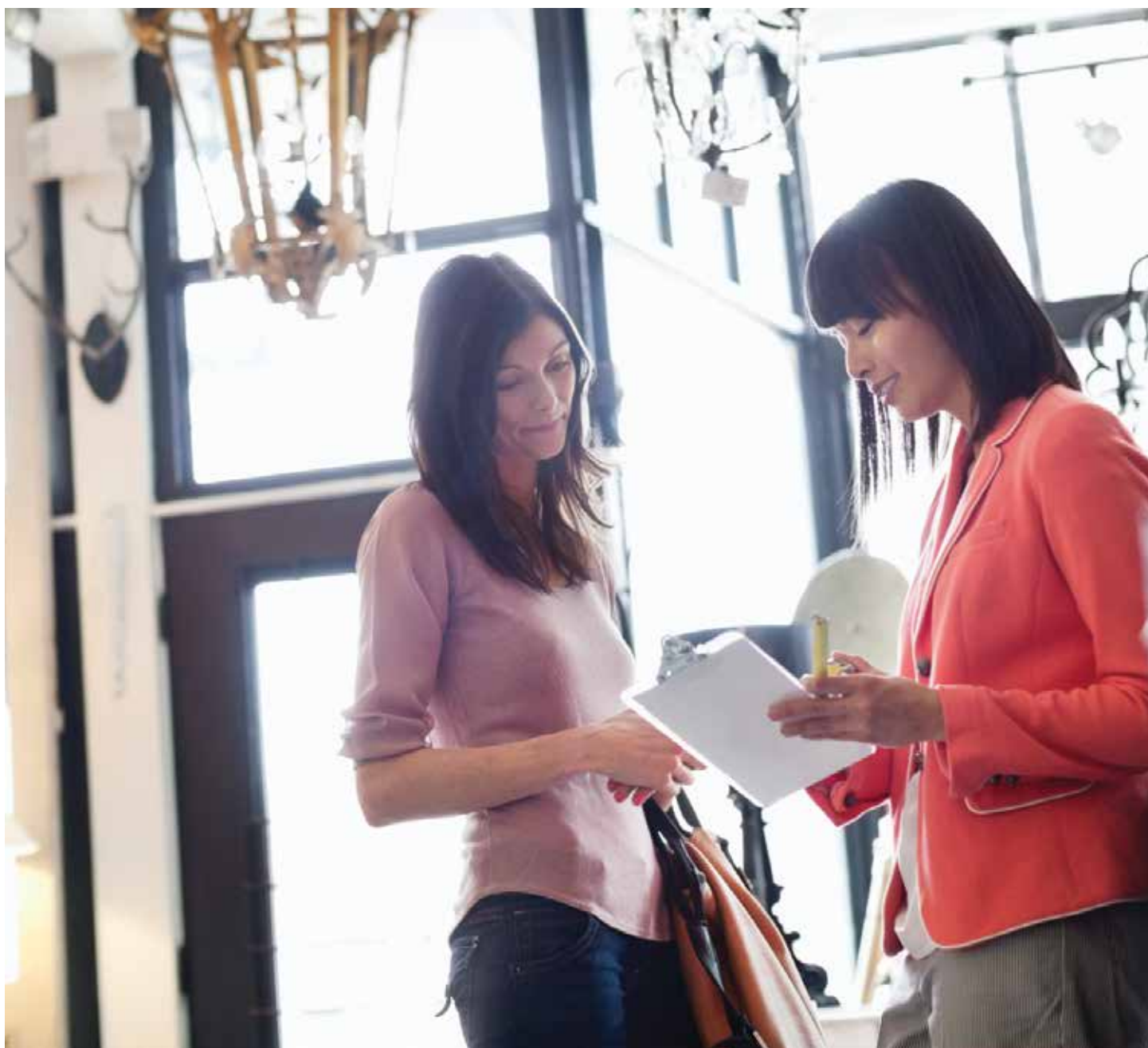

HOW TO TALK ABOUT FINANCING



Think of financing as a product line you're carrying. How can your sales team sell effectively if they don't know that new product up and down? You expect everyone to spend a lot of time experiencing and researching the product. Financing is no different.

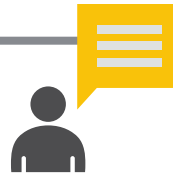
Financing moves more product for your store and allows your customers to get the product or service they want or need. Your customer will walk away with the best product for them, confident in their ability to pay it off over time instead of worrying about how to pay for the entire purchase up front.


So, how do you bring it up? How do you weave it into the sales conversation? What if they have hesitations? We are here to help!



WHEN TO OFFER FINANCING

There are three great opportunities to bring up financing.



1 AT THE BEGINNING OF THE SALES CONVERSATION <i>"Hi, welcome to our store. Just so you know, we're offering special financing right now. What brings you into the store today?"</i>	2 WHEN THE CUSTOMER IS SELECTING A PRODUCT OR SERVICE <i>"As I mentioned before, we have some great financing options available to you if you're approved for credit. Would you like more information about that? We can talk through your options and see how much your monthly payments might be and other key details."</i>	<p>By keeping financing options in the conversation throughout the purchase process, you can get to know their budget and what they truly want or need. Plus, you can address their concerns over making higher dollar purchases.</p> 
3 WHEN THE CUSTOMER IS READY TO CHECK OUT <i>"Do you already have a (store name) credit card? OR Would you like to apply for an installment loan (if applicable)? I can help you with a quick application. And if it's approved, you can use your account immediately so you can take advantage of paying it off with monthly payments. Would you like more information about that?"</i>		



HOW TO ADDRESS HESITATIONS

Customers see countless marketing messages every day. So it's natural for someone to either be skeptical, or to simply attempt to dodge any inconveniences. Here are some of the most common reasons people hesitate to apply for financing and ways to ease their concerns.

1 I DON'T WANT ANOTHER CREDIT CARD. <i>"I understand, but our card features special promotional financing on an ongoing basis for qualifying purchases. Additionally, having a dedicated credit card for special purchases leaves your other bank cards available for emergencies and day-to-day needs."</i>	2 MY CREDIT ISN'T GREAT. <i>"I understand. I'll be happy to process an application for you to see if it may be approved. We also offer the option of applying with a joint-applicant."</i>
4 I'M WORRIED ABOUT HOW MY PERSONAL INFORMATION MIGHT BE USED. <i>"I can understand your concern about personal information; that is something we take very seriously. If you like, we can provide a more private location to fill out the application. We process several applications every day and we make every effort to keep your information secure so you stay protected."</i>	3 I DON'T HAVE THE TIME TO APPLY. <i>"Our credit application process takes only a couple minutes, and we usually get an answer back within seconds."</i>
<p>These quick and easy talk-offs will help you discuss financing options with all your customers. To make the most of your financing program every day, visit www.SynchronyBusiness.com/LearningCenter and search for "Financing Essentials." This brief course covers the basics of offering financing to help drive new customers and grow your business.</p> <p>Thank you for being a Synchrony Bank partner!</p>	