTIONS PROVIDER AND

INNOVATOR. OUR CORPORATE CULTURE IS ONE OF DEDICATION, RESPECT, AND CONTINUOUS IMPROVEMENT. WE MEASURE OUR SUCCESS BY OUR CUSTOMER'S SUCCESSES. "GIVE US THE OPPORTUNITY TO EARN YOUR TRUST. YOU'LL BE GLAD YOU DID."

### **IS THERE ANY RECOURSE TO THE DEALER?**

THERE IS NO RECOURSE TO YOU WHAT-SO-EVER. IF LOANS GO BAD AFTER THEY HAVE BEEN APPROVED, THEY ARE COMPLETELY THE RESPONSIBILITY OF THE FINANCE COMPANY, WITH NO "CHARGE-BACKS" TO THE DEALER.

### **HOW DO I GET APPROVALS/ CREDIT DECISIONS?**

IF YOU ARE WITH YOUR CUSTOMER, YOU WILL FIND OUT INSTANTLY. IF NOT, YOU WILL BE NOTIFIED THROUGH OUR BACK OFFICE CRM. EACH APPLICATION IS POSTED AS WELL AS THE RESULT OF THE APPLICATION.

### **WHEN DO I GET THE MONEY?**

DEPENDING ON THE DILLIGENCE OF THE APPLICANT, LOANS GENERALLY FUND IN ONE TO THREE DAYS. KEEP IN MIND THAT OUR APPROVALS ARE PRE-APPROVALS AND COULD BE SUBJECT TO OTHER NOMIMAL DOCUMENTATION. WE WILL WORK WITH YOUR CUSTOMER TO ASSURE THAT IS DONE AS QUICKLY AS POSSIBLE.

ONCE THE LOAN IS FUNDED TO THE APPLICANT, THEY WILL PAY YOU. WE SUGGEST THAT YOU COLLECT A DEPOSIT AT TIME OF APPROVAL WHICH WILL LOCK IN YOUR CUSTOMER AND THEY PAY THE BALANCE UPON FUNDING.

### **WHAT IS A DISCOUNT OR "BUY DOWN"?**

WE CHARGE YOU 3.9 % OF THE FUNDING AMOUNT OR YOUR INVOICE AMOUNT, WHICHEVER IS LESS. WE ONLY CHARGE YOU IF THE FUNDING OCCURS AND YOU GET PAID. WE HAVE AN INVOICING SYSTEM TO HELP YOU CLOSE THE SALE AND FINALIZE YOUR NUMBERS. IT PROVES TO BE AN EXCELLENT TOOL.

### **IS IT COMPLICATED?**

NO, WE HAVE MADE THIS REALLY EASY TO USE. ONCE YOU SIGN UP WITH US, YOU WILL GET ACCESS TO OUR CLIENT RESOURCES. THAT WILL CONTAIN MORE THAN YOU NEED TO GET GOING. IN ADDITION, YOU WILL HAVE AN ORIENTATION WITH OUR SUPPORT TEAM. THEY WILL GO OVER THE PROGRAM IN DETAILS. REALLY, THERE IS NO REASON THAT YOU COULDN'T START USING THE PROGRAM THE SAME DAY YOU ARE SET UP.

### **AM I LOCKED IN?**

NO, WE HAVE NO LONG-TERM COMMITMENTS OR CANCELLATION FEES. YOU CAN CANCEL ANY TIME IF THE PROGRAM IS NOT FOR YOU. WE'LL DO EVERYTHING WE CAN TO ASSURE IT DOESN'T COME TO THAT.

### **DOES IT HURT THE CUSTOMER TO SUBMIT AN APPLICATION?**

NO IT DOESN'T. ALL OF OUR LENDERS DO SOFT CREDIT PULLS. THAT MEANS THERE IS NO INQUIRIES ON THEIR CREDIT REPORT.

### **WHAT IF THE APPLICATION IS DECLINED BY ALL THE LENDERS?**

THAT WILL HAPPEN. IF YOUR PROSPECT IS DECLINED BY ALL LENDERS, YOU ARE NO WORSE OFF THAN YOU WOULD HAVE BEEN IF THE FINANCING OPTION NEVER EXISTED. YOU CAN ALWAYS GO TO PLAN B, IF THERE IS A PLAN B. OUR LENDERS ARE PRETTY AGGRESSIVE SO I'M CONFIDENT THAT IF ONE THEM DOESN'T BITE, THE APPLICANT PROBABLY CAN'T GET FINANCING ANYWHERE ELSE.

### **WHAT IS THE ADVANTAGE OF YOUR PROGRAM?**

OUR PROGRAM IS THE MOST AGGRESSIVE IN THE INDUSTRY. THERE ARE LENDERS OUT THERE THAT CAN HELP YOUR CUSTOMERS, BUT WE HAVE MANY LENDERS THAT WILL APPROVE ALL KINDS OF CUSTOMERS. OUR PROCESS IS QUICK AND EASY AND VERY COMPREHENSIVE. OUR CLIENTS THAT USE IT TEND TO LOVE IT. WE WILL DO EVERYTHING IN OUR POWER TO

HELP YOU SUCCEED WITH IT. AFTER ALL, THAT'S HOW WE MAKE OUR REAL MONEY.