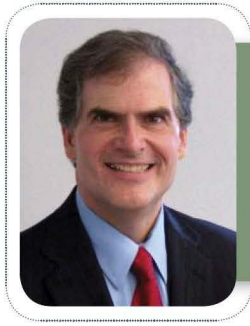


# Handling the 'Drop-In Deal'

BY RON REAHARD



An F&I pro from Atlanta is struggling with deals involving remote deliveries. The magazine's resident F&I expert has the answer.

This month's question comes from Chris in Atlanta, home of UPS, CNN, and MARTA. The latter offers train and bus service in metropolitan Atlanta, as well as a great place to sleep it off. Chris asks, "I just wanted to ask a question about how to handle a drop-in deal, which would be a sales guy bringing in a deal where the customer is not coming to the dealership. That means we've got to call the customer and try to sell him or her over the phone. And, well, we haven't been very successful selling anything. Do you have any suggestions?"

Chris, this situation is challenging for any F&I manager. Selling intangibles requires good needs discovery, the use of visual aids, and helping customers see themselves in a situation where the product will benefit them, all of which is difficult to do over the phone. And it's always easier to say "No" to a stranger on the phone than it is to a friend across the desk. Today, it is incumbent upon every dealer to provide customers with valid reasons — and even some incentives — to take delivery of their new vehicle at the dealership. Unfortunately, there will always be a few customers who can't or won't do that.

Whenever a customer makes a commitment to purchase online or over the phone rather than coming into the dealership to take delivery, it is the salesperson's responsibility to find out when the customer would prefer to have the business manager contact him to confirm the purchase, ensure the figures are correct, and verify the method of payment.

If possible, that initial introduction should be done while the customer is still online or on the phone. In the event a business manager is unavailable at that moment, it is the salesperson's responsibility to arrange for a business manager to contact the customer as soon as possible. This initial contact is critical, as the customer is never going to meet you face to face. It requires a smile in your voice, a sincere appreciation for the customer's decision to purchase from your dealership, and a servant's mentality.

Since we're limited on time, we must have a very precise process for discovering the customer's needs, know exactly which open-ended questions we want to ask and when to ask them during the conversation. The customer doesn't want to

chitchat or listen to a sales pitch; he or she wants to provide us with the minimum information necessary to complete the purchase and get off the phone as soon as possible. So the F&I process has to be perceived by the buyer as expediting the delivery of the vehicle, not delaying it.

Still, at some point, we have to determine which F&I products the customer needs, and why he or she needs them. So, our needs-discovery questions have to be interspersed throughout this brief conversation at the appropriate time. If the customer doesn't have time to talk right now or doesn't have access to the internet so you can email information you need to review with

him or her before you prepare their paperwork, you must confirm a convenient time when you can give them a call back. And you really need to do so as soon as possible.

When you call the customer at the agreed-upon time, you want to review the manufacturer's warranty to establish a need for the vehicle service contract. Using a consumer website like [autoconsumerinfo.com](http://autoconsumerinfo.com) will enable the customer to see the factory warranty in action. It also gives you third-party credibility and provides a great visual aid to help the customer see his or her need for a vehicle service contract.

Once you've done that, you can send the customer a pre-prepared email that includes a screen shot or a scanned image of your F&I menu so you can review their repayment,

risk-management, and vehicle-protection options. That same email should contain links to other websites, attachments with product and consumer information, or any other visual aid you think a customer may find helpful.

Check out my So Here's the Deal blog at [www.fi-magazine.com](http://www.fi-magazine.com) to see my video on how your introductory phone call can lay the foundation for your email. Chris, thanks for your question. And don't forget to submit your own video for a chance to get your question answered and a free YETI. Because it's a beautiful day to help a customer, or take a nap on MARTA! ■

**"WHEN YOU CALL THE CUSTOMER AT THE AGREED-UPON TIME, YOU WANT TO REVIEW THE MANUFACTURER'S WARRANTY TO ESTABLISH A NEED FOR THE VEHICLE SERVICE CONTRACT. USING A CONSUMER SITE LIKE AUTOCONSUMERINFO.COM WILL ENABLE THE CONSUMER TO SEE THE FACTORY WARRANTY IN ACTION. IT ALSO GIVES YOU THIRD-PARTY CREDIBILITY ..."**

#### ABOUT THE AUTHOR

Got a question or objection for Ron? Use your mobile phone to record a brief video (shot landscape style!) of your question and upload it to [go-reahard.com/ask-ron/](http://go-reahard.com/ask-ron/).