

A black and white photograph of a woman with long dark hair, smiling as she uses a payment terminal. She is wearing a dark, ribbed turtleneck sweater. The background is a modern office or retail space with a hanging light fixture visible.

ADDRESSING CUSTOMER HESITATIONS



genesiscredit®

HOW TO USE

Use the following flash cards for a role play activity!

One of the best ways to get comfortable with offering financing and addressing the customer hesitations is to *role play with your team members!*



Pair up with another member of your team to complete the role play activity.



Designate one of you to be the customer and the other to be the associate.



Offer financing and use the flash cards to guide you through some common hesitations and suggested responses.



Switch who role plays as associate and customer so everyone gets comfortable addressing customer hesitations.

HIGH APR

customer

"This APR is too high!"



associate

Responses can include:

- **Sharing the expected payoff date window**
 - "Even if you don't pay off the transaction balance within the promotional period (if applicable), you can keep paying the 5% minimum payment to reach a full payoff of the transaction within 24 to 29 months."
- **Reminding them monthly payments will be consistent**
 - "The average monthly cost is set at 5% of the purchase cost, so your monthly payments will not change over time."
- **Paying off the balance within the promotion (if applicable)**
 - "You can pay off the transaction balance within the promotional period (if offered/qualified) with no penalty."

CONFUSION

customer

"I don't understand how this whole program works!"



associate

Responses can include:

- **Giving a simple rundown of the Genesis Credit program**
 - "When you apply and get approved, it will open a credit account you can use with us repeatedly. The payments and bills are handled by our partner Genesis. You'll get a welcome kit in the mail from Genesis in 7 to 10 business days that explains your account."
- **Asking where they are confused**
 - "What part of the program are you unsure of?"
- **Discovering their financial background**
 - "Have you ever applied for credit with us or anyone else before?"
- **Let them trust you and us**
 - "We work with the largest second look provider in the nation who approve those who were unable to be approved elsewhere."

LOW CREDIT LINE

customer

"I'm not approved for enough to get what I wanted today."



associate

Responses can include:

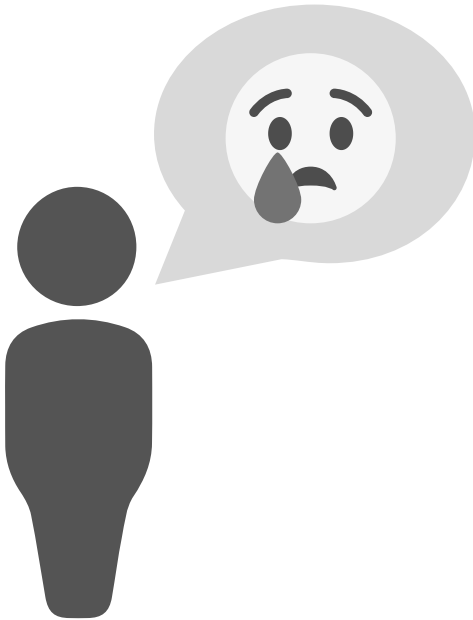
- **Reminding them that the account revolves**
 - "This account is like other credit cards where you can purchase more as soon as there is more credit available. As you pay off your first purchase, you can make additional purchases."
- **Suggesting breaking their purchase up into multiple parts**
 - "Today we can set up XXX purchase. When XXX is paid, we can set up another."
- **Suggesting co-purchasing with a split ticket**
 - "If someone you know also wanted to apply for credit, we could split this purchase across both of your accounts."
- **Offering partial upfront payment**
 - "You could use cash to cover some of this purchase today."

NO OFFER

For Pre-Screen Version Only

customer

"Why don't I have a credit account offer?"



associate

Responses can include:

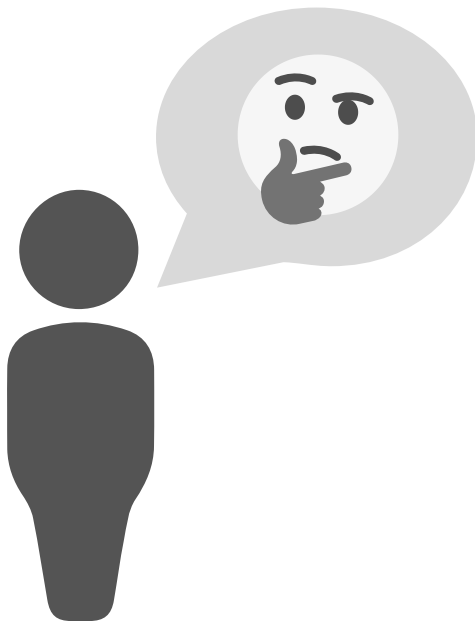
- **Honesty and transparency**
 - "Our financial partners use a lot of information to determine if they'll extend an offer. They will reach out to you via mail to let you know why they didn't extend an offer of credit today."
- **Offering re-application**
 - "You can re-apply after 60 days have passed."
- **Reminding them they could have a credit block/freeze/prescreen opt out in place**
 - "Sometimes if there has been a credit block or freeze enabled or if you have opted out of pre-screens, a credit offer will not come through."
- **Informing them of other financing options (if applicable)**
 - "We do also have in house/tertiary loans to help you cover this purchase today."

APPROVAL DOUBT

For Pre-Screen Version Only

customer

"I don't think I'll qualify for a credit account."



associate

Responses can include:

- **Showcasing Genesis as a financing option**
 - "We have partnered with a few financial providers to offer financing, so we can check with all of them in one easy step to see if you qualify."
- **Speaking to soft marketing pulls within the waterfall process**
 - "If you apply today, we can use your same information without additional credit pulls to check with all of our financial partners."